

The Groton Independent

Vol. 142 No. 34 ♦ Groton, SD ♦ Thursday, May 14, 2025 ♦ Established in 1889

Local newspaper is Community Spark

Groton Daily Independent's 'Paper Paul' honored for innovation and impact

by Danielle Kearin

Heartland Energy Communications Specialist

Sparked by a love of journalism at a young age, Paul Kosel knew early on he wanted to own a newspaper.

It all began in high school with a bulletin board in the English room called "Kosel's Korner."

He typed up stories at home on his typewriter and posted them the next day. Eventually, he approached the school superintendent and told him they needed a school newspaper.

It was added to the school's budget the following year.

Fueled by that early drive and a growing passion for storytelling, Kosel earned a degree at South Dakota State University. After gaining experience at various local newspapers and radio stations, he was ready to take the next step.

He contacted the state newspaper association to find out which papers were for sale – a bold move that soon led him to Groton, SD. In 1986, he packed up, relocated, and became the proud owner of the city's local paper.

Nearly 40 years later, Kosel is affectionately known throughout town as "Paper Paul."

He publishes both a daily and weekly newspaper, live streams local events, owns a fitness center and laundromat, and is an integral part of the community.

In recognition of his impact, the Groton Daily Independent has been named the 2025 recipient of the Community Spark Award by Heartland Energy. Presented in conjunction with National Small Business Week, the award celebrates outstanding small businesses in Heartland customer communities.

Storm sparks new era

When Kosel first took over the Groton Independent, it was a traditional weekly newspaper. That changed one day when severe weather rolled through town.

"We had just published the weekly and a storm system came through," Kosel recalled. "I thought, do I really have to wait a whole week to report this?"

Instead, he pulled together a special edition and published it online. That day, the Groton Daily Independent was born.

Known locally as GDI, the daily edition launched in 1999 with just seven subscribers. Today, it reaches around 200 readers, who receive a link in their inbox each morning.

GDI became the first weekly newspaper in South Dakota to establish a daily online presence – an early move that helped future-proof the paper.

Once a week, stories are compiled into a print edition which is sent to another 200 subscribers. Kosel prints the paper in house, giving him flexibility to operate on his own timeline.

Diversification expands reach

With Kosel's schedule, flexibility is key.

During the day, you'll find him working for the city of Groton as the technology specialist, helping with everything from summer pool prep to electric department projects.

Before dawn, he's at the newspaper office assembling the daily edition. After his city job, he returns to work on stories or prepare the weekly edition. And if there's a local event or game, he's on the road to livestream it.

That livestreaming effort, known as GDILive,



Heartland Energy presents the Community Spark Award to Groton Daily Independent owner and publisher Paul Kosel. From left to right: Heartland Customer Relations Manager Kelly Dybdahl, Groton, SD Assistant Finance Officer Kellie Locke, Heartland Director of Economic Development Casey Crabtree, Kosel, Heartland Chief Communications Officer Ann Hyland, Groton Superintendent Joe Schwan, Groton Deputy Finance Officer April Abeln, and Groton Finance Officer Doug Heinrich. (Heartland Energy Photo)



Kosel operates the Groton Daily Independent from Main Street, Groton. He's also a longtime city employee. (Heartland Energy Photo)



Kosel streams an event for broadcast on GDILive.com. (Photo courtesy city of Groton.)

began as a way to connect the community with local sports and activities—and has grown into a vital extension of the Groton Daily Independent.

Groton Superintendent Joe Schwan appreciates the work Kosel puts into making sure activities are always available online.

"Having Paper Paul be a local supporter and producer of all of our school activities is a huge advantage to those people who live away from here and parents who are chasing kids to multiple activities," Schwan said.



Paul Kosel of the Groton Daily Independent with his Spark Awards. (Heartland Energy Photo)



Girl Scouts donate to The Pantry
On Monday, Groton Girl Scout Troop #40249 generously donated several boxes of Girl Scout cookies to The Pantry - Groton, SD, spreading a little sweetness. The team at Enrich Groton SoDak Inc. is incredibly grateful for this thoughtful gesture.
Pictured L to R: Senior Citizen member Dave Kleinasser, Enrich volunteers Steve and Sandy Dresbach, Enrich board members Nancy Larsen, Diane Warrington, April Abeln, and Topper Tastad, Girl Scout members Rosalyn Block, Isabella Daly and Hallie Perkin. (Courtesy Photo April Abeln)

The Groton Daily Independent is delivered to subscribers via email as a supplement to the weekly Groton Independent.

Kosel covers everything from athletic and fine arts events to graduation ceremonies. During games, he calls the plays and keeps detailed stats while running the camera. The next day, readers can find a full recap in the GDI.

GDILive is bundled with newspaper subscriptions, while non-subscribers can pay a small fee to access events.

Continues on Page 7

Ownership of Red Horse changes
by Dorene Nelson

The Red Horse has been sold to Keith Landwehr, Sauk Centre, MN, who intends to continue some of the regular business activity of the previous owners but will also make some day-to-day changes.

The large parking lot that surrounds the Red Horse will be used for Landwehr’s trucking business, American Grain LLC. In addition to that four of the six motel rooms will be for his truck drivers’ use and not for the general public. His drivers will have a room to spend the night as well as a convenient place to park their rigs nearby.

The Red Horse, located at the junction of Highways 12 and 37, was first simply a service station in 1935. The business changed hands many times after being constructed by Harry Buck. Buck sold the business to Andy Anderson who then sold it to Carl Sundberg in the 1950s.

By 1955 the Mobil station had become S & A Service, with a six-lane bowling alley added by Benjamin Schaller and Raymond Adler. The next owner, David Young, lost the business to a fire that destroyed the building in 1971.

Emery Sippel, the Mobil bulk agent in Putney, built a new building and opened the Red Horse Inn on October 1, 1972. Sippel’s business included a restaurant, service station, and Emery’s bulk offices. Sippel continued his oil business there after leasing the station and café to Bill Kramin. In 1975 Sippel sold the business to Ervin and Rose Locke, whose family has owned it ever since.

Due to issues with new oil regulations being imposed upon gas stations, the Lockes removed the gas pumps. Following their removal, a large addition was put on the north end of the building for Coach’s Corner Youth Center with games and tables.

Senior nutrition meals were relocated to the Red Horse, resulting in the conversion of the north room into a nice dining room. In 1985 the Lockes sold this property to Marc Hanson, with Rose continuing to cook Senior Nutrition meals by renting the Groton Community Center.

Marc Hanson remodeled the Red Horse, changing the dining room into a bar and adding to the kitchen area. He changed the name to Coco’s and added a special menu of steaks, seafood, and pasta for evening meals. In 2008 Hanson sold the building to Darren and Lisa Locke who returned many of the local favorites to the menu such as the Red Horse Special.


After their purchase of Coco’s, Lockes changed the name back to the Red Horse and added 6 motel rooms on the north side. They also took over the Senior Nutrition meals. In 2025, the Lockes decided it was time to retire so they sold the restaurant to Landwehr.

For the immediate future, the menu and the continuation of senior meals will stay the same as it has been. Home deliveries will also continue as will the convenience of coming in between 11 a.m. to 12 p.m. for the daily noon special. There will most likely be some other changes in the near future, but these are not completely decided at this time. Decisions about hours of operation and menu items will be made as soon as possible.


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School board sees preliminary budget, curriculum overhaul

By Elizabeth Varin

The Groton Area school board got its first look at the upcoming fiscal year’s budget and significant updates to the district’s curriculum framework.

The board will evaluate priorities to fund for the 2025-2026 school year in the coming months. Expense projections for the fiscal year include about \$6.2 million for the general fund, \$2.3 million for capital outlay, \$1.1 million for special education, \$295,000 for food services and \$119,000 for OST/driver’s education.

Some increases in expenses are coming down the line for the district, said Business Manager Becky Hubsch. The district’s property and liability insurance is going up 9 percent, and health insurance is going up 3 percent.

The district is also facing some new expenses, including about \$300,000 for new curriculum programs and costs to upgrade iPads at the elementary school, as well as various capital projects like parking lot repairs, replacing the heat in the industrial technology shop, fixing sewer piping in the older part of the high school and upgrades to the greenhouse.

The preliminary budget presentation also included some options to allow the board to name priorities for the upcoming fiscal year. The budget presented to the board included football field improvements, costs to create a softball program, and amounts set aside for an Educators Rising program, robotics program lead, and prom advisor.

Money has been earmarked for a softball coach position, should the school board want to start a program, Hubsch said. There would also be some capital funds, about \$8,000, for uniforms and equipment, though cost-sharing for the program would also be discussed.

Board member Marty Weismantel asked, “realistically, do we have kids for softball?”

Superintendent Joe Schwan nodded his head, and other board members discussed the growing numbers the baseball and softball foundation has had.

Middle school/high school principal Shelby Edwards said the athletic director has asked some area schools about scheduling some games.

“The longer we wait to start softball, the further behind we’ll get,” she said.

Teachers/board members review curriculum options

The board also heard from teachers who presented findings from their curriculum reviews. Teachers were tasked with evaluating options for middle and high school social studies, middle and high school science, and elementary English/language arts.

The group reviewing the elementary school language arts and English curriculum narrowed down the options to two, and the stronger curriculum appears to be from Intuit, said second grade teacher Anne Zoellner. However, there are some AI components the group would like to include to assist in writing and phonics.

While that curriculum comes from the same provider the district has been using, those looking at the middle school science information are looking to switch to a new provider. Middle school science and math teacher Lance Hawkins said the district has been working with McGraw Hill. However, they are looking at switching to Savvas, which is the same program the elementary school uses for science.

High school science teacher Kristen Gonsoir said that while she reviewed what Savvas had, McGraw Hill has a more math-focused science program that helps with college preparedness.

Middle school/high school social studies teacher Scott Thorson reported that the social studies teachers will “make it work, for sure.”

After years of talks about updating curriculum standards at the state level, the district is looking to work with Savvas for new curriculum.

“What we’re doing is difficult,” he said. “We have to incorporate not only American history, world geography, things like that. But we also have to include things with tribal history and South Dakota history.”

The curriculum purchased can be enhanced with information the Department of Education has shared to incorporate tribal and South Dakota history, he said.

Much of the discussion included utilizing additional resources available online through the curriculum providers.

“Technology is changing the way we teach,” said Shaun Wanner, social studies teacher. “Years ago we were teaching with putting things on the board, ...now with this new Savvas instructional material, there’s so much more you can do on a computer with the students.”

**National poppy day is May 23!!
The Groton American Legion Auxiliary
will have poppies out at these
establishments May 19-23:
Ken’s, Lori’s Pharmacy, City Hall and
the Legion.**

**The money we get from poppies go to
help our veterans and their families.**

Brevin Fliehs Leads Groton Area Tigers Varsity Past Clark Area (C/WL/H/C)

By GameChanger Media

Brevin Fliehs collected three hits in three at bats, as Groton Area Tigers Varsity defeated Clark Area (C/WL/H/C) 11-1 on Sunday. Fliehs hit an inside the park home run in the fifth inning, doubled in the third inning, and singled in the first inning.

Groton Area Tigers Varsity opened the scoring in the bottom of the third thanks to two doubles. Groton Area Tigers Varsity first got on the board when Fliehs doubled, scoring one run.

Groton Area Tigers Varsity scored five runs on four hits in the bottom of the fourth inning. Lincoln Krause singled, scoring one run, Carter Simon singled, scoring two runs, and Karsten Fliehs singled, scoring two runs.

Groton Area Tigers Varsity added three more runs in the bottom of the fifth inning on three hits. Fliehs hit an inside the park home run, scoring two runs, and Nicholas Morris hit a sacrifice fly, scoring one run.

Jarrett Erdmann earned the win for Groton Area Tigers Varsity. The pitcher surrendered two hits and one run (zero earned) over five innings, striking out five and walking three. Watson Grantham took the loss for Clark Area (C/WL/H/C). The righty went four innings, allowing eight runs (five earned) on eight hits, striking out six and walking five.

Groton Area Tigers Varsity collected 11 hits in the game. Krause, Simon, and Gavin Englund each collected multiple hits for Groton Area Tigers Varsity. Simon led Groton Area Tigers Varsity with two walks. Overall, the team had a strong eye at the plate, amassing six walks for the game.

Grantham led Clark Area (C/WL/H/C) with one run batted in. The pitcher went 1-for-3 on the day. Josh Kannegieter and Grantham each collected one hit for Clark Area (C/WL/H/C).

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Gilbert is double winner at Aberdeen Track Meet

Ryelle Gilbert was a double winner at the Al Sahli Invitational Track Meet held Friday in Aberdeen. She won the 800m run and the 1600m run events. The girls 4x200m relay team was also a winner.

Mens Results

100 Meters: 7. Keegen Tracy, 11.36; 11. Lincoln Krause, 11.55; 33. Ryder Schelle, 12.26

200 Meters: 4. Keegen Tracy, 22.55; 38. Jordan Schwan, 24.98; 48. Ryder Schelle, 25.30

800 Meters: 14. Jace Johnson, 2:17.72; 30. Kason Oswald, 2:35.91

1600 Meters: 2. Jayden Schwan, 4:44.30; 13. Jace Johnson, 5:25.75

3200 Meters: 3. Jayden Schwan, 10:21.17

4x200 Relay: 6. (Brevin Fliehs, Lincoln Krause, Ethan Kroll, Jordan Schwan), 1:38.40.

SMR 1600m - [200-200-400-800]: 2. (Brevin Fliehs, Lincoln Krause, Keegen Tracy, Blake Pauli), 3:40.72.

Long Jump: 9. Ethan Kroll, 18' 5.25"; 33. Kason Oswald, 14' 10.75"; 37. TC Schuster, 14' 6.25".

Triple Jump: 2. Ethan Kroll, 40' 1.75"; 16. Tristin McGannon, 34' 10.5".

Womens Results

100 Meters: 7. MaKenna Krause, 12.91; 27. Rylee Dunker, 13.91; 38. Faith Traphagen, 14.41; 68. Suri Jetto, 17.73

200 Meters: 26. Rylee Dunker, 28.76; 84. Suri Jetto, 38.96

400 Meters: 14. Rylee Dunker, 1:08.24

800 Meters: 1. Ryelle Gilbert, 2:25.53; 4. Faith Traphagen, 2:31.79; 9. Ashlynn Warrington, 2:38.87

1600 Meters: 1. Ryelle Gilbert, 5:32.50; 11. Ashlynn Warrington, 6:03.23

100m Hurdles - 33": 4. McKenna Tietz, 16.99; 13. Ella Kettner, 19.30; 14. Hannah Sandness, 19.49; 16. Teagan Hanten, 19.69; 23. Talli Wright, 23.31

300m Hurdles - 30": 2. McKenna Tietz, 48.17; 11. Talli Wright, 54.29; 15. Teagan Hanten, 56.56; 17. Ella Kettner, 57.17; 20. Hannah Sandness, 59.55

4x100 Relay: 4. (Laila Roberts, Kella Tracy, McKenna Tietz, MaKenna Krause), 51.43.

4x200 Relay: 1. (Laila Roberts, Kella Tracy, McKenna Tietz, Taryn Traphagen), 1:48.15.

SMR 1600m - [200-200-400-800]: 2.(MaKenna Krause, Taryn Traphagen, Laila Roberts, Kella Tracy), 4:24.98.

Javelin - 600g: 13. Avery Crank, 80' 10"; 23. Emma Kutter, 74' 9"; 33. Libby Cole, 63' 3"; 37. Audrey Davis, 60' 8"; 41. Addison Hoffman, 53' 7"; 44. Kyleigh Kroll, 50' 1"

Long Jump: 16. MaKenna Krause, 14' 6"; 33. Teagan Hanten, 12' 7"; 44. Rylie Rose, 11' 8".

Triple Jump: 24. Teagan Hanten, 26' 3.75"



4x800m Relay Team sets school record

It was a record breaking day in Milbank for the HS Track Team!

- Groton Area's 4 x 800m Relay team broke a 37 year old school record with a time of 9:51.40. Relay members are L to R: Kella Tracy, Ryelle Gilbert, Faith Traphagen, and Taryn Traphagen.

- The 4 x 800m Relay School Record was previously set in 1988 by Tastad, Sperry, Schaller, and Herseth, with a time of 9:55.29.

- This time also broke the Meet Record at the Valley Queen Cheese Invitational!



The Groton Lions Club conducted their Spring Groton US Highway 12 cleanup Thursday. Pictured left to right are Dave Pigors, Suzie Easthouse, Hazel Neu, Emery Blackwood, Brenda McCarthy, Karyn Babcock, Rylan Blackwood and Topper Tastad. Not pictured is Bruce Babcock. (Photo by Bruce Babcock)

Alex Abeln Leads Groton Area Tigers JV Past Sisseton-Britton-Webster JV Baseball

By GameChanger Media

Alex Abeln struck out 12 batters as the righty led Groton Area Tigers JV past SBW JV Baseball 7-0 on Sunday. Abeln allowed one hit and zero runs over five innings while walking three.

Groton Area Tigers JV got on the board in the bottom of the first inning after Jordan Schwan tripled to center field, and Isaiah Scepaniak singled down the left field line, each scoring one run.

Groton Area Tigers JV added one run in the second after John Bisbee doubled down the left field line.

Groton Area Tigers JV extended their early lead with three runs in the bottom of the third thanks to RBI singles by Schwan, Zach Fliehs, and Kason Oswald.

Bryson Hanson took the loss for SBW JV Baseball. The starter went two innings, giving up two runs (three earned) on three hits, striking out one and walking two.

Schwan drove the middle of the lineup, leading Groton Area Tigers JV with two runs batted in. The 3-hole hitter went 2-for-2 on the day. Bisbee and Schwan each collected two hits for Groton Area Tigers JV. Groton Area Tigers JV were sure-handed in the field and didn't commit a single error. Oswald had the most chances in the field with 12.

JJ Hamm led SBW JV Baseball with one hit in two at bats. SBW JV Baseball turned one double play in the game.

Groton Area Tigers JV will travel to Redfield Area JV for their next game on Wednesday.

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King Crossword

Answers

Weekly SUDOKU

Answer

Solution time: 23 mins.

4	5	3	1	7	2	6	9	8
6	7	2	8	4	9	1	5	3
8	9	1	6	3	5	7	4	2
7	6	8	4	2	1	9	3	5
1	2	5	3	9	6	4	8	7
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5	3	6	7	1	4	8	2	9
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Weekly Vikings Roundup

By Jordan Wright

With the NFL draft behind us, and teams gearing up for mini-camps, there hasn’t been a ton of Minnesota Vikings news to pass along. The Vikings have signed nearly their entire draft class already. And there are some great videos the team posted featuring their new draft picks – from when they got the call that would change their life, to their first time experiencing the Vikings’ world-class facilities. That’s about it for Vikings-related news. So this week, let’s turn our attention to the other teams in the NFC North and see how they fared in the NFL draft.

The Chicago Bears had eight picks in the draft. With their first pick, the 10th overall, the Bears drafted Colston Loveland, a tight end from Michigan. It’s rare that a tight end is taken so highly, especially considering Loveland was widely viewed as the 2nd best TE in the draft. New Bears’ head coach Ben Johnson was with Detroit when they drafted Sam LaPorta, who has become one of the better young TEs in the league, but using a top-10 pick at the position was an... interesting move.

The Bears had three 2nd-round picks. They used the first on Luther Burden III, a wide receiver from Missouri, then they drafted Ozzy Trapilo, an offensive tackle from Boston College later in the round. With their final pick of the second round, the Bears brought in Shemar Turner, a defensive tackle from Texas A&M.

The rest of their draft: Ruben Hyppolite II, linebacker, Maryland (4th round) – Zah Frazier, cornerback, UTSA (5th round) – Luke Newman, offensive tackle, Michigan State (6th round) – Kyle Monangai, running back, Rutgers (7th round).

The Detroit Lions, unfamiliar with picking so late in the first round, had perhaps the biggest head-scratching pick on day one when they took Tyleik Williams, a defensive tackle from Ohio State. Most draft analysts had Williams as a day-two pick, so the Lions taking him in the first was questionable. Williams is a true nose tackle (6’3” 334lbs), and the Lions are hoping he can hold down the middle of their defensive line for many years to come.

On day two, the Lions continued to fortify their trenches, taking Tate Ratledge, an offensive guard from Georgia, with their 2nd round pick. In the third round, the Lions selected Isaac TeSlaa, a wide receiver from Arkansas.

The rest of their draft: Miles Frazier, offensive guard, LSU (5th round) – Ahmed Hassanein, edge rusher, Boise State (6th round) – Dan Jackson, safety, Georgia (7th round) – Dominic Lovett, wide receiver, Georgia (7th round).

The Green Bay Packers, who famously haven’t taken a wide receiver in the first round since 2002 (even though their Hall of Fame quarterbacks begged them to do so), surprised many when they took Matthew Golden, a WR from Texas. Golden is on the smaller side (5’11”, 191lbs), but he is fast – posting the highest 40-yard dash time at the combine (4.29 seconds).

On the second day, the Packers drafted Anthony Belton, an offensive tackle from NC State in the second round. In the third round, the Packers double-dipped at receiver when they took Savion Williams from TCU.

The rest of their draft: Barryn Sorrell, edge rusher, Texas (4th round) – Collin Oliver, linebacker, Oklahoma State (5th round) – Warren Brinson, defensive tackle, Georgia (6th round) – Micah Robinson, cornerback, Tulane (7th round) – John Williams, offensive tackle, Cincinnati (7th round).

Looking ahead, the NFL will be releasing the schedule soon. Skol!

Groton Senior Citizens

April 14

Groton Seniors met with eleven members president Ruby Donovan opened the meeting with allegiance to the flag. Minutes and treasurers reports were read. A motion was made by Darlene Fischer to have the May meetings the 3, 12, 19, of May because of Memorial Day. It was ac-

King Crossword

ACROSS

- 1 Swedish car
- 5 Do sums
- 8 Gym pads
- 12 Bruins' sch.
- 13 Cattle call
- 14 Modern money
- 15 Tall, thin person
- 17 Bickering
- 18 Sound from a hot wok
- 19 Small bill
- 20 Elitists
- 21 Warm-up run
- 22 "Top Gun" target
- 23 Fall flower
- 26 "Hamilton" or "Rent"
- 30 Old money of Rome

- 31 Weir
- 32 Tiers
- 33 Not generic
- 35 Flaxen, as hair
- 36 Stitch
- 37 Hosp. workers
- 38 Smiles broadly
- 41 Bikini half
- 42 Solidify
- 45 "The Wire" actor Idris
- 46 Tilt towards
- 48 Region (Abbr.)
- 49 Kreskin's claim

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45						46				47		
48						49				50		
51						52				53		

- 50 Without
- 51 "Shoo!"
- 52 Holy Fr. woman
- 53 Sch. supporters
- DOWN
- 1 Long lunches?
- 2 High cards
- 3 Regrettably
- 4 Prohibit
- 5 Surrounded by
- 6 Hand (out)
- 7 Anonymous Jane
- 8 2004 Lindsay Lohan movie

- 9 Prefix with pilot
- 10 Chicago paper, for short
- 11 Lushes
- 16 Indigent
- 20 Venus, to
- 21 "Hacks" actress
- 22 Silent
- 23 Cleric's tunic
- 24 Navy address
- 25 — -la-la
- 26 Frenzied
- 27 Bill's partner
- 28 Bristle
- 29 Leary's drug

- 31 Morning moisture
- 34 — Moines
- 35 Muffin choice
- 37 Cover with cloth
- 38 Wagers
- 39 Power co. supply
- 40 "East of Eden" girl
- 41 Optimum
- 42 Bitty biter
- 43 Sicilian spouter
- 44 Privation
- 46 French article
- 47 AOL, for one

cepted. Julie Shilhanek is home now. Meeting was adjourned. Cards were played. The winners of each game Pinochle-John Aldrich,Whist- Darlene Fischer,Canasta- Bev Sombke. Door prizes, Pat Larson, Bev Sombke,Darlene Fischer. Lunch was served by Elda Stange.

April 21

Eleven Groton Seniors met to play cards. President led the flag pledge. Cards were played the winners of each game. Pinochle-David Klienssor, Whist-Elda Stange, Canasta - Pat Larson. Door prizes Dick Donovan, Darlene Fischer, Don Hoops. Lunch was served by Pat Larson.

April 28

Groton Seniors had their pot luck dinner. President had the flag pledge and table prayer .After dinner bingo was played. Pat Larson won black out. Cards were played after bingo. Door prizes Darlene Fischer, David Klienssor Bev Sombke.



May 6, 2025 – GENERAL MEETING

Meeting called to order by Vice-Chairman Gage at 8:45 A.M. in the Commission Chambers, Courthouse Annex, Brown County, SD. Present were Commissioners Dennert, Dinger, Gage, Sutton and Wiese. Commissioner Dinger led the Pledge of Allegiance.

APPROVAL OF AGENDA: Moved by Commissioner Wiese, seconded by Dinger to approve the agenda. All members present voting aye. Motion carried.

OPPORTUNITY FOR PUBLIC COMMENT: None

RENTAL AGREEMENT FOR ALL SEASON MOTORSPORTS: Moved by Commissioner Dinger to approve and authorize Chairman Sutton to sign the Rental Agreement with All Season Motorsports; for renting Golf Carts to be used during the Brown County Fair. All members present voting aye. Motion carried.

VEHICLE TRANSFER: Moved by Commissioner Dennert seconded by Wiese to approve of the transfer of 2015 Chevrolet Traverse from Brown County Sheriff's Office to Brown County Assessor's Office. All members present voting aye. Motion carried.

Moved by Commissioner Dinger, seconded by Dennert to approve the transfer of 2012 Chevrolet Suburban from Brown County Sheriff's Office to Brown County Highway Department. All members present voting aye. Motion carried.

MINUTES: Moved by Commissioner Dennert, seconded by Wiese to approve the General Meeting Minutes of April 29, 2025. All members present voting aye. Motion carried.

CLAIMS/PAYROLL: Moved by Commissioner Gage, seconded by Dinger to approve the following Claims/Payroll: Claims: Professional Fees: Avera St. Luke's Hospital \$4,694.26; CenturyLink-Lumen \$237.59; Christy Griffin-Serr Law Office \$780.00; Clay County Sheriff Civil Office \$56.90; Cogley Law Office, Prof LLC \$3,780.00; Dohrer Law Office, PC \$1,788.00; Helms & Associates \$14,970.00; Jerald M. McNeary \$36.00; Karpel Solution \$8,475.00; Kuck Law Office \$2,016.00; Lenling Law Office, Prof. LLC \$1,560.00; Richardson, Wyly, Wise, Sauck & Hieb, LLP \$532.50; Sanford Health Occupational Medicine \$829.00; Sanford Health \$7,526.76; US Bank \$531.99. Publishing: Black Hills Pioneer \$13.10; Groton Daily Independent \$65.30; McQuillen Creative Group, Inc \$1063.09; Southwest Messenger Press, Inc. \$97.38; US Bank \$300.00. Rentals: Linde Gas & Equipment Inc \$54.23. Repairs & Maintenance: Building Restoration Corp \$168,881.50; Butler Machinery Company \$3,457.13; Crawford Trucks & Equipment \$24.12; Geffdog Designs \$66.00; House of Glass \$8,778.84; Interstate Powersystems \$1,636.70; Jake's Heating & Cooling \$887.76; K&S Plumbing, Inc \$282.25; Leidholt Electric, LLC \$78.58; Olson's Pest Technicians \$260.00; Precision Kiosk Technologies \$3,000.00; RDO Equipment Co \$6,821.32; Runnings \$179.99; Sewer Duck, Inc \$1,850.00; Sprocket Ventures, LLC \$346.00; Steven Lust Automotive \$62.50; Transource Truck & Equipment, Inc \$8,029.02; US Bank \$805.59. Supplies: Agtegra \$8,548.45; Amazon Capital Services, Inc. \$1,041.34; Bimbo Foods USA, Inc \$614.30; Cole Paper Inc \$56.07; Crawford Trucks & Equipment \$644.12; Dakota Oil \$220.35; Dohrer Law Office, PC \$13.05; East Side Jersey Dairy Inc \$825.12; Election Systems & Software \$28.54; Farm Power \$18.74; Fastenal Company \$336.80; FedEx \$39.00; Geffdog Designs \$441.50; Graham Tire Inc \$883.42; Great Western Tire \$2,193.44; Karry Geuther \$71.94; Kessler's \$268.58; Kuck Law Office \$67.77; Leidholdt Tool Sales, LLC \$55.62; Menards \$156.64; Pantorium Cleaners Inc \$92.00; Pauer Sound, LLC \$1,700.00; Performance Oil \$85.81; Runnings \$560.59; Safety Service \$146.41; Schmidt Construction, Inc. \$5,530.00; Sprocket Ventures, LLC \$1,095.50; St. Mark's Episcopal Church \$1,500.00; Steven Lust Automotive \$136.86; Transource Truck & Equipment, Inc \$370.17; Tri-State Water \$88.50; US Foods \$8,712.39; US Bank \$14,331.70.

Travel & Conference: Austin Ball \$14.00; Joe Kretchman \$14.00; Lenling Law Office, Prof. LLC \$120.00; Linda Marcuson \$60.00; Neil Bittner \$14.00; Scott Kolb \$14.00; SD Assoc of Assessing Officers \$500.00; US Bank \$1,373.40. Utilities: AT&T Mobility \$144.15; CenturyLink \$421.10; City of Aberdeen Treasurer \$1,381.50; Northwestern Energy \$10,125.90; WEB Water Development Association, Inc \$181.33; US Bank 4,338.92. Other: Clinton Sanger \$16.02; Lisa and James Kiesz \$33.33; Tony Arampatzis \$50.65.

Payroll: Commission \$4,896.51; Elections \$1,936.80; Auditor \$10,393.92; Treasurer \$20,290.23; SA \$36,968.56; Public Defender \$5,384.61; Maintenance \$12,175.15; Assessor \$16,581.75; Register of Deeds \$10,905.91; VSO \$4,741.87; GIS \$2,946.49; IT \$9,855.68; HR \$5,484.47; Sheriff \$59,210.65; Jail \$76,703.53; Court Security \$7,471.00; JDC \$42,173.08; Welfare \$2,754.27; Museum \$14,740.09; Parks/Fairgrounds \$8,397.06; Fair Board \$3,626.66; 4-H \$877.20; Weed \$5,060.75; Planning & Zoning \$8,116.94; Highway \$46,139.42; Dispatch \$52,207.64; Emergency \$5,498.57; 24/7 Sobriety \$2,775.06; Landfill \$22,230.93; Meal Benefits \$70.00; SDRS Pay-out \$27,516.25; Retirement Award \$300.00; FICA \$29,809.26; Medicare \$6,971.46; Discovery-HSA \$2,707.60; Health Insurance-Wellmark BCBS \$122,217.36; Dental Insurance-Delta \$8,607.18; Life Insurance-Dearborn \$1,054.00; Retirement-SDRS \$57,261.85. All members present voting aye. Motion carried.

HR REPORT: Moved by Commissioner Wiese, seconded by Dinger to approve the following Human Resource Report submitted by Human Resources Generalist, Jessica Johnson:

o Approve moving Welfare Director position to Auditor Lynn Heupel. Wage increase to \$4,264.31/pay period. Effective April 28, 2025.

All members present voting aye. Motion carried.

MUNICIPAL ELECTION WORKERS: Moved by Commissioner Dinger, seconded by Wiese to approve the Municipal

Election workers as presented. All members present voting aye. Motion carried.

LEASE AGREEMENTS: Moved by Commissioner Gage, seconded by Wiese to approve and authorize Chairman Sutton to sign the following lease agreements: Prairie Partners Master Gardener's to lease Competitive Exhibits Building on May 16-17, 2025, for Plant Sale; American Legion Post 24 to lease the Club House on July 16, 2025, for Volunteer Gathering. All members present voting aye. Motion carried.

TOWNSHIP BONDS: Moved by Commissioner Dennert, seconded by Wiese to approve the following Township Bonds (Treasurer & Clerk): COLUMBIA #11 – Martin Weismantel, Amy Weismantel; RICHLAND #37 – Taylor Sumption (Treasurer). All members present voting aye. Motion carried.

TRAVEL REQUESTS: Moved by Commissioner Gage, seconded by Wiese to approve the following travel request: Russell Metz & Stephanie Morgan from Assessor's Office to attend SDAAO Conference on June 10-13, 2025, in Mitchell, SD. All members present voting aye. Motion carried.

LANDFILL TONNAGE REPORT: Moved by Commissioner Dinger, seconded by Wiese to acknowledge the Landfill Tonnage Report for April 2025. All members present voting aye. Motion carried.

OTHER BUSINESS: None
EXECUTIVE SESSION: Moved by Commissioner Wiese, seconded by Dinger to go into Executive Session for Legal & Personnel per SDCL 1-25-2. All members present voting aye. Motion carried. The Chairman declared the executive session closed with no action taken.

ADJOURNMENT: Moved by Commissioner Dennert, seconded by Wiese to adjourn the Brown County Commission at 9:35 a.m. All members present voting aye. Motion carried.

Lynn Heupel, Brown County Auditor

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Varsity.

Max Dahlen, Levi Nelson, and Suther each collected one hit for SBW Baseball. Dahlen and Suther were tough to handle back-to-back in the lineup, as each drove in one run for SBW Baseball.

Groton Area Tigers Varsity Stymied By Sioux Valley Varsity Cossacks

By GameChanger Media

Groton Area Tigers Varsity couldn't keep up with Sioux Valley Varsity Cossacks and fell 13-5 on Sunday.

Groton Area Tigers Varsity jumped out to the lead in the bottom of the second inning after Lincoln Krause singled, scoring two runs, and an error scored one run.

Sioux Valley Varsity Cossacks flipped the game on its head in the top of the fourth, scoring six runs on four hits to take the lead, 6-3. The biggest blow in the inning was a single by Kellon Tucker that drove in two.

Kade Hauck earned the win for Sioux Valley Varsity Cossacks. The righty gave up one hit and zero runs over one inning, striking out none and walking one. Nick Groeblichhoff pitched three and two-thirds innings in relief for Groton Area Tigers Varsity. The hurler surrendered six hits and seven runs (four earned) while, striking out two and walking three. Brevin Fliehs took the loss for Groton Area Tigers Varsity. The hurler went three and one-third innings, giving up six runs on four hits, striking out six and walking three. Kameron Hauck opened the game for Sioux Valley Varsity Cossacks. The pitcher gave up one hit and three runs (two earned) over three innings, striking out four and walking four.

Krause and Nicholas Morris were a one-two punch in the lineup, as each drove in two runs for Groton Area Tigers Varsity. Number eight hitter, Jarrett Erdmann, showed the depth of Groton Area Tigers Varsity's lineup, by leading them with two hits in three at bats. Groton Area Tigers Varsity had a strong eye at the plate, accumulating seven walks for the game. Fliehs and Carter Simon led the team with two bases on balls each.

Sioux Valley Varsity Cossacks accumulated 10 hits in the game. Tucker, Broden Teske, Isaac Skovlund, and Damon Uecker each collected two hits for Sioux Valley Varsity Cossacks. Tucker and Teske were tough to handle back-to-back in the lineup, as each drove in two runs for Sioux Valley Varsity Cossacks. Marcus Olson led Sioux Valley Varsity Cossacks with two walks.

Overall, the team had a strong eye at the plate, collecting six walks for the game. Ethan Axtell stole two bases.

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Weekly SUDOKU

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DIFFICULTY THIS WEEK: ♦♦♦

♦ Moderate ♦♦ Challenging
♦♦♦ HOO BOY!

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Alex Abeln Leads Groton Area Tigers JV Past Sisseton-Britton-Webster JV Baseball

By GameChanger Media

Alex Abeln struck out 12 batters as the righty led Groton Area Tigers JV past SBW JV Baseball 7-0 on Sunday. Abeln allowed one hit and zero runs over five innings while walking three.

Groton Area Tigers JV got on the board in the bottom of the first inning after Jordan Schwan tripled to center field, and Isaiah Scepaniak singled down the left field line, each scoring one run.

Groton Area Tigers JV added one run in the second after John Bisbee doubled down the left field line.

Groton Area Tigers JV extended their early lead with three runs in the bottom of the third thanks to RBI singles by Schwan, Zach Fliehs, and Kason Oswald.

Bryson Hanson took the loss for SBW JV Baseball. The starter went two innings, giving up two runs (three earned) on three hits, striking out one and walking two.

Schwan drove the middle of the lineup, leading Groton Area Tigers JV with two runs batted in. The 3-hole hitter went 2-for-2 on the day. Bisbee and Schwan each collected two hits for Groton Area Tigers JV. Groton Area Tigers JV were sure-handed in the field and didn't commit a single error. Oswald had the most chances in the field with 12.

JJ Hamm led SBW JV Baseball with one hit in two at bats. SBW JV Baseball turned one double play in the game.

Groton Area Tigers JV will travel to Redfield Area JV for their next game on Wednesday.

Karsten Fliehs's Clutch Hitting Propels Groton Area Tigers Varsity To Victory Over Sisseton-Britton-Webster Baseball

By GameChanger Media

Karsten Fliehs drove in four runs on two hits to lead Groton Area Tigers Varsity past SBW Baseball 16-5 on Sunday. In the fourth inning, Fliehs hit a grand slam to left field.

Groton Area Tigers Varsity scored 11 runs in the fourth inning on the way to victory. TC Schuster doubled, scoring one run, Brevin Fliehs doubled, scoring one run, Gavin Englund singled, scoring one run, Fliehs hit a grand slam to left field, an error scored one run, Fliehs tripled, scoring two runs, and a wild pitch scored one run.

Groton Area Tigers Varsity got on the board in the bottom of the first inning after Carter Simon doubled, scoring two runs, Nicholas Morris singled, scoring one run, and Nick Groeblichhoff drew a walk, scoring one run.

Groton Area Tigers Varsity added one run in the third after Jarrett Erdmann grounded into a fielder's choice.

Morris earned the win for Groton Area Tigers Varsity. The hurler surrendered three hits and five runs (zero earned) over five innings, striking out four and walking four. Ben Suther took the loss for SBW Baseball. The pitcher went three innings, surrendering 11 runs (six earned) on 10 hits, striking out four and walking one.

Groton Area Tigers Varsity piled up 13 hits in the game. Fliehs, Schuster, Fliehs, Morris, and Simon each collected two hits for Groton Area Tigers

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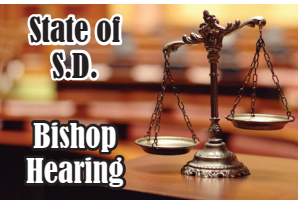
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COUNTY OF BROWN
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SS
IN CIRCUIT COURT
FIFTH JUDICIAL CIRCUIT
A&N 25-03
AMENDED NOTICE OF CONTINUED ADJUDICATION HEARING
THE PEOPLE OF THE STATE OF SOUTH DAKOTA IN THE INTEREST OF
M. B. AND I. 8., MINOR CHILDREN, AND CONCERNING
NINA LAFORGE, MERVIN BISHOP, NATOSI SUMMERS, RESPONDENTS.
TO: Mervin Bishop
Please take notice and be advised that the above-entitled matter has been scheduled for a CONTINUED ADJUDICATION HEARING on the 23rd day of June, 2025, at the hour of 1:45 p.m. of said day, before the Honorable Circuit Court Judge Julie Dvorak, at the Brown County Courthouse, Aberdeen, South Dakota.
Failure to appear at these Adjudicatory proceedings shall be deemed an admission. q
Dated this 9th day of May, 2025.
Karla Nelson, Deputy
Brown County States Attorney
Published May 14, 2025, at the total approximate cost of \$12.88 and may be viewed free of charge at www.sdpublicnotices.com. 25588



City of Columbia Council Meeting – May 7, 2025
CALL MEETING TO ORDER – 7:00 p.m.
ROLL CALL – Dana Mohr, Cara Dennert, Trevor Meints, Jeremy Dosch, Scott Meints
Community: Michelle & Bill Johnson, Ben Jeffrey, Lisa Mohr, Pam Blair, Jeff & Julie Voeller, Angela & Judy Grieb
President Trevor Meints called the meeting to order. Trevor called for a motion to approve the agenda. Cara Dennert mentioned that two bills that came in today's mail were added to the voucher list. Scott Meints made a motion to approve the agenda as amended. Jeremy Dosch seconded the motion. All in favor – motion carried. Trevor called for any conflict of interest on agenda items. There were no conflicts.
Minutes were handed out from the April 8th canvassing meeting. Jeremy Dosch made a motion to approve the minutes. Scott Meints seconded the motion. All were in favor – motion carried.
Warrant Vouchers Web – fire

prevention – 53.30; Zaida Larson – election worker– 250.00; Larry Vietmeier – election worker– 250.00; Lorie Gilchrist – election worker – 250.00; JVT – fire prevention – 213.07; Northwestern Energy – 1542.36 – electricity; GDI – publishing – 143.67; SDFOGA – Finance officer school – 100.00; Jeremy Dosch– April wages -489.16; Cara Dennert – April wages– 1317.60; Dacotah Bank – shop supplies – 707.50; Brown County Sheriff – nuisance follow up –122.00; Post Office – 6 rolls of stamps – 438.00; Runnings – shop supplies – 30.48; Northwestern Energy – electricity – 1416.07
Scott Meints made a motion to approve the vouchers. Jeremy Dosch seconded the motion. All in favor - motion carried.
COMMUNITY COMMENTS / CORRESPONDENCE: none
UNFINISHED BUSINESS- The council is looking for land for the new lagoons that will be constructed. Jeremy will be contacting some individuals to see if they are interested. This acquisition needs to be sooner rather than later.
Nuisances – Scott received information regarding Brown County's dog ordinances from Emily. He will look them over and discuss more with Emily and we will address issues next month.
Streets – The roads have been graded. We will order four loads of gravel from Shane Johnson. Three to address current issues and a fourth to stockpile for issues that arise.
Parks – There are problems with two of the three new wells in the new parks. Jeremy has gotten bids to fix this issue . After discussion, the board decided to hire Shane Moser to do the work. After the work is completed, work above ground will need to be addressed as well. Dana will contact Terry about direct billing of these projects. There are trees in the park that need to be replaced. This won't happen until fall. There was discussion regarding the old ball park. There was agreement that it needs to be burned/cleaned up. There were thoughts of putting it to farmland or a possible campsite. Trevor will talk to the fire department about the possibility of getting it burned off.
Lagoon/Sewer - paygov.com is an option for residents to pay their monthly sewer bill. It's a basic service in which they can pay their monthly bill with a credit/debit card along with a flat \$1 fee charged by paygov.com It is a free service for the city to use.
Rubble Site –It has been burned – looks good.
NEW BUSINESS – The entire Council (minus Sam Hoppock – congrats on new baby girl!) and Mayor read and signed their oath of office. Dana took over the meeting. The state funding for mosquito spraying has been discontinued. Jeremy talked to Brown County Weed & Pest Control and they will continue to spray for us. They quoted us \$164 per application. The council decided spraying should occur twice a week through the summer. There will also be extra spraying around Columbia Fest time. Dana had questions

and issues he wanted to discuss with the board. Some topics included: passcodes, gas recording, city equipment, time clock, shop arrangement, inventory, reviewing ordinances, grants for road improvements (including Scott ordering a couple signs), chickens, sidewalks, dustproofing roads, and a residential area that is in the process of getting cleaned up. We will revisit the progress of that site in Aug./Sept.
FINANCIAL REPORT – Cara presented bank balances. Trevor Meints made a motion to accept the financial reports as given. Scott Meints seconded the motion. All were in favor – motion carried.
April 30, 2025, balances: SF - \$ 107,479.94; SF Money Market –\$ 152,391.07;
GF - \$ 142,148.16; GF Money Market - \$ 51,133.27; CD Money Market - \$ 41,525.35
FIT - \$ 15769.91; Cash on hand - \$0
Mayor Mohr adjourned the meeting.
Next City Council Meeting - Wednesday, June 4, 2025 – 7:00 p.m.
Submitted by Cara Dennert, Finance Officer
Published May 14, 2025, at the total approximate cost of \$46.63 and may be viewed free of charge at www.sdpublicnotices.com. 25589



Town of Westport General Meeting
The Town of Westport met on May 5, 2025 at 7:00 p.m., with Mitch Wilson, Shane Storm, Troy Tschappat, and Deb Schlosser present.
The following bills were presented:
City General: NW Energy- utilities (\$664.56), SD Public Assurance Alliance – 2025 Insurance (\$3,931.08), Elan Financial Services – tax filing and conference registration (\$106.11)
Sewer: NW Energy-Lift Station utilities (\$64.31), Sewer Duck – storm drain work (\$1,389.00)
Water: Public Health Laboratory-water testing (\$15.00), WEB-water (\$2,110.28), SD Association of Rural Water Systems – membership dues (\$275.00)
Troy Tschappat motioned, second by Shane Storm to pay all bills.
The following deposits were presented:
City General: State of SD (\$1,858.89), Brown County Collections (\$859.76), Interest (\$117.43)
Sewer: Resident Payments (\$2,561.46)
Water: Resident Payments (\$3,842.18)
Old Business: Sewer Duck worked on storm drain by LaBay corner. Line is slowly draining but not completely open.
New Business: Troy Tschappat motioned, second by Shane Storm to accept bid from State Line Concrete, LLC for an apron for the city shed in the amount of \$1,989.80. A letter was received from Brown County Weed and Pest that they have enough chemicals for approximately 3 mosquito applications. Because the State of SD no longer has mosquito grants, the charge from Brown Weed and Pest will be approximately \$126.00 per application.
Meeting dismissed at 7:25 p.m.
Deb Schlosser, Finance Officer
Published May 14, 2025, at the total approximate cost of \$17.38 and may be viewed free of charge at www.sdpublicnotices.com. 25590

Groton Area Tigers JV Falls To W.I.N. JV By GameChanger Media

Groton Area Tigers JV lost to W.I.N. JV 10-5 on Tuesday.
Groton Area Tigers JV jumped out to the lead in the top of the first inning after Lincoln Shilhanek singled, scoring two runs, and Xavier Ellenbecker drew a walk, scoring one run.
W.I.N. JV flipped the game on its head in the bottom of the first, scoring five runs on four hits to take the lead, 5-3. The biggest blow in the inning was an error that drove in two.
W.I.N. JV added to their early lead in the bottom of the third inning after #25 doubled down the left field line, and Groton Area Tigers JV committed an error, each scoring one run.
#25 earned the win for W.I.N. JV. The hurler surrendered five hits and four runs (two earned) over four innings, striking out six and walking five. Alex Abeln took the loss for Groton Area Tigers JV. The righty went two innings, surrendering seven runs (one earned) on five hits, striking out four and walking three.
Braden Fliehs, TC Schuster, Abeln, John Bisbee, Shilhanek, and Zach Fliehs each collected one hit for Groton Area Tigers JV. Schuster, Abeln, Shilhanek, and Ellenbecker each drove in one run for Groton Area Tigers JV. Ellenbecker led Groton Area Tigers JV with two walks. Overall, the team had a strong eye at the plate, piling up six walks for the game.
#25 led W.I.N. JV with four runs batted in from the number eight spot in the lineup. The pitcher went 3-for-3 on the day.

Competitive Game Ends In Walkoff As Groton Area Tigers JV Falls To W.I.N. JV By GameChanger Media

Groton Area Tigers JV fell to W.I.N. JV 2-1 on Tuesday on the final play of the game. The game was tied at one in the bottom of the fifth when #13 doubled, scoring one run.
The pitching was strong on both sides. W.I.N. JV pitchers struck out nine, while Groton Area Tigers JV sat down 10.
A single by #4 on a full count put W.I.N. JV on the board in the bottom of the fourth.
W.I.N. JV committed an error, which helped Groton Area Tigers JV tie the game at one in the top of the fifth.
#20 earned the win for W.I.N. JV. The starting pitcher gave up one hit and one run (zero earned) over five innings, striking out nine and walking three. TC Schuster took the loss for Groton Area Tigers JV. The starter went four and two-thirds innings, giving up two runs (one earned) on two hits, striking out 10 and walking two.
Zach Fliehs went 1-for-2 at the plate to lead Groton Area Tigers JV in hits.
#13 and #4 each collected one hit for W.I.N. JV. #13 went 1-for-3 at the plate and led the team with one run batted in.
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Groton Area Tigers Varsity Defeats Elkton Varsity Blue Sox On Back Of Clutch Display From Lincoln Krause By GameChanger Media

Lincoln Krause drove in four runs on two hits to lead Groton Area Tigers Varsity past Elkton Varsity Blue Sox 15-0 on Sunday. In the fourth inning, Krause doubled, scoring two runs.
Groton Area Tigers Varsity scored 11 runs in the fourth inning on the way to victory. An error scored two runs, Brevin Fliehs was struck by a pitch, driving in a run, a wild pitch scored one run, Carter Simon doubled, scoring two runs, Gavin Englund drew a walk, scoring one run, Kellen Antonsen was struck by a pitch, driving in a run, Krause doubled, scoring two runs, and Fliehs singled, scoring one run.
Groton Area Tigers Varsity jumped out to the lead in the bottom of the third inning after Fliehs grounded out, scoring one run, Nicholas Morris doubled, scoring one run, and Englund doubled, scoring two runs.
Morris earned the win for Groton Area Tigers Varsity. The starting pitcher surrendered two hits and zero runs over four innings, striking out four and walking one. Samuel Schuurman took the loss for Elkton Varsity Blue Sox. The righty went three innings, giving up nine runs (six earned) on seven hits, striking out two and walking four.
Groton Area Tigers Varsity collected 10 hits in the game. Krause, Simon, and Englund each collected two hits for Groton Area Tigers Varsity. Groton Area Tigers Varsity had a strong eye at the plate, collecting seven walks for the game. TC Schuster and Alex Abeln led the team with two bases on balls each. Groton Area Tigers Varsity didn't commit a single error in the field. Karsten Fliehs had the most chances in the field with four.
Jack Stein went 2-for-2 at the plate to lead Elkton Varsity Blue Sox in hits.
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Ferney

It's all part of a broader strategy Kosel has embraced to keep local journalism thriving. "You have to diversify yourself if you want to stay in the business," he said. "GDI Live really helped sustain the whole operation. If you just try to stay in one thing, social media will run you out of business."

A legacy rooted in community
The Groton Daily Independent was nominated for the Community Spark by Kosel's colleagues at the city of Groton – people who see his impact firsthand every day. "GDI is essential to the well-being of our community. It plays an essential role in promoting our businesses and community events through advertising and editorials. GDI keeps Groton and surrounding communities informed and connected," the nomination stated. Kosel is more than the local newsman. As a longtime city employee, he brings deep institutional knowledge and a dependable presence the staff says they couldn't imagine doing without. "He's up to date on all the events in town, everything that's happening in the city," said Groton Finance Officer Douglas Heinrich. "With the GDI, he helps to maintain the transparency that we as a city strive for." Kosel takes pride in keeping his community informed - a place he's proud to call home.

"Everybody is still caring and works together," Kosel said. "When there's a crisis, people chip in. Everybody gets together and helps out."

Community Spark
Heartland Energy created the Community Spark to recognize small businesses that serve as the lifeblood of rural communities. Nominations for the award were accepted throughout their customer base. Heartland provides wholesale power and energy to the city of Groton as well as other municipalities throughout the Midwest. "Paul is an innovator and what he has done with the GDI exemplifies what it means to serve a community with dedication and heart," said Heartland Energy Director of Economic Development Casey Crabtree. "His commitment to local journalism and community engagement truly sets him apart."

While Kosel wears many hats, he is the first to admit that he can't do it all alone. He has a small team of reporters and counts on the community to help him stay in the loop. "It's a group effort - a community effort," he said. Under his leadership, GDI has become more than a newspaper. It's a hub for everything happening in and around Groton and is a cornerstone of the community. As for the future? Kosel says he'll keep going as long as he's able. "It's something I enjoy doing and if you enjoy something, keep doing it." When asked how he hopes he is remembered, his answer is simple. "I just hope my legacy is that I served the community well."

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19682	FROM ANNUAL STATEMENT	19690	FROM ANNUAL STATEMENT	19704	FROM ANNUAL STATEMENT	19879	FROM ANNUAL STATEMENT	20044	FROM ANNUAL STATEMENT	20052	FROM ANNUAL STATEMENT	20281	FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024	YEAR ENDING DECEMBER 31, 2024
HARTFORD FIRE INSURANCE COMPANY	AMERICAN ECONOMY INSURANCE COMPANY	AMERICAN STATES INSURANCE COMPANY	SECURITY NATIONAL INSURANCE COMPANY	BERKSHIRE HATHAWAY HOMESTEAD INSURANCE COMPANY	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	FEDERAL INSURANCE COMPANY	FEDERAL INSURANCE COMPANY	FEDERAL INSURANCE COMPANY	FEDERAL INSURANCE COMPANY	FEDERAL INSURANCE COMPANY	FEDERAL INSURANCE COMPANY	FEDERAL INSURANCE COMPANY	FEDERAL INSURANCE COMPANY
HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:	HOME OFFICE ADDRESS:
ONE HARTFORD PLAZA	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	1314 DOUGLAS STREET, SUITE 1400	1314 DOUGLAS STREET, SUITE 1400	1314 DOUGLAS STREET, SUITE 1400	1314 DOUGLAS STREET, SUITE 1400	ONE AMERICAN SQUARE, 202 N. ILLINOIS STREET, SUITE 2600	ONE AMERICAN SQUARE, 202 N. ILLINOIS STREET, SUITE 2600
HARTFORD, CT 06155	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	OMAHA, NE 68102	OMAHA, NE 68102	OMAHA, NE 68102	OMAHA, NE 68102	INDIANAPOLIS, IN 46282	INDIANAPOLIS, IN 46282
MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:	MAIL ADDRESS:
ONE HARTFORD PLAZA	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	175 BERKELEY STREET	1314 DOUGLAS STREET, SUITE 1400	1314 DOUGLAS STREET, SUITE 1400	1314 DOUGLAS STREET, SUITE 1400	1314 DOUGLAS STREET, SUITE 1400	436 WALNUT STREET	436 WALNUT STREET
HARTFORD, CT 06155	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	BOSTON, MA 02116	OMAHA, NE 68102	OMAHA, NE 68102	OMAHA, NE 68102	OMAHA, NE 68102	PHILADELPHIA, PA 19106	PHILADELPHIA, PA 19106

ASSETS:													
Bonds	\$8,423,505,615.00	Bonds	\$10,431,796.00	Bonds	\$44,601,176.00	Bonds	\$739,158,486.00	Bonds	\$112,746,805.00	Bonds	\$17,910,842,397.00	Bonds	\$17,910,842,397.00
Stocks	\$5,985,304,899.00	Stocks	\$0.00	Stocks	\$0.00	Stocks	\$53,820,250.00	Stocks	\$1,588,871,232.00	Stocks	\$1,702,240,082.00	Stocks	\$1,702,240,082.00
Mortgage Loans on		Mortgage Loans on		Mortgage Loans on		Mortgage Loans on		Mortgage Loans on		Mortgage Loans on		Mortgage Loans on	
Real Estate	\$1,695,590,955.00	Real Estate	\$9,593,876.00	Real Estate	\$0.00	Real Estate	\$0.00	Real Estate	\$0.00	Real Estate	\$0.00	Real Estate	\$0.00
Real Estate Owned	\$283,466,249.00	Real Estate Owned	\$0.00	Real Estate Owned	\$0.00	Real Estate Owned	\$0.00	Real Estate Owned	\$0.00	Real Estate Owned	\$0.00	Real Estate Owned	\$0.00
Cash and Bank Deposits	\$855,639,204.00	Cash and Bank Deposits	\$930,382.00	Cash and Bank Deposits	\$7,482,833.00	Cash and Bank Deposits	\$13,512,171.00	Cash and Bank Deposits	\$2,992,681,411.00	Cash and Bank Deposits	\$3,652,060,122.00	Cash and Bank Deposits	\$355,746,162.00
Agents Balances or		Agents Balances or		Agents Balances or		Agents Balances or		Agents Balances or		Agents Balances or		Agents Balances or	
Uncollected Premiums	\$4,015,475,979.00	Uncollected Premiums	(\$47.00)	Uncollected Premiums	\$7,055.00	Uncollected Premiums	\$231,677,248.00	Uncollected Premiums	\$211,112,758.00	Uncollected Premiums	\$211,112,758.00	Uncollected Premiums	\$825,236,118.00
Interest, Dividends and Real Estate Income		Interest, Dividends and Real Estate Income		Interest, Dividends and Real Estate Income		Interest, Dividends and Real Estate Income		Interest, Dividends and Real Estate Income		Interest, Dividends and Real Estate Income		Interest, Dividends and Real Estate Income	
Due and Accrued	\$87,523,061.00	Due and Accrued	\$52,716.00	Due and Accrued	\$305,729.00	Due and Accrued	\$4,287,604.00	Due and Accrued	\$2,301,027.00	Due and Accrued	\$170,380,972.00	Due and Accrued	\$170,380,972.00
Other Assets	\$6,867,275,926.00	Other Assets	\$131,043.00	Other Assets	\$2,264,418.00	Other Assets	\$112,317,351.00	Other Assets	\$49,727,944.00	Other Assets	\$6,237,290,904.00	Other Assets	\$6,237,290,904.00
TOTAL ASSETS	\$28,213,781,888.00	TOTAL ASSETS	\$21,139,766.00	TOTAL ASSETS	\$54,661,211.00	TOTAL ASSETS	\$1,154,773,110.00	TOTAL ASSETS	\$4,877,281,305.00	TOTAL ASSETS	\$21,440,244,311.00	TOTAL ASSETS	\$21,440,244,311.00
LIABILITIES, SURPLUS & OTHER FUNDS													
Reserve for Losses	\$0.00	Reserve for Losses	\$0.00	Reserve for Losses	\$0.00	Reserve for Losses	\$501,810,320.00	Reserve for Losses	\$2,060,548,862.00	Reserve for Losses	\$8,472,823,799.00	Reserve for Losses	\$8,472,823,799.00
Reserve for Loss		Reserve for Loss		Reserve for Loss		Reserve for Loss		Reserve for Loss		Reserve for Loss		Reserve for Loss	
Adjustment Expenses	\$2,262,617,621.00	Adjustment Expenses	\$356.00	Adjustment Expenses	\$486,935.00	Adjustment Expenses	\$85,512,020.00	Adjustment Expenses	\$506,147,560.00	Adjustment Expenses	\$2,139,269,294.00	Adjustment Expenses	\$2,139,269,294.00
Other Expenses (excluding taxes, licenses and fees)	\$100,334,780.00	Other Expenses (excluding taxes, licenses and fees)	\$0.00	Other Expenses (excluding taxes, licenses and fees)	\$0.00	Other Expenses (excluding taxes, licenses and fees)	\$249,260.00	Other Expenses (excluding taxes, licenses and fees)	\$7,988,666.00	Other Expenses (excluding taxes, licenses and fees)	\$0.00	Other Expenses (excluding taxes, licenses and fees)	\$0.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$46,650,892.00	Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$0.00	Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$0.00	Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$4,681,321.00	Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$8,416,538.00	Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$33,777,499.00	Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$33,777,499.00
Federal and Foreign Income Taxes	\$0.00	Federal and Foreign Income Taxes	\$0.00	Federal and Foreign Income Taxes	\$0.00	Federal and Foreign Income Taxes	\$0.00	Federal and Foreign Income Taxes	\$0.00	Federal and Foreign Income Taxes	\$0.00	Federal and Foreign Income Taxes	\$0.00
Unearned Premiums	\$2,853,522,077.00	Unearned Premiums	\$10,840.00	Unearned Premiums	\$137,442.00	Unearned Premiums	\$188,959,327.00	Unearned Premiums	\$18,290,415.00	Unearned Premiums	\$18,290,415.00	Unearned Premiums	\$18,290,415.00
All Other Liabilities	\$995,305,913.00	All Other Liabilities	\$788,441.00	All Other Liabilities	\$4,742,759.00	All Other Liabilities	\$353,285,318.00	All Other Liabilities	\$454,740,028.00	All Other Liabilities	\$454,740,028.00	All Other Liabilities	\$454,740,028.00
TOTAL LIABILITIES	\$15,713,857,190.00	TOTAL LIABILITIES	\$799,637.00	TOTAL LIABILITIES	\$5,367,135.00	TOTAL LIABILITIES	\$856,042,669.00	TOTAL LIABILITIES	\$3,666,893,886.00	TOTAL LIABILITIES	\$2,698,109,288.00	TOTAL LIABILITIES	\$2,698,109,288.00
Special Surplus Funds	\$850,000,000.00	Special Surplus Funds	\$0.00	Special Surplus Funds	\$0.00	Special Surplus Funds	\$31,954,080.00	Special Surplus Funds	\$0.00	Special Surplus Funds	\$0.00	Special Surplus Funds	\$0.00
Capital Paid Up or Statutory Deposit	\$55,320,000.00	Capital Paid Up or Statutory Deposit	\$5,000,000.00	Capital Paid Up or Statutory Deposit	\$5,000,000.00	Capital Paid Up or Statutory Deposit	\$4,000,000.00	Capital Paid Up or Statutory Deposit	\$5,000,000.00	Capital Paid Up or Statutory Deposit	\$5,000,000.00	Capital Paid Up or Statutory Deposit	\$5,000,000.00
Gross Paid In and Contributed Surplus	\$4,724,845,202.00	Gross Paid In and Contributed Surplus	\$11,330,548.00	Gross Paid In and Contributed Surplus	\$29,693,486.00	Gross Paid In and Contributed Surplus	\$224,495,310.00	Gross Paid In and Contributed Surplus	\$95,822,263.00	Gross Paid In and Contributed Surplus	\$2,711,473,553.00	Gross Paid In and Contributed Surplus	\$2,711,473,553.00
Unassigned Surplus	\$6,869,759,496.00	Unassigned Surplus	\$4,009,581.00	Unassigned Surplus	\$14,600,589.00	Unassigned Surplus	\$38,281,051.00	Unassigned Surplus	\$2,320,965,408.00	Unassigned Surplus	\$2,245,955,938.00	Unassigned Surplus	\$2,245,955,938.00
Surplus as Regards Policyholders	\$12,499,924,698.00	Surplus as Regards Policyholders	\$20,340,129.00	Surplus as Regards Policyholders	\$49,294,075.00	Surplus as Regards Policyholders	\$298,730,441.00	Surplus as Regards Policyholders	\$2,421,787,672.00	Surplus as Regards Policyholders	\$4,978,409,559.00	Surplus as Regards Policyholders	\$4,978,409,559.00
TOTAL	\$28,213,781,888.00	TOTAL	\$21,139,766.00	TOTAL	\$54,661,211.00	TOTAL	\$1,154,773,110.00	TOTAL	\$4,877,281,305.00	TOTAL	\$21,440,244,311.00	TOTAL	\$21,440,244,311.00
BUSINESS IN SOUTH DAKOTA 2024													
Direct Premiums Written	\$13,409,388.00	Direct Premiums Written	\$3,173,558.00	Direct Premiums Written	\$712.00	Direct Premiums Written	\$1,082,822.36	Direct Premiums Written	\$1,203,897.00	Direct Premiums Written	\$16,621,832.00	Direct Premiums Written	\$16,621,832.00
Direct Premiums Earned	\$10,455,077.00	Direct Premiums Earned	\$2,414,944.00	Direct Premiums Earned	\$922.00	Direct Premiums Earned	\$998,688.76	Direct Premiums Earned	\$1,082,655.00	Direct Premiums Earned	\$15,332,345.00	Direct Premiums Earned	\$15,332,345.00
Direct Losses Paid	\$3,848,104.00	Direct Losses Paid	\$3,616,578.00	Direct Losses Paid	\$148,160.90	Direct Losses Paid	\$3,783,910.00	Direct Losses Paid	\$243,892.00	Direct Losses Paid	\$2,506,491.00	Direct Losses Paid	\$2,506,491.00
Direct Losses Incurred	\$5,624,760.00	Direct Losses Incurred	\$5,175,286.00	Direct Losses Incurred	\$41,627.00	Direct Losses Incurred	\$390,510.06	Direct Losses Incurred	\$1,260,953.00	Direct Losses Incurred	\$4,336,451.00	Direct Losses Incurred	\$4,336,451.00

STATE OF SOUTH DAKOTA												
DIVISION OF INSURANCE STATE CAPITOL, PIERRE												
COMPANY'S CERTIFICATE OF AUTHORITY												
WHEREAS, the HARTFORD FIRE INSURANCE COMPANY, a Corporation organized under the Laws of Connecticut, has complied with all requirements of the Insurance Laws of the State of South Dakota:												
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:												
3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 16, 17, 18, 26, 27												
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident; Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal												
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.												
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.												
LARRY DEITER												
Director of Insurance												

Bonds	\$10,431,796.00
Stocks	\$0.00
Mortgage Loans on	
Real Estate	\$9,593,876.00
Real Estate Owned	\$0.00
Cash and Bank Deposits	\$930,382.00
Agents Balances or	
Uncollected Premiums	(\$47.00)
Interest, Dividends and Real Estate Income	
Due and Accrued	\$52,716.00
Other Assets	\$131,043.00
TOTAL ASSETS	\$21,139,766.00
LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Losses	\$0.00
Reserve for Loss	
Adjustment Expenses	\$356.00
Other Expenses (excluding	
taxes, licenses and fees)	\$0.00
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	\$0.00
Federal and Foreign	
Income Taxes	\$10,840.00
Unearned Premiums	\$0.00
All Other Liabilities	\$768,441.00
TOTAL LIABILITIES	\$999,637.00
Special Surplus Funds	\$0.00
Capital Paid Up or	
Statutory Deposit	\$5,000,000.00
Gross Paid In and	
Contributed Surplus	\$11,330,548.00
Unassigned Surplus	\$4,009,581.00
Surplus as Regards	
Policyholders	\$20,340,129.00
TOTAL	\$21,139,766.00
BUSINESS IN SOUTH DAKOTA 2024	
Direct Premiums Written	\$3,173,558.00
Direct Premiums Earned	\$2,414,944.00
Direct Losses Paid	\$3,616,578.00
Direct Losses Incurred	\$5,175,286.00
STATE OF SOUTH DAKOTA	

FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
VALLEY FORGE INSURANCE COMPANY

HOME OFFICE ADDRESS:

THREE RADNOR CORPORATE CENTER, 100 MATSONFORD RD
RADNOR, PA 19087
MAIL ADDRESS:
151 N. FRANKLIN ST
CHICAGO, IL 60606

ASSETS:

Bonds	\$51,307,577.00
Stocks	\$0.00
Mortgage Loans on	
Real Estate	\$0.00
Real Estate Owned	\$0.00
Cash and Bank Deposits	\$1,080,227.00
Agents' Balances or Uncollected Premiums	\$0.00
Interest, Dividends and Real Estate Income	
Due and Accrued	\$427,100.00
Other Assets	\$6,955.00
TOTAL ASSETS	\$52,822,359.00

LIABILITIES, SURPLUS & OTHER FUNDS

Reserve for Losses	\$0.00
Reserve for Loss	
Adjustment Expenses	\$0.00
Other Expenses (excluding taxes, licenses and fees)	\$0.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$0.00
Federal and Foreign Income Taxes	\$78,691.00
Unearned Premiums	\$0.00
All Other Liabilities	\$0.00
TOTAL LIABILITIES	\$78,691.00

Special Surplus Funds	\$0.00
Capital Paid Up or Statutory Deposit	\$4,200,000.00
Gross Paid In and Contributed Surplus	\$32,810,097.00
Unassigned Surplus	\$15,733,571.00

Surplus as Regards Policyholders	\$52,743,668.00
TOTAL	\$52,822,359.00

BUSINESS IN SOUTH DAKOTA 2024

Direct Premiums Written	\$784,335.00
Direct Premiums Earned	\$758,822.00
Direct Losses Paid	\$157,851.00
Direct Losses Incurred	\$197,351.00

STATE OF SOUTH DAKOTA

DIVISION OF INSURANCE, STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Valley Forge Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota;

NOW HEREOF, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

In this State according to the laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
ACE PROPERTY AND CASUALTY INSURANCE COMPANY

HOME OFFICE ADDRESS:

436 WALNUT STREET
PHILADELPHIA, PA 19106
MAIL ADDRESS:
436 WALNUT STREET
PHILADELPHIA, PA 19106

ASSETS:

Bonds	\$12,949,279,714.00
Stocks	\$206,296,684.00
Mortgage Loans on	
Real Estate	\$0.00
Real Estate Owned	\$0.00
Cash and Bank Deposits	\$215,469,600.00
Agents' Balances or Uncollected Premiums	\$1,974,229,854.00
Interest, Dividends and Real Estate Income	
Due and Accrued	\$122,030,281.00
Other Assets	\$1,842,571,010.00
TOTAL ASSETS	\$17,309,871,43.00

LIABILITIES, SURPLUS & OTHER FUNDS

Reserve for Losses	\$6,778,259,058.00
Reserve for Loss	
Adjustment Expenses	\$1,711,415,542.00
Other Expenses (excluding taxes, licenses and fees)	\$0.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$27,021,978.00
Federal and Foreign Income Taxes	\$271,453.00
Unearned Premiums	\$2,494,283,941.00
All Other Liabilities	\$2,435,979,405.00
TOTAL LIABILITIES	\$13,447,231,383.00

Special Surplus Funds	\$0.00
Capital Paid Up or Statutory Deposit	\$10,000,000.00
Gross Paid In and Contributed Surplus	\$1,561,674,995.00
Unassigned Surplus	\$2,290,970,765.00

Surplus as Regards Policyholders	\$3,862,645,760.00
TOTAL	\$17,309,871,43.00

BUSINESS IN SOUTH DAKOTA 2024

Direct Premiums Written	\$343,227,595.00
Direct Premiums Earned	\$341,695,444.00
Direct Losses Paid	\$248,843,892.00
Direct Losses Incurred	\$242,434,095.00

STATE OF SOUTH DAKOTA

DIVISION OF INSURANCE, STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the ACE Property and Casualty Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota;

NOW HEREOF, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 17, 18, 26, 27
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

In this State according to the laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
PALOMAR SPECIALTY INSURANCE COMPANY

HOME OFFICE ADDRESS:

1050 SW SIXTH AVE., SUITE 1100
PORTLAND, OR 97204
MAIL ADDRESS:
7979 IMAHINE AVE., SUITE 500
LA JOLLA, CA 92037

ASSETS:

Bonds	\$686,591,749.00
Stocks	\$146,342,958.00
Mortgage Loans on	
Real Estate	\$0.00
Real Estate Owned	\$0.00
Cash and Bank Deposits	\$45,143,035.00
Agents' Balances or Uncollected Premiums	\$235,453,104.00
Interest, Dividends and Real Estate Income	
Due and Accrued	\$6,001,226.00
Other Assets	\$182,378,830.00
TOTAL ASSETS	\$1,301,910,902.00

LIABILITIES, SURPLUS & OTHER FUNDS

Reserve for Losses	\$120,255,575.00
Reserve for Loss	
Adjustment Expenses	\$35,043,620.00
Other Expenses (excluding taxes, licenses and fees)	\$11,662,146.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$13,260,456.00
Federal and Foreign Income Taxes	\$0.00
Unearned Premiums	\$465,454,641.00
All Other Liabilities	\$190,953,040.00
TOTAL LIABILITIES	\$812,869,022.00

Special Surplus Funds	\$0.00
Capital Paid Up or Statutory Deposit	\$5,000,000.00
Gross Paid In and Contributed Surplus	\$232,552,688.00
Unassigned Surplus	\$214,065,921.00

Surplus as Regards Policyholders	\$451,718,609.00
TOTAL	\$1,264,587,631.00

BUSINESS IN SOUTH DAKOTA 2024

Direct Premiums Written	\$912,492.00
Direct Premiums Earned	\$805,567.00
Direct Losses Paid	\$6,048,761.00
Direct Losses Incurred	\$14,175,183.00

STATE OF SOUTH DAKOTA

DIVISION OF INSURANCE, STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Palomar Specialty Insurance Company, a Corporation organized under the Laws of Oregon, has complied with all requirements of the Insurance Laws of the State of South Dakota;

NOW HEREOF, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 18
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

In this State according to the laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
PACIFIC INDEMNITY COMPANY

HOME OFFICE ADDRESS:

2022 HALL'S MILL ROAD
PORTLAND, OR 97204
MAIL ADDRESS:
436 WALNUT STREET
PHILADELPHIA, PA 19106

ASSETS:

Bonds	\$11,988,445,113.00
Stocks	\$4,282,855.00
Mortgage Loans on	
Real Estate	\$0.00
Real Estate Owned	\$0.00
Cash and Bank Deposits	\$127,815,757.00
Agents' Balances or Uncollected Premiums	\$660,188,855.00
Interest, Dividends and Real Estate Income	
Due and Accrued	\$121,376,639.00
Other Assets	\$3,559,584,971.00
TOTAL ASSETS	\$16,461,694,190.00

LIABILITIES, SURPLUS & OTHER FUNDS

Reserve for Losses	\$6,778,259,057.00
Reserve for Loss	
Adjustment Expenses	\$1,711,415,543.00
Other Expenses (excluding taxes, licenses and fees)	\$0.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$27,021,978.00
Federal and Foreign Income Taxes	\$67,434,057.00
Unearned Premiums	\$2,494,283,940.00
All Other Liabilities	\$1,323,441,855.00
TOTAL LIABILITIES	\$12,401,856,440.00

Special Surplus Funds	\$0.00
Capital Paid Up or Statutory Deposit	\$5,535,000.00
Gross Paid In and Contributed Surplus	\$520,019,566.00
Unassigned Surplus	\$3,534,283,184.00

Surplus as Regards Policyholders	\$4,059,837,750.00
TOTAL	\$16,461,694,190.00

BUSINESS IN SOUTH DAKOTA 2024

Direct Premiums Written	\$284,322.00
Direct Premiums Earned	\$208,155.00
Direct Losses Paid	\$192,408.00
Direct Losses Incurred	\$369,708.00

STATE OF SOUTH DAKOTA

DIVISION OF INSURANCE, STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Pacific Indemnity Company, a Corporation organized under the Laws of Delaware, has complied with all requirements of the Insurance Laws of the State of South Dakota;

NOW HEREOF, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

In this State according to the laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
VIGILANT INSURANCE COMPANY

HOME OFFICE ADDRESS:

1133 AVENUE OF THE AMERICAS, 41ST FLOOR
NEW YORK, NY 10036
MAIL ADDRESS:
436 WALNUT STREET
PHILADELPHIA, PA 19106

ASSETS:

Bonds	\$294,648,150.00
Stocks	\$0.00
Mortgage Loans on	
Real Estate	\$0.00
Real Estate Owned	\$0.00
Cash and Bank Deposits	\$4,783,053.00
Agents' Balances or Uncollected Premiums	\$25,575,095.00
Interest, Dividends and Real Estate Income	
Due and Accrued	\$1,526,286.00
Other Assets	\$187,041,111.00
TOTAL ASSETS	\$514,023,695.00

LIABILITIES, SURPLUS & OTHER FUNDS

Reserve for Losses	\$0.00
Reserve for Loss	
Adjustment Expenses	\$0.00
Other Expenses (excluding taxes, licenses and fees)	\$0.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$0.00
Federal and Foreign Income Taxes	\$1,034,382.00
Unearned Premiums	\$0.00
All Other Liabilities	\$120,641,436.00
TOTAL LIABILITIES	\$121,675,818.00

Special Surplus Funds	\$0.00
Capital Paid Up or Statutory Deposit	\$4,500,000.00
Gross Paid In and Contributed Surplus	\$25,168,845.00
Unassigned Surplus	\$362,679,032.00

Surplus as Regards Policyholders	\$392,347,877.00
TOTAL	\$514,023,695.00

BUSINESS IN SOUTH DAKOTA 2024

Direct Premiums Written	\$161,688.00
Direct Premiums Earned	\$163,862.00
Direct Losses Paid	\$265,069.00
Direct Losses Incurred	\$1,330,656.00

STATE OF SOUTH DAKOTA

DIVISION OF INSURANCE, STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Vigilant Insurance Company, a Corporation organized under the Laws of New York, has complied with all requirements of the Insurance Laws of the State of South Dakota;

NOW HEREOF, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

In this State according to the laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
AMERICAN CASUALTY COMPANY OF READING

HOME OFFICE ADDRESS:

THREE RADNOR CORPORATE CENTER, 100 MATSONFORD RD - 5
RADNOR, PA 19087
MAIL ADDRESS:
151 N. FRANKLIN ST
CHICAGO, IL 60606

ASSETS:

Bonds	\$39,315,542.00
Stocks	\$52,743,668.00
Mortgage Loans on	
Real Estate	\$0.00
Real Estate Owned	\$0.00
Cash and Bank Deposits	\$3,143,516.00
Agents' Balances or Uncollected Premiums	\$0.00
Interest, Dividends and Real Estate Income	
Due and Accrued	\$365,989.00
Other Assets	\$4,536.00
TOTAL ASSETS	\$95,573,251.00

LIABILITIES, SURPLUS & OTHER FUNDS

Reserve for Losses	\$0.00
Reserve for Loss	
Adjustment Expenses	\$0.00
Other Expenses (excluding taxes, licenses and fees)	\$0.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$0.00
Federal and Foreign Income Taxes	\$78,121.00
Unearned Premiums	\$0.00
All Other Liabilities	\$0.00
TOTAL LIABILITIES	\$78,121.00

Special Surplus Funds	\$0.00
Capital Paid Up or Statutory Deposit	\$4,200,000.00
Gross Paid In and Contributed Surplus	\$64,242,834.00
Unassigned Surplus	\$27,052,297.00

Surplus as Regards Policyholders	\$95,495,130.00
TOTAL	\$95,573,251.00

BUSINESS IN SOUTH DAKOTA 2024

Direct Premiums Written	\$1,683,495.00
Direct Premiums Earned	\$1,674,785.00
Direct Losses Paid	\$2,698.00
Direct Losses Incurred	\$263,356.00

STATE OF SOUTH DAKOTA

DIVISION OF INSURANCE, STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the American Casualty Company of Reading, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota;

NOW HEREOF, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws

20443	FROM ANNUAL STATEMENT	20478	FROM ANNUAL STATEMENT	65838	FROM ANNUAL STATEMENT	65919	FROM ANNUAL STATEMENT	65935	FROM ANNUAL STATEMENT	65978	FROM ANNUAL STATEMENT	66869	FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024		YEAR ENDING DECEMBER 31, 2024		YEAR ENDING DECEMBER 31, 2024		YEAR ENDING DECEMBER 31, 2024		YEAR ENDING DECEMBER 31, 2024		YEAR ENDING DECEMBER 31, 2024		YEAR ENDING DECEMBER 31, 2024	
CONTINENTAL CASUALTY COMPANY		NATIONAL FIRE INSURANCE COMPANY OF HARTFORD		JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)		PRIMERICA LIFE INSURANCE COMPANY		MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY		METROPOLITAN LIFE INSURANCE COMPANY		NATIONWIDE LIFE INSURANCE COMPANY	
HOME OFFICE ADDRESS:		HOME OFFICE ADDRESS:		HOME OFFICE ADDRESS:		HOME OFFICE ADDRESS:		HOME OFFICE ADDRESS:		HOME OFFICE ADDRESS:		HOME OFFICE ADDRESS:	
151 N. FRANKLIN ST CHICAGO, IL 60606		151 N. FRANKLIN ST CHICAGO, IL 60606		197 CLARENDON STREET BOSTON, MA 02116		1 PRIMERICA PKWY DULUTH, GA 30099-4000		1295 STATE STREET SPRINGFIELD, MA 01111		8270 CRANE NEST DRIVE, 3RD FLOOR TAMPA, FL 33647		ONE WEST NATIONWIDE BLDV. COLUMBIUS, OH 43215-2220	
MAIL ADDRESS:		MAIL ADDRESS:		MAIL ADDRESS:		MAIL ADDRESS:		MAIL ADDRESS:		MAIL ADDRESS:		MAIL ADDRESS:	
151 N. FRANKLIN ST CHICAGO, IL 60606		151 N. FRANKLIN ST CHICAGO, IL 60606		197 CLARENDON ST BOSTON, MA 02116		1 PRIMERICA PKWY DULUTH, GA 30099-4000		1295 STATE STREET SPRINGFIELD, MA 01111		8270 CRANE NEST DRIVE, 3RD FLOOR TAMPA, FL 33647		ONE WEST NATIONWIDE BLDV., 1-99-FIN7 COLUMBIUS, OH 43215-2220	
ASSETS:		ASSETS:		ASSETS:		ASSETS:		ASSETS:		ASSETS:		ASSETS:	

Bonds.....	\$34,757,599,832.00
Stocks.....	\$5,564,395,793.00
Mortgage Loans on	
Real Estate.....	\$1,012,328,304.00
Real Estate Owned.....	\$0.00
Policy Loans.....	\$0.00
Cash and Bank Deposits.....	\$974,802,696.00
Agents Balances or	
Uncollected Premiums.....	\$2,984,433,299.00
Interest, Dividends and Real Estate Income	
Due and Accrued.....	\$371,247,764.00
Other Assets.....	\$3,890,274,873.00
TOTAL ASSETS.....	\$49,555,082,562.00

LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Losses.....	\$19,074,836,656.00
Reserve for Loss	
Adjustment Expenses	
Other Expenses (excluding	
taxes, licenses and fees)	\$569,894,572.00
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	\$162,696,075.00
Federal and Foreign	
Income Taxes.....	\$18,516,908.00
Unearned Premiums.....	\$4,736,111,208.00
All Other Liabilities.....	\$1,223,932,849.00
TOTAL LIABILITIES.....	\$38,390,390,238.00
Special Surplus Funds.....	\$648,620,244.00
Capital Paid Up or	
Statutory Deposit.....	\$35,632,565.00
Gross Paid In and	
Contributed Surplus.....	\$5,684,824,266.00
Unassigned Surplus.....	\$4,795,615,250.00
Surplus as Regards	
Policyholders.....	\$11,164,692,324.00
TOTAL.....	\$49,555,082,562.00

BUSINESS IN SOUTH DAKOTA 2024	
Direct Premiums Written.....	\$14,292,680.00
Direct Premiums Earned.....	\$621,881.00
Direct Losses Paid.....	\$7,144,392.00
Direct Losses Incurred.....	\$9,895,007.00

STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE I STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE OF AUTHORITY	

WHEREAS, the Continental Casualty Company, a Corporation organized under the Laws of Illinois, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 23A, 27
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

Bonds.....	\$52,643,355,183.00
Stocks.....	\$4,134,642,882.00
Mortgage Loans on	
Real Estate.....	\$10,192,562,581.00
Real Estate Owned.....	\$0.00
Policy Loans.....	\$4,719,795,351.00
Cash and Bank Deposits.....	\$680,555.00
Deferred and	
Uncollected Premiums.....	\$5,680,074,963.00
Investment Income	
Due and Accrued.....	\$44,077,194.00
Other Assets.....	\$903,655,506.00
TOTAL ASSETS.....	\$180,996,374,665.00

LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Life	
Policies & Contracts	
Reserve for Accident	
& Health Policies	\$54,258,219,788.00
Policy and Contract Claims	
Life.....	\$185,260,689.00
Accident & Health	
General Expenses	\$431,616,273.00
Due or Accrued.....	\$16,055,464,377.00
Taxes, Licenses & Fees	
Due or Accrued.....	\$265,891,966.00
Federal Income Taxes	
Due or Accrued.....	\$4,373,812.00
All Other Liabilities.....	\$0.00
TOTAL LIABILITIES.....	\$98,756,566,438.00
Special Surplus Funds.....	\$25,155,895,472.00
Capital Paid Up.....	\$142,689,321.00
Gross Paid In and	
Contributed Surplus.....	\$4,828,940.00
Unassigned Surplus.....	\$3,218,827,821.00
Surplus as Regards	
Policyholders.....	\$6,886,927,233.00
TOTAL.....	\$10,989,035,774.00

BUSINESS IN SOUTH DAKOTA 2024	
Direct Premiums Received.....	\$121,735,900.00
Direct Losses Paid.....	\$70,293,321.00
Losses Incurred.....	\$28,030,349.00
Life Insurance in Force.....	\$5,214,232,382.00

STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE I STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE OF AUTHORITY	

WHEREAS, the John Hancock Life Insurance Company (U.S.A.), a Corporation organized under the Laws of Michigan has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

Bonds.....	\$1,792,069,880.00
Stocks.....	\$508,103,438.00
Mortgage Loans on	
Real Estate.....	\$0.00
Real Estate Owned.....	\$0.00
Policy Loans.....	\$4,719,795,351.00
Cash and Bank Deposits.....	\$680,555.00
Deferred and	
Uncollected Premiums.....	\$43,696,764.00
Investment Income	
Due and Accrued.....	\$227,807,696.00
Other Assets.....	\$15,568,461.00
TOTAL ASSETS.....	\$99,161,350,583.00

LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Life	
Policies & Contracts	
Reserve for Accident	
& Health Policies	\$614,358,320.00
Policy and Contract Claims	
Life.....	\$4,738,683.00
Accident & Health	
General Expenses	\$6,200,728.00
Due or Accrued.....	\$19,147.00
Taxes, Licenses & Fees	
Due or Accrued.....	\$35,759,825.00
Federal Income Taxes	
Due or Accrued.....	\$18,031,376.00
All Other Liabilities.....	\$0.00
TOTAL LIABILITIES.....	\$137,386,332,954.00
Special Surplus Funds.....	\$317,303,112,811.00
Capital Paid Up.....	\$6,254,385,060.00
Gross Paid In and	
Contributed Surplus.....	\$2,500,000.00
Unassigned Surplus.....	\$495,201,598.00
Surplus as Regards	
Policyholders.....	\$265,991,902.00
TOTAL.....	\$27,882,431,568.00

BUSINESS IN SOUTH DAKOTA 2024	
Direct Premiums Received.....	\$5,138,561.00
Direct Losses Paid.....	\$2,582,271.00
Losses Incurred.....	\$3,416,796.00
Life Insurance in Force.....	\$1,424,678,420.00

STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE I STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE OF AUTHORITY	

WHEREAS, the Primerica Life Insurance Company, a Corporation organized under the Laws of Tennessee has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1, 2
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

Bonds.....	\$163,629,228,594.00
Stocks.....	\$28,057,337,527.00
Mortgage Loans on	
Real Estate.....	\$23,692,319,580.00
Real Estate Owned.....	\$322,671,947.00
Policy Loans.....	\$17,658,158,526.00
Cash and Bank Deposits.....	\$6,003,993,461.00
Deferred and	
Uncollected Premiums.....	\$1,313,587,524.00
Investment Income	
Due and Accrued.....	\$5,346,896,637.00
Other Assets.....	\$99,161,350,583.00
TOTAL ASSETS.....	\$345,185,544,379.00

LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Life	
Policies & Contracts	
Reserve for Accident	
& Health Policies	\$85,879,047,250.00
Policy and Contract Claims	
Life.....	\$3,200,176,297.00
Accident & Health	
General Expenses	\$519,233,675.00
Due or Accrued.....	\$29,204,926.00
Taxes, Licenses & Fees	
Due or Accrued.....	\$917,143,435.00
Federal Income Taxes	
Due or Accrued.....	\$193,318,268.00
All Other Liabilities.....	\$0.00
TOTAL LIABILITIES.....	\$137,386,332,954.00
Special Surplus Funds.....	\$329,254,270,966.00
Capital Paid Up.....	\$6,254,385,060.00
Gross Paid In and	
Contributed Surplus.....	\$4,944,667.00
Unassigned Surplus.....	\$5,795,906,116.00
Surplus as Regards	
Policyholders.....	\$3,035,955,877.00
TOTAL.....	\$9,786,806,660.00

BUSINESS IN SOUTH DAKOTA 2024	
Direct Premiums Received.....	\$37,802,139.00
Direct Losses Paid.....	\$34,698,445.00
Losses Incurred.....	\$16,237,022.00
Life Insurance in Force.....	\$11,905,099,811.00

STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE I STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE OF AUTHORITY	

WHEREAS, the Massachusetts Mutual Life Insurance Company, a Corporation organized under the Laws of Massachusetts has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1, 2, 16, 20, 21
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

Bonds.....	\$178,381,516,703.00
Stocks.....	\$1,359,678,874.00
Mortgage Loans on	
Real Estate.....	\$50,350,251,048.00
Real Estate Owned.....	\$1,336,742,344.00
Policy Loans.....	\$5,170,956,600.00
Cash and Bank Deposits.....	\$8,128,192,921.00
Deferred and	
Uncollected Premiums.....	\$3,854,853,267.00
Investment Income	
Due and Accrued.....	\$3,992,185,653.00
Other Assets.....	\$136,466,700,216.00
TOTAL ASSETS.....	\$339,041,077,626.00

LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Life	
Policies & Contracts	
Reserve for Accident	
& Health Policies	\$85,879,047,250.00
Policy and Contract Claims	
Life.....	\$27,720,819,067.00
Accident & Health	
General Expenses	\$4,035,795,163.00
Due or Accrued.....	\$660,571,132.00
Taxes, Licenses & Fees	
Due or Accrued.....	\$81,078,971.00
Federal Income Taxes	
Due or Accrued.....	\$111,877,922.00
All Other Liabilities.....	\$0.00
TOTAL LIABILITIES.....	\$210,765,081,461.00
Special Surplus Funds.....	\$329,254,270,966.00
Capital Paid Up.....	\$950,000,000.00
Gross Paid In and	
Contributed Surplus.....	\$5,795,906,116.00
Unassigned Surplus.....	\$3,035,955,877.00
Surplus as Regards	
Policyholders.....	\$9,786,806,660.00
TOTAL.....	\$339,041,077,626.00

BUSINESS IN SOUTH DAKOTA 2024	
Direct Premiums Received.....	\$37,802,139.00
Direct Losses Paid.....	\$34,698,445.00
Losses Incurred.....	\$16,237,022.00
Life Insurance in Force.....	\$11,905,099,811.00

STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE I STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE OF AUTHORITY	

WHEREAS, the Metropolitan Life Insurance Company, a Corporation organized under the Laws of New York has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1, 2, 16, 20, 21
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.

LARRY DEITER
Director of Insurance

Bonds.....	\$45,798,273,080.00
Stocks.....	\$3,970,504,593.00
Mortgage Loans on	
Real Estate.....	\$9,619,371,981.00
Real Estate Owned.....	\$0.00
Policy Loans.....	\$1,037,666,410.00
Cash and Bank Deposits.....	\$1,687,320,237.00
Deferred and	
Uncollected Premiums.....	\$60,651,180.00
Investment Income	
Due and Accrued.....	\$698,760,498.00
Other Assets.....	\$127,268,358,557.00
TOTAL ASSETS.....	\$190,140,906,536.00

LIABILITIES, SURPLUS & OTHER FUNDS</



All four girls were medalist at the Aberdeen Roncalli golf meet. Pictured left to right are Carlee Johnson, Halee Harder, Rylie Rose and Claire Schuelke. (Courtesy Photo)

All four girls are medalists at Roncalli golf invite

Carlee Johnson placed fifth at the Aberdeen Roncalli invitational golf meet held Thursday. She scored an 84 to lead Groton Area. Claire Schuelke was in eighth place with a 90, Rylie Rose was 14th with a 104 and Halee Harder was 17th with a 114.

Roncalli won the team title with 314 points followed by Groton Area with 392 and Aberdeen Central with 401.

Johnson places sixth at Groton Golf Invitational

Carlee Johnson placed sixth in the Groton Invitational Golf Meet held Monday. She shot a 95 on the course. Rylie Rose placed eighth with a 103, Halee Harder was 10th with a 105, Claire Schuelke was 11th with a 106 and Carly Gilbert was 16th with a 127.

Aberdeen Roncalli took first with a 367 while Groton Area was second with 409, Redfield was third with a 492 and Milbank was fourth with a 514.

The Girls Region 1A Golf Meet has been moved once more. It will now be held on Thursday, May 22nd in Volga starting at 9:00AM!

Groton American Legion Auxiliary

Memorial Day
May 19th at 5 p.m., members of the Groton Legion Auxiliary will meet at the Groton Cemetery to place flags on the graves. This is a great opportunity for young people to serve their community. In the case of rain they will meet May 20th at 5 p.m.

Memorial Day Ceremony will be Monday May 26th at noon with Todd Oliver as the speaker and lunch to follow at the Groton American Legion.

Salad Luncheon

The American Legion Auxiliary's annual Salad Luncheon will be July 9th at 11:00 am at the Groton American Legion.

The next meeting will be Tuesday September 2nd at 6:30pm with light super at 6:00pm hosted by Samantha and Jan.



Groton Area senior Ashley Johnson received a cord to wear at graduation to honor her enlistment. She was among about a dozen students, including those from Northern State University and Aberdeen Central, Roncalli, Ipswich, Northwestern and Warner high schools, to receive a cord at the American Legion Cording Ceremony, held Wednesday, May 7 at Northern State University.

66044	FROM ANNUAL STATEMENT YEAR ENDING DECEMBER 31, 2024 MIDLAND NATIONAL LIFE INSURANCE COMPANY HOME OFFICE ADDRESS: 8300 MILLS CIVIC PARKWAY WEST DES MOINES, IA 50266 MAIL ADDRESS: 8300 MILLS CIVIC PARKWAY WEST DES MOINES, IA 50266	ASSETS:	Bonds.....\$55,583,610,658.54 Stocks.....\$3,134,161,789.45 Mortgage Loans on Real Estate.....\$3,893,862,407.23 Real Estate Owned.....\$95,965,693.08 Policy Loans.....\$596,140,099.37 Cash and Bank Deposits.....\$2,719,144,528.51 Deferred and Uncollected Premiums.....\$776,018,120.27 Investment Income Due and Accrued.....\$523,658,725.22 Other Assets.....\$15,990,810,741.69 TOTAL ASSETS.....\$82,713,372,763.36
		LIABILITIES, SURPLUS & OTHER FUNDS	Reserve for Life Policies & Contracts.....\$45,218,216,308.41 Reserve for Accident & Health Policies.....\$12,826.00 Policy and Contract Claims Life.....\$265,197,151.42 Accident & Health.....\$64,197.58 General Expenses Due or Accrued.....\$148,526,075.41 Taxes, Licenses & Fees Due or Accrued.....\$8,717,790.88 Federal Income Taxes Due or Accrued.....\$0.00 All Other Liabilities.....\$32,070,243,620.34 TOTAL LIABILITIES.....\$71,710,971,969.04 Special Surplus Funds.....\$1,490,523,843.61 Capital Paid Up.....\$2,549,439.00 Gross Paid In and Contributed Surplus.....\$893,927,235.39 Unassigned Surplus.....\$2,615,394,269.32 Surplus as Regards Policyholders.....\$5,002,394,787.32 TOTAL.....\$82,713,372,763.36
		BUSINESS IN SOUTH DAKOTA 2024	Direct Premiums Received.....\$22,752,745.55 Direct Losses Paid.....\$11,921,807.32 Direct Losses Paid.....\$11,630,055.57 Losses Incurred.....\$3,574,997,067.40 Life Insurance in Force.....\$3,574,997,067.40
		STATE OF SOUTH DAKOTA	
		DIVISION OF INSURANCE STATE CAPITOL, PIERRE	
		COMPANY'S CERTIFICATE OF AUTHORITY	WHEREAS, the Midland National Life Insurance Company, a Corporation organized under the Laws of Iowa has complied with all requirements of the Insurance Laws of the State of South Dakota: NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below: 1, 2, 20, 21 1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
		IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.	LARRY DEITER Director of Insurance

66168	FROM ANNUAL STATEMENT YEAR ENDING DECEMBER 31, 2024 MINNESOTA LIFE INSURANCE COMPANY HOME OFFICE ADDRESS: 400 ROBERT STREET NORTH ST. PAUL, MN 55101 MAIL ADDRESS: 400 ROBERT STREET NORTH ST. PAUL, MN 55101	ASSETS:	Bonds.....\$21,839,495,805.00 Stocks.....\$1,063,516,033.00 Mortgage Loans on Real Estate.....\$5,777,093,602.00 Real Estate Owned.....\$43,401,567.00 Policy Loans.....\$1,140,198,596.00 Cash and Bank Deposits.....\$353,428,677.00 Deferred and Uncollected Premiums.....\$160,171,443.00 Investment Income Due and Accrued.....\$243,073,558.00 Other Assets.....\$32,800,238,015.00 TOTAL ASSETS.....\$63,420,616,296.00
		LIABILITIES, SURPLUS & OTHER FUNDS	Reserve for Life Policies & Contracts.....\$26,393,374,293.00 Reserve for Accident & Health Policies.....\$214,957,137.00 Policy and Contract Claims Life.....\$396,001,211.00 Accident & Health.....\$89,362,382.00 General Expenses Due or Accrued.....\$150,798,669.00 Taxes, Licenses & Fees Due or Accrued.....\$6,486,683.00 Federal Income Taxes Due or Accrued.....\$0.00 All Other Liabilities.....\$32,861,407,449.00 TOTAL LIABILITIES.....\$60,112,387,824.00 Special Surplus Funds.....\$367,834,106.00 Capital Paid Up.....\$5,000,000.00 Gross Paid In and Contributed Surplus.....\$596,540,267.00 Unassigned Surplus.....\$2,338,854,099.00 Surplus as Regards Policyholders.....\$3,308,228,472.00 TOTAL.....\$63,420,616,296.00
		BUSINESS IN SOUTH DAKOTA 2024	Direct Premiums Received.....\$14,441,951.00 Direct Losses Paid.....\$29,958,289.00 Direct Losses Paid.....\$3,284,526.00 Losses Incurred.....\$3,284,526.00 Life Insurance in Force.....\$1,271,649,972.00
		STATE OF SOUTH DAKOTA	
		DIVISION OF INSURANCE STATE CAPITOL, PIERRE	
		COMPANY'S CERTIFICATE OF AUTHORITY	WHEREAS, the Minnesota Life Insurance Company, a Corporation organized under the Laws of Minnesota has complied with all requirements of the Insurance Laws of the State of South Dakota: NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below: 1, 2, 16, 20, 21 1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
		IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.	LARRY DEITER Director of Insurance

66214	FROM ANNUAL STATEMENT YEAR ENDING DECEMBER 31, 2024 HEARTLAND NATIONAL LIFE INSURANCE COMPANY HOME OFFICE ADDRESS: 401 PENNSYLVANIA PARKWAY, SUITE 300 INDIANAPOLIS, IN 46280 MAIL ADDRESS: 4200 LITTLE BLUE PARKWAY, SUITE 400 INDEPENDENCE, MO 64057	ASSETS:	Bonds.....\$119,486,800.60 Stocks.....\$0.00 Mortgage Loans on Real Estate.....\$0.00 Real Estate Owned.....\$935,454.53 Policy Loans.....\$0.00 Cash and Bank Deposits.....\$98,307,639.27 Deferred and Uncollected Premiums.....\$2,809,757.35 Investment Income Due and Accrued.....\$1,511,757.15 Other Assets.....\$11,189,418.94 TOTAL ASSETS.....\$234,240,827.80
		LIABILITIES, SURPLUS & OTHER FUNDS	Reserve for Life Policies & Contracts.....\$11,388,413.27 Reserve for Accident & Health Policies.....\$5,138,751.67 Policy and Contract Claims Life.....\$0.00 Accident & Health.....\$2,542,265.14 General Expenses Due or Accrued.....\$384,936.01 Taxes, Licenses & Fees Due or Accrued.....\$268,974.08 Federal Income Taxes Due or Accrued.....\$0.00 All Other Liabilities.....\$199,371,512.70 TOTAL LIABILITIES.....\$219,094,852.90 Special Surplus Funds.....\$7,000,000.00 Capital Paid Up.....\$1,500,000.00 Gross Paid In and Contributed Surplus.....\$19,273,909.22 Unassigned Surplus.....\$5,627,934.66 Surplus as Regards Policyholders.....\$15,145,974.56 TOTAL.....\$234,240,827.50
		BUSINESS IN SOUTH DAKOTA 2024	Direct Premiums Received.....\$2,148,442.92 Direct Losses Paid.....\$2,191,729.00 Direct Losses Paid.....\$2,216,636.00 Losses Incurred.....\$2,216,636.00 Life Insurance in Force.....\$195,733.00
		STATE OF SOUTH DAKOTA	
		DIVISION OF INSURANCE STATE CAPITOL, PIERRE	
		COMPANY'S CERTIFICATE OF AUTHORITY	WHEREAS, the Heartland National Life Insurance Company, a Corporation organized under the Laws of Indiana has complied with all requirements of the Insurance Laws of the State of South Dakota: NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below: 1, 2 1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
		IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.	LARRY DEITER Director of Insurance

66583	FROM ANNUAL STATEMENT YEAR ENDING DECEMBER 31, 2024 NATIONAL GUARDIAN LIFE INSURANCE COMPANY HOME OFFICE ADDRESS: 2 EAST GILMAN STREET MADISON, WI 53703 MAIL ADDRESS: 123 TOWN SQUARE PLACE, PMB 749 JERSEY CITY, NJ 07310	ASSETS:	Bonds.....\$4,091,909,895.00 Stocks.....\$37,873,427.00 Mortgage Loans on Real Estate.....\$184,729,670.00 Real Estate Owned.....\$23,725,505.00 Policy Loans.....\$21,708,573.00 Cash and Bank Deposits.....\$93,294,274.00 Deferred and Uncollected Premiums.....\$35,141,229.00 Investment Income Due and Accrued.....\$49,876,103.00 Other Assets.....\$591,076,260.00 TOTAL ASSETS.....\$5,729,324,936.00
		LIABILITIES, SURPLUS & OTHER FUNDS	Reserve for Life Policies & Contracts.....\$3,358,681,880.00 Reserve for Accident & Health Policies.....\$16,011,630.00 Policy and Contract Claims Life.....\$19,277,375.00 Accident & Health.....\$281,802.00 General Expenses Due or Accrued.....\$15,125,889.00 Taxes, Licenses & Fees Due or Accrued.....\$1,633,391.00 Federal Income Taxes Due or Accrued.....\$0.00 All Other Liabilities.....\$1,241,938,333.00 TOTAL LIABILITIES.....\$4,652,950,300.00 Special Surplus Funds.....\$98,044,064.00 Capital Paid Up.....\$0.00 Gross Paid In and Contributed Surplus.....\$0.00 Unassigned Surplus.....\$398,330,572.00 Surplus as Regards Policyholders.....\$0.00 TOTAL.....\$5,129,324,936.00
		BUSINESS IN SOUTH DAKOTA 2024	Direct Premiums Received.....\$1,670,297.00 Direct Losses Paid.....\$2,222,232.00 Direct Losses Paid.....\$1,771,405.00 Losses Incurred.....\$20,505,007.00 Life Insurance in Force.....\$20,505,007.00
		STATE OF SOUTH DAKOTA	
		DIVISION OF INSURANCE STATE CAPITOL, PIERRE	
		COMPANY'S CERTIFICATE OF AUTHORITY	WHEREAS, the National Guardian Life Insurance Company, a Corporation organized under the Laws of Wisconsin has complied with all requirements of the Insurance Laws of the State of South Dakota: NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below: 1, 2 1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal
		IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2025.	LARRY DEITER Director of Insurance



Thursday was the last day of school for the GHS seniors and many drove something besides their normal vehicle to school.

Classifieds and Card of Thanks

The following rates are for Classifieds published in both the Groton Daily Independent and the Groton Independent. Cut rate in half if you just want it in the GDI or just the weekly.

1 Week: \$9 for first 30 words, 20¢/word thereafter
2 Wks: \$17 for first 30 words, 38¢/word thereafter
3 Wks: \$24 for first 30 words, 54¢/word thereafter
4th consecutive week is free

605/397-NEWS (6397)
PO Box 34, Groton SD 57445

EMPLOYMENT

CUSTER SCHOOL DISTRICT is hiring: Assistant Principal/AD, Dean of Students, Teachers, Elem. School Counselor, Paraprofessionals, Coaches. Please see www.csd.k12.sd.u to apply. 527 Montgomery St., Custer, SD 57730 605-673-3154 EOE

LAND

IN SEARCH OF PASTURE for 50-300 Pairs. 5th Generation, SD, ranchers looking to expand. Long term lease preferred but would consider short term. Call (605)690-1997

MISCELLANEOUS

IF YOU HAD KNEE OR HIP REPLACEMENT SURGERY and suffered an infection between 2020 and the present time, you may be entitled to compensation. Call Attorney Charles H. Johnson 1-800-535-5727

NOTICES

ADVERTISE IN NEWSPAPERS statewide for only \$150. Put the South Dakota Statewide Classifieds Network to work for you today! (25 words for \$150. Each additional word \$5.) Statewide Full Digital Ad is \$300 for 1 week. Call the Groton Independent at 605-397-7460.

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App Deal OF THE WEEK!

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64 Oz. Jug

USDA CHOICE DEMKOTA BONELESS SIRLOIN TIP ROAST \$5.49 Lb.
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SAVE 80¢ Lb.

GROCERY

KELLOGG'S RICE KRISPIES 2/\$5
9 Oz. Boxes

CRYSTAL FARMS SHREDDED CHEESE 2/\$4
8 Oz. Pkgs.

HUNT'S KETCHUP 99¢
20 Oz. Bottle

OLD HOME HAMBURGER OR CONEY BUNS \$1.88
8 Pk.

GROCERY

KEEBLER CLUB OR TOWN HOUSE CRACKERS 2/\$7
7.1-15 Oz. Boxes

DAKOTA STYLE CHIPS 2/\$4
8 Oz. Bags

RED BARON PIZZA \$3.88
15.3-24.45 Oz. Box

BLUE RIBBON CLASSIC ICE CREAM \$5.99
128 Oz. Pail

LIQUOR/BEER \$22.99

BAKERY \$2.99

DELI \$2.69 Each

Be Sure to stop by & check out our variety of Salads, Meats, Party Trays & MUCH more to make your Graduation Party Complete!

Cheese of the Week! BELGIOIOSO ASSORTED CHEESE WEDGES 5 Oz. PKG.

MAMA'S SCONE MIX \$2.00 OFF

FLAVOR OF THE WEEK TWIX (CHOCOLATE, CARAMEL, COOKIE DOUGH) \$3.49-\$4.49

COFFEE • GOURMET DRINKS & FOODS

WE RESERVE THE RIGHT TO LIMIT QUANTITIES AND CORRECT TYPOGRAPHICAL AND PICTORIAL ERRORS. NONE SOLD TO DEALERS. SOME ITEMS MAY NOT BE AVAILABLE AT ALL STORES.

"Have you pre-habilitated today?"

On a recent morning, the first story I heard on the radio was about Pre-habilitation prior to surgery. We have all heard of rehabilitation, but have you considered pre-habilitation, or increasing your exercise before surgery?

Recent studies by Durrand, Singh and Danjoux of the National Institutes of Health (NIH) have documented what was inherently known- that building up a reserve of strength before surgery pays off. Makes sense, right!

The physiological challenge of a major surgery has been linked to running a marathon. In both cases, preparation is critical. Surgery involving a major body cavity has an estimated mortality of 4%. Post-operative complications of a major surgery affect 15-40% and may increase the hospital length 2-4 fold as well as increasing readmissions.

The NIH study demonstrated that increasing preoperative functional capacity promotes recovery, reduces complications and reduces healthcare cost.

Later in the day, as I walked the track, my brain took a leap. Isn't life our chance to pre-habitate? Wouldn't pre-habilitation help us if we caught COVID or Influenza? What if you or I suddenly need to have our appendix or gallbladder removed? What if we are in a car crash and have broken bones? What if we have a stroke or heart attack? Pre-habilitation through daily exercise, eating a balanced diet and moderate intake of harmful substances would increase our chances of survival and recovery without complications.

Today and all of the tomorrows are our chance to prepare for the possibility of poor health. We are the key member of the prehab team. Take advantage of your health today to prepare for unexpected complications. Get up and get moving!

Joanie Holm, RN is a one of the original founders of Healing Words Foundation/Prairie Doc Programming and is the current Board President. Follow The Prairie Doc® at www.prairiedoc.org, and on social media. Watch On Call with the Prairie Doc, most Thursday's at 7PM on SDPB and streaming on Facebook. Listen to Prairie Doc Radio Sunday's at 6am and 1pm.

Based on Science, Built on Trust

Joanie Holm, RN, CNP

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