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The Groton Independent

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Groton City Council weighs infrastructure projects amid funding challenges

By Elizabeth Varin

Several key infrastructure projects headlined discussion at Tuesday's City Council meeting.

Among pressing topics discussed was the proposal to replace the aging city park bathroom with a comfort station, which includes both restrooms and a tornado shelter. However, federal funding may be harder to get, if any is available at all for a project like the comfort station.

FEMA officials announced in April that the agency was ending the Building Resilient Infrastructure and Communities program, and applications approved in fiscal years 2020-2023 were canceled. Groton officials had applied for federal emergency funds, though not through the BRIC program, said Finance Officer Douglas Heinrich. However, it isn't looking positive.

"I don't have an answer, but, if I were going to guess, I don't think they would be awarding that," he said.

Council members Brian Bahr and Karyn Babcock emphasized that they didn't want to take any action before official word is sent from FEMA.

"I personally would like to see the city wait for the rubber stamp," Bahr said, adding that a lot of work went into the proposed project, and he doesn't want to see that go to waste.

Heinrich advised the council to just keep other options in the back of their heads.

The council also continued discussion about Railroad Avenue road improvements.

Ken Hier, senior civil designer at IMEG Corporation, discussed a grant option from the state's Department of Transportation if the city wanted to pursue that as a funding source.

Even still, that road, that project would score real low," he said. "It would be really low priority because there's no utility work under it. ...You'd be applying for a long time without a chance for a community impact grant."

Council members, though, discussed prioritizing another road project before Railroad Avenue.

"We appreciate everything with this, but we've only got a few gravel roads left in town that need to be addressed before this," said Mayor Scott Hanlon.

Hier said problems on Railroad Avenue could get worse down the road.

Council member Bahr said Railroad Avenue has been a good road for the city, but Groton is facing a lot of expenses coming up with the sewer project.

Another project may be coming in the next few years.

A potential state project to overhaul a portion of Highway 12 in town, though details remain scarce for now. The project isn't expected to begin until 2029, but it could impact the multi-million dollar sewer system improvement project as some utility lines would have to be moved.

- The council approved hiring Lincoln Krause as day baseball coach with no previous experience listed.

- The council approved replatting a portion of land east of Groton. The CWE Addition Plat consists of two lots: one 16.35 acre section east of 407th Avenue between 134th Street and the BNSF Railroad and a 52.21 acre section just east of where Highway 12 and 134th Street meet.

- The council approved the second reading of an ordinance increasing the solid waste rate. The new rate, which goes into effect June 1, increases the fee from \$16.50 per month to \$20 per month. It reflects the increase the city saw in the trash collection bid approved earlier this year. The council also approved the second reading of an ordinance amending some language in its electrical rate ordinance. That change went into effect immediate upon being passed by the council.

- City offices will be closed Monday, May 26, for Memorial Day.

- The council held off on a baseball discussion agenda item as nobody outside of the council was at the meeting for the agenda item. However, the council revisited discussion of payments to the concession manager. The manager had previously not received payment for half of the concession stand profit until November. However, the council had pushed to have the payment made sooner after the baseball season ends.



Building Coming Down

This small building at 18 N Main St. in downtown Groton is coming down. Demolition began on Monday. This used to be the former Jacobson Agency building.



Building mostly down

The former Jacobson Agency building is nearly torn down on Tuesday with just the rubble to be hauled away. (Photo by Paul Kosel)

Rain: Much needed rain fell in the area this past week. On Monday and Tuesday we received 3.35 inches of rain. The May average to date is 2.31. The yearly average to date is 6.28 and so far we have received 5.98.

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.



Confetti was shot into the air at the end of the GHS Commencement ceremony held Saturday. The forty-three students received their diplomas and are now GHS Alumni. We will have a special section in the near future. (Photo by Paul Kosel)



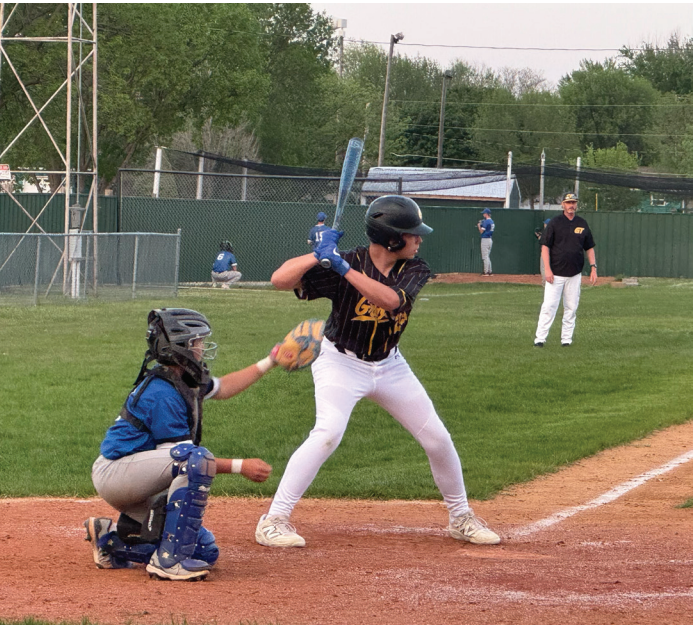
Starting pitcher Jordan Schwan throws for a win in the Junior Varsity match up at Redfield. (Photo by Bruce Babcock)



Kason Oswald catching for Groton Area! (Photo by Bruce Babcock)



Groton Area Brandon Fliehs leads off at 1st base with Coach Aaron Severson base coaching. (Photo by Bruce Babcock)



Groton hitter Zach Fliehs at bat. (Photo by Bruce Babcock)



Junior Varsity Coach Kyle Gerlach has a post game huddle after win over Redfield in the Junior High match up. (Photo by Bruce Babcock)

Groton Area Tigers Varsity Defeats Redfield Varsity Redfield Area Muskrats On Back Of Clutch Display From Gavin Englund

By GameChanger Media

Gavin Englund drove in four runs on two hits to lead Groton Area Tigers Varsity past Redfield Varsity Redfield Area Muskrats 9-4 on Wednesday. Englund doubled in the first scoring two, doubled in the fourth scoring one, and hit a sacrifice fly in the seventh scoring one.

A double by Englund put Groton Area Tigers Varsity on the board in the top of the first.

Jarrett Erdmann earned the win for Groton Area Tigers Varsity. The southpaw gave up six hits and four runs (two earned) over four and two-thirds innings, striking out nine and walking four. Jackson Rude took the loss for Redfield Varsity Redfield Area Muskrats. The starting pitcher went three innings, giving up four runs (three earned) on five hits, striking out two and walking none. Brevin Fliehs pitched two and one-third innings of scoreless ball for Groton Area Tigers Varsity in relief. The righty allowed two hits, striking out three and walking one.

Groton Area Tigers Varsity collected nine hits in the game. TC Schuster and Englund each collected two hits for Groton Area Tigers Varsity.

Tate Neuharth, Micah Zastrow, and Chase Odland each collected two hits for Redfield Varsity Redfield Area Muskrats. Rude and Odland each drove in two runs for Redfield Varsity Redfield Area Muskrats.

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Groton Area Tigers JV Breeze Past Redfield Area

By GameChanger Media

Groton Area Tigers JV won big over Redfield Area JV 9-3 on Wednesday.

Redfield Area JV got on the board in the bottom of the first inning after #4 singled to the left side of the infield, Groton Area Tigers JV committed an error, and #24 grounded into a fielder’s choice, each scoring one run.

Groton Area Tigers JV tied the game in the top of the second thanks to a walk by Lincoln Shilhanek, a walk by Braden Fliehs, and a single by John Bisbee.

In the top of the third, Groton Area Tigers JV broke up the tie when Alex Abeln singled, scoring two runs. Then a balk followed to extend the lead to 6-3.

Jordan Schwan earned the win for Groton Area Tigers JV. The starter gave up one hit and three runs (one earned) over three and one-third innings, striking out eight and walking one. #3 took the loss for Redfield Area JV. The starting pitcher went one inning, surrendering three runs on one hit, striking out one and walking five.

Zach Fliehs provided pop in the middle of the lineup, and led Groton Area Tigers JV with two runs batted in. The third baseman went 1-for-1 on the day. Abeln, Bisbee, and Fliehs each collected one hit for Groton Area Tigers JV. Groton Area Tigers JV had a strong eye at the plate, collecting nine walks for the game.

#24 led Redfield Area JV with one run batted in. #4 went 1-for-2 at the plate to lead Redfield Area JV in hits.

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Andre Keller of Groton Among University of Scranton Graduate Class of 2025

SCRANTON, PA (05/19/2025)-- Andre A. Keller of Groton was among the more than 550 graduates who were awarded master’s and doctoral degrees at The University of Scranton’s graduate commencement ceremony held May 18 at Mohegan Arena at Casey Plaza, Wilkes-Barre Township. Graduates received master’s degrees in numerous disciplines, as well as doctor of philosophy (Ph.D.) degrees in accounting, doctor of physical therapy degrees and doctor of nursing practice degrees. Graduates must have completed their academic requirements in August and December of 2024 or January and May of 2025.

Keller earned a Master of Business Administration/Master of Health Administration dual degree in healthcare management, health administration and operations and information management from The University of Scranton.

Graduates hailed from 34 states, including the Northeast United States and Arizona, California, Florida, Georgia, Louisiana, Michigan, North Carolina, Oregon, Tennessee and Texas, among others. International graduates spanned Ghana, India, Pakistan, Taiwan, Uganda and the Cayman Islands.

Andrea Alexandra Navarro Montoya, of Albrightsville, who earned a Master of Business Administration degree in accounting, addressed the crowd on behalf of the Class of 2025. Navarro Montoya spoke about leaving Peru seven years ago in hopes of finding and building a better future.

“At the beginning of my time here, there were moments when I questioned if I belonged - if I truly ‘fit in,’” Navarro Montoya said. “But that changed when I met some amazing people who I now proudly call my best friends, incredible professors who became mentors and staff who became like family.

“Scranton has been more than just a university - it has been a home, a place where I have grown, learned and found a community that has supported me every step of the way.”

The University of Scranton is a Jesuit university located in Northeastern Pennsylvania.

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By David Adler

Remembering Justice David Souter: The Supreme Court Could Use More Like Him

Many Americans may have missed this week the passing of Justice David Souter, who retired from the Supreme Court in 2009, after a distinguished 20-year career on the nation's High Bench, but the oversight would be understandable. After all, it's not every week, or even every century, that a sitting U.S. President publicly muses about suspending the Writ of Mandamus, known as the "Great Writ," because of its standing, as Chief Justice Salmon P. Chase declared in 1868, as "the most important human right in the Constitution," what he described as "the best and only sufficient defense of personal freedom." It's not every century that the president, in defiance of the Emoluments Clause, contemplates accepting from Qatar a luxury plane worth some \$400 million that he can use for personal matters after leaving the White House. And, of course, there's no overlooking the chaos and turbulence of the economy, which drives the citizenry to distraction.

There was much to like and admire about Justice Souter, who was just 69 when he retired from the Court. Justice Harry Blackmun told a judicial conference that Souter, "perhaps, is the only normal person on the Supreme Court." Souter never sought to make Washington, D.C. his home, nor was he seduced by the trappings of power and the social scene that captured justices and politicians, alike. He embraced a simple life and preferred the physical and cultural setting of New Hampshire--the serenity and beauty of its forests, hiking trails and, like fellow New Englander, Henry David Thoreau, time for reading and reflection. Souter lived much of his life in his maternal grandparents' home outside of Concord and moved in the latter part of his life because the structure of the house was not strong enough to bear the weight of his personal library. When he joined the Court, Souter reluctantly packed up his car, in late September before the commencement of each Term, with just a few belongings in tow, and drove to his spartan Washington apartment, already looking forward to returning to New Hampshire after the High Court had finished its business. When he retired, Justice Souter said there was more to life, than life on the Court, no matter how much he enjoyed his time on the nation's highest court.

Souter, by every measure, worked exceptionally hard. He worked in his chambers late into the evening and spent his weekends in his office. Most days, he ate lunch—a cup of yogurt and an apple, including the core—at his desk. He was an intellectual powerhouse who wrote major opinions on issues of religion, First Amendment, privacy, abortion rights, federalism, race and the structure of democracy. By historical standards, Souter was viewed as a moderate conservative jurist, committed to precedent and the rule of law. Like Justice Oliver Wendell Holmes, whose pragmatism he admired, Souter prized a modest, restrained role for the Court.

Legal scholars praised his dissent in *Bush v. Gore* (2000), in which the Court, in a 5-4 decision, halted Florida's recount in the contentious presidential election. He believed the Court acted without authority when it voted to terminate the recount process. As a former state supreme court justice, Souter would have given the Florida Supreme Court more time to supervise the process.

Souter's most notable opinion was likely his co-authorship in 1992, with Justices Anthony Kennedy and Sandra Day O'Connor of a ruling that reaffirmed *Roe v. Wade's* protection of a woman's right to terminate a pregnancy, which reflected his strong commitment to precedent. *Planned Parenthood v. Casey* was the Court's first opinion that recognized the relationship between reproductive rights and women's equality.

Souter's deep-seated concerns about the future of democracy were featured in a rare public interview in 2012, in Concord, before an audience of some 1,300 persons. Adam Liptak of the *New York Times*, in May 12 story, recounted Souter's pointed remarks about the threats to our democracy. He warned that pervasive public ignorance about the Constitution and the structure of government could give rise to an authoritarian, who would concentrate power in his hands. "That is the way democracy dies," he said. "An ignorant people can never remain a free people," Souter observed. "Democracy cannot survive too much ignorance." In various ways, until his death, Souter extolled the virtues of civic education.

David Adler is president of The Alturas Institute, a non-profit organization created to promote the Constitution, gender equality and civic education. This column is made possible with the support of the South Dakota Humanities Council, South Dakota NewsMedia Association and this newspaper.



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Weekly Vikings Roundup
By Jordan Wright

The 2025 NFL schedule is officially out, and it's shaping up to be an unusual season for the Minnesota Vikings. While we've known the opponents for months, the release of dates and locations gives us a clearer picture of the road ahead. Let's break down the schedule and take a closer look at how things stack up.

King Crossword
Answers
Solution time: 24 mins.
Weekly SUDOKU
Answer
1 2 3 4 5 6 7 8 9
2 3 5 6 9 8 7 4 1
7 9 4 3 2 1 5 8 6
8 6 1 7 5 4 2 3 9
5 1 3 9 6 2 4 7 8
4 2 6 5 8 7 1 9 3
9 8 7 4 1 3 6 5 2
6 7 8 1 3 5 9 2 4
3 5 9 2 4 6 8 1 7
1 4 2 8 7 9 3 6 5

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PRESEASON
Week 1: VS Houston Texans (August 9, 3 pm) – Minnesota has never lost to Houston, holding a perfect record in the all-time series. In recent years, the two franchises have become surprisingly intertwined, with several players having spent time on both sides. That crossover adds an extra layer of intrigue to this early preseason matchup.
Week 2: VS New England Patriots (August 16, 12 pm) – The Vikings remain home for the second preseason game when they host the Patriots. New England's QB Drake May, the third overall pick in the 2024 draft, has a new number one WR this year after they signed former Viking Stefon Diggs.
Week 3: @ Tennessee Titans (August 22, 7 pm) – The Vikings travel to Tennessee for the final preseason game. The Titans selected QB Cam Ward with the first overall pick in last month's draft, hoping the former zero-star recruit can help them rebuild the struggling franchise.
REGULAR SEASON
Week 1: @ Chicago Bears (September 8, 7:15 pm) – The Vikings open the season on the road against a division rival on Monday Night Football. This will be a good test for Vikings' QB J.J. McCarthy, as we'll get to see how he performs in prime time against a team that, on paper, the Vikings should beat. The Vikings have a 68-58-2 record all-time against the Bears and have won 13 of the 20 games they've played this decade.
Week 2: VS Atlanta Falcons (September 14, 7:20 pm) – After a short road trip, the Vikings return home to play the Falcons on Sunday Night Football. Back-to-back prime-time games to open the season have me worried, as the Vikings historically don't fare well in those games, but this is a perfect way for the team to start re-writing that narrative. The Vikings have a 22-12 record all-time against the Falcons and have won five of the six games they've played this decade.
Week 3: VS Cincinnati Bengals (September 21, 12 pm) – The Vikings welcome Joe Burrow and the Bengals' explosive offense to US Bank Stadium. Expect a ton of scoring as the top two WRs in the NFL look to put on a show. The Vikings have a 7-8 record all-time against the Bengals and have lost two of the three games they've played this decade (both losses have been in overtime).
Week 4: @* Pittsburgh Steelers (September 28, 8:30 am) – The Vikings head overseas to play in the first-ever NFL game at Croke Park in Dubin, Ireland. This could be the final time the Vikings face Aaron Rodgers since all signs point to him signing with the Steelers at some point. Rodgers will be looking for revenge after the Vikings declined to sign him this offseason. The Vikings have a 10-9 record all-time against the Steelers and have split the two games they've played this decade.
Week 5: @* Cleveland Browns (October 5, 8:30 am) – The Vikings will play back-to-back games in Europe, this time at Tottenham Hotspur Stadium in London, England. Both of these overseas games are considered away games, but I expect to see plenty of purple in the stands. The Vikings have a 12-5 record all-time against the Browns and have split the two games they've played this decade.
Week 6: Bye Week – The Vikings sail home and get some much-needed rest, as the next four games will be the toughest test of the season.
Week 7: VS Philadelphia Eagles (October 19, 12 pm) – Coming off their bye week, the Vikings will host the defending Super Bowl champions in what promises to be a high-stakes showdown. The rivalry between these two teams has simmered ever since the 2017 NFC Championship Game, when the Vikings were denied a chance to play the Super Bowl in their own stadium—a wound that still stings for many fans. The Vikings have a 15-16 record all-time against the Eagles and have lost four of the six games they've played this decade.
Week 8: @ Los Angeles Chargers (October 23, 7:15 pm) – After a tough game against the

Eagles, the Vikings will travel to Los Angeles for a Thursday Night Football matchup. The Chargers' head coach, Jim Harbaugh, coached J.J. McCarthy at Michigan when they won the National Championship. The Vikings have an 8-7 record all-time against the Chargers and have won three of the four games they've played this decade. That wraps up the first half of the Vikings' 2025 schedule. In next week's article, we'll break down the second half of the season, including late-season matchups that could shape the play-off race. Skol!

King Crossword
ACROSS
1 Eve's man
5 Agt.'s take
8 Summit
12 C&W artist McEntire
13 Geological period
14 Linguist Chomsky
15 Magnificence
17 Leslie Caron role
18 Next in line
19 Business goal
21 Poetic contraction
22 Feudal laborer
23 Rx writers
26 Actor McKellen
28 Cardio-boxing routine
31 Nest egg choices
33 Vat
35 Foolproof
36 Picture puzzle
38 Diner order
40 "Awesome, dude!"
41 Muscat's land
43 Summer mo.
45 Spud
47 Scan again
51 Help a hood
52 French title
54 Go sightseeing
55 "— you sleeping?"
56 Mrs. Nick Charles
57 Antitoxins
58 Susan of "L.A. Law"
59 "Shoo!"
DOWN
1 Golden Fleece ship
2 "Wild" actress Laura
3 "That's not an idea"
4 "Olympia" painter Edouard
5 Views slyly
6 French vineyard
7 Infield covers
8 Long-haired cats
9 Hairdresser
10 Creche trio
11 Send forth
16 Roman 602
20 Pensioned (Abbr.)
23 Soviet space station
24 Dad on "Black-ish"
25 1942 Hitchcock thriller
27 Gist
29 Bikini half
30 British ref. work
32 Java neighbor
34 Total non-sense
37 Perched
39 Calendar abbr.
42 Wanderer
44 Big smiles
45 Bits of butter
46 Reed instrument
48 Fair-hiring org.
49 Mystique
50 "Phooey!"
53 Mine material



May 13, 2025 – GENERAL MEETING

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

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

OPPORTUNITY FOR PUBLIC COMMENT: None

ORDINANCE #294 – FIRST READING: Moved by Commissioner Dennert, seconded by Wiese to approve the First Reading of Proposed Ordinance #294. Applicant Timothy and Kelly Serr to rezone from Agriculture Preservation District (AG-P) to Mini-Agriculture District (M-AG) to bring this parcel into compliance for its current use: Description of property: Lot 5, “Keatts Third Subdivision” in the NE1/4 of Section 22-T124N-R65W of the 5th P.M., Brown County, South Dakota (127160 West Bridge Road, Ravinia Twp). All members present voting aye. Motion carried.

ORDINANCE #295 – FIRST READING: Moved by Commissioner Dennert, seconded by Gage to approve the First Reading of Proposed Ordinance #295. Applicant Adam Monson to rezone from Agriculture Preservation District (AG-P) to Mini-Agriculture District (M-AG) to bring this parcel into compliance for its current use: Description of property: “Ellingson’s Outlot 1” in the SW1/4 of Section 33-T121N-R61W of the 5th P.M., Brown County, South Dakota (14788 402nd Avenue; Garden Prairie Twp.). All members present voting aye. Motion carried.

ORDINANCE #296 – FIRST READING: Moved by Commissioner Dennert, seconded by Dinger to approve the First Reading of Proposed Ordinance #296. Applicant Jeffery and Tamara Sahli to rezone from Agriculture Preservation District (AG-P) to Lake Front Residential District (R-3) to bring this parcel into compliance for its current use: Description of property: “Meyer’s Outlot 1 to Millers Richmond Lake Subdivision” in the SW1/4 of Section 19-T124N-R64W of the 5th P.M., Brown County, South Dakota (382228 Spillway Drive; Lincoln Twp.). All members present voting aye. Motion carried.

ORDINANCE #297 – FIRST READING: Moved by Commissioner Dinger, seconded by Gage to approve the First Reading of Proposed Ordinance #297. Applicant Shane Reich to rezone from Agriculture Preservation District (AG-P) to Mini-Agriculture District (M-AG) to bring this parcel into compliance for its current use: Description of property: Lot 2, “Keatts Third Subdivision” in the NE1/4 of Section 22-T124N-R-65W of the 5th P.M., Brown County, South Dakota (127070 West Bridge Road, Ravinia Twp.). All members present voting aye. Motion carried.

ORDINANCE #298 – FIRST READING: Moved by Commissioner Gage, seconded by Dennert to approve the First Reading of Proposed Ordinance #298. Applicant James Johnson/ William Mundhenke to rezone from Agriculture Preservation District (AG-P) to Mini-Agriculture District (M-AG) to bring this parcel into compliance for its current use: Description of property: Proposed Lots 1 thru 5, “Johnson Airport Subdivision” in the SW1/4 of Section 22-T123N-R-63W of the 5th P.M., Brown County, South Dakota (5010, 5025, 5030, 5120 & 5210 Anthony Lane; Bath Twp.). All members present voting aye. Motion carried.

BROWN COUNTY FAIR SPONSORSHIP AGREEMENT: Rachel Kippley, Fairgrounds/Parks Manager, asked the Commission to approve and sign the Gaga Ball Pit agreement with the Aberdeen Area Association of Realtors. Lorna Johnston, Joni Napton and Julie Larson from the Aberdeen Area Association of Realtors were also present. Rachel explained that the Gaga Ball Pit will be placed at the Brown County Fairgrounds Kids Zone and will be up all year and open for public use. Lorna Johnston mentioned that the entire cost will be covered by grants obtained by the Aberdeen

Area Association of Realtors and the National Association of Realtors. Moved by Commissioner Wiese, seconded by Dinger to approve and authorize Chairman Sutton to sign the Gaga Ball Pit Sponsorship Agreement. All members present voting aye. Motion carried.

BROWN COUNTY FAIR-GROUNDS UPDATE: Rachel Kippley, Fairgrounds/Parks Manager, informed the Commission that the progress of the small animal building is moving along. Rachel also informed the Commission she is gathering quotes to repair the Holum Expo sprinkler system which will cost roughly \$50,000. A walk-thru will be done of the Holum Expo fire alarm system as the panel is going bad. The possibility is to upgrade the fire alarm panel to one big enough to host the Expo and Odde Ice Arena.

PUBLIC DEFENDER SOFTWARE CONTRACT: Brad Borge, Public Defender, asked the Commission to approve the purchase of Filevine, a software for the Public Defender’s Office. Moved by Commissioner Dennert, seconded by Wiese to approve the software purchase of Filevine, Inc. for the Public Defenders Office. All members present voting aye. Motion carried.

COURTHOUSE SECURITY GRANT: Judy Dosch, Building Superintendent, requested to go into executive session regarding Courthouse Security.

EXECUTIVE SESSION: Moved by Commissioner Wiese, seconded by Dinger to go into Executive Session for Contract, Security and Personal per SDCL 1-25-2. All members present voting aye. Motion carried. The Chairman declared the executive session closed with no action taken.

Chairman Sutton entertained a motion to authorize spending authority to Brown County Maintenance Department for the spending of Courthouse Security Grant money. Moved by Commissioner Gage, seconded by Dennert. All members present voting aye. Motion carried.

MINUTES: Moved by Commissioner Dinger, seconded by Wiese to approve the General Meeting Minutes of May 6, 2025. All members present voting aye. Motion carried.

CLAIMS/PAYROLL: Moved by Commissioner Gage, seconded by Dinger to approve the following Claims/Payroll: Claims: 422 Professional Fees: Aberdeen ED \$174.97; Allison Tunheim \$520.20; Avera St. Luke’s Hospital \$431.75; Boyce Law Firm \$1,395.00; Carrels & Bain Family Dental Care, LLC \$925.77; Dependable Sanitation, Inc \$49,174.00; Dohrer Law Office, PC \$1,500.00; Fargo Teleradiology Prof \$386.87; Faulk County Sheriff’s Office \$2,700.00; Harmelink & Fox Law Office \$254.40; Jerald M. McNeary \$558.00; Kuck Law Office \$498.00; Language Line Services, Inc \$442.19; LexisNexis Risk Data Mgt, LLC \$200.00; Lincoln County Auditor \$566.66; McQuillen Creative Group, Inc \$9.52; Moberidge Tribune \$28.14; Network Center, Inc \$6,005.14; Northeastern Mental Health Center \$1,750.00; PharmChem, Inc \$1,118.25; Sanford Health Occupational Medicine \$279.00; Sanford Health \$532.00; Satellite Tracking of People, LLC \$1,907.75 Schneider Geospatial, LLC \$3,060.00; SD Dept of Health \$1,275.00; St. Tammany Parish Clerk of Courts \$48.93; Thomson Reuters – West Payment Center \$567.13; WEX Health Inc \$201.75; 423 Publishing: Groton Daily Independent \$752.68; Hub City Radio \$1,200.00; McQuillen Creative Group, Inc \$1,522.07; 424 Rentals: Dakota Electronics LLC \$1,224.00; Eugene A Mitchell \$50.00; Hart Angus Farms \$1,500.00; Pantorium Cleaners Inc \$207.36; Vestis \$599.58; 425 Repairs & Maintenance: Aberdeen Asphalt, Inc. \$300.00; B & B Contracting, Inc \$89,787.92; Big Scoop Snow Removal \$253.34; Crawford M S & F Inc \$1,692.00; Diesel Machinery, Inc \$8,343.51; EcoLab Pest Elimination Division \$165.33; Graham Tire Inc \$227.50; Hoven Auto Repair, Inc \$24.00; Hub City Roofing Inc \$10,170.00; Linde Gas & Equipment Inc \$109.35; Pantorium Cleaners \$947.17; Pierson Ford Lincoln, Inc \$1,269.06; RDO Equipment Co \$4,399.68; Transource Truck & Equipment, Inc \$4,859.22; 426 Supplies: Advance Auto Parts \$7.70; Agtegra Cooperative \$10,067.98; Amazon Capital Services, Inc \$1,164.67; Auto Value Aberdeen \$1,109.80; Bob Barker Company Inc \$304.40; Century Business Products \$344.59; Christina M. Flack \$800.00; Cole Paper Inc \$1,431.20; CommTech Inc \$890.13; Crawford M S & F Inc \$157.70; Dakota Electronics LLC \$789.90; Dakota Fluid

Power, Inc \$4052.01; Diesel Machinery, Inc \$2,268.45; Election Systems & Software \$77.60 FedEx \$27.03; Gary’s Auto Body & Accessories \$84.49; Hoven Auto Repair, Inc \$98.00; Interstate Battery System of South Dakota \$464.85; Kuck Law Office \$14.86; Linde Gas & Equipment Inc \$434.73; Mac’s Inc-Capital One Trade Credit \$537.72; Mid-states Group \$67.50; Newman Signs, Inc \$3,280.48; Performance Oil \$542.89; Pharm-Chem, Inc \$106.00; Pierson Ford Lincoln, Inc \$36.00; Pitney Bowes Global Financial Services LLC \$15,000.00; RDO Equipment \$3,972.55; Running’s \$1,197.63; Sander’s Sew-N-Vac \$139.96; Town & Country Building Supply \$211.75; Transource Truck & Equipment, Inc \$6,522.84; Tri-State Water \$28.75; 427 Travel & Conference: Harmelink & Fox Law Office \$1.00; Joe Kretchman \$200.00; Rachel Kippley \$1,190.03; 428 Utilities: Big Scoop Snow Removal \$126.66; City of Aberdeen Treasurer \$134.44; Economy Propane, LLC \$318.00; Northern Electric \$93.50; Northwestern Energy \$2,414.99; NVC \$65.00; Town of Frederick \$77.00; Other: SD Assoc of County Officials \$798.00; SD Dept of Agriculture & Natural Resources \$4,638.83; WEX Health Inc \$3,000.00;

Payroll: Sheriff \$3,965.84; Jail \$8,482.55; Court Security \$21.65; JDC \$3,487.82; Dispatch \$11,326.95; 24/7 Sobriety \$464.52. All members present voting aye. Motion carried.

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

- o Transfer of Emily Jacobs from part-time Brown County Jail Detention Office to full-time Brown County Jail Detention Officer, effective May 12, 2025.
- o Resignation of Xavier Gulden, Brown County Landfill Worker, part-time, effective May 5, 2025. Request to fill.
- o Promotion of Jo Sheffield from Brown County Deputy Treasurer to Brown County Chief Deputy Treasurer, full-time; starting wage \$29.49/hr. – effective May 11, 2025.
- o Hiring of Steve Westby, Brown County Transport Driver, part-time; starting wage \$26.72/hr – effective May 16, 2025.
- o Return of Anna Johnson as Brown County 4-H Summer Intern, full-time; starting wage \$13.50/hr – effective May 13, 2025.
- o Adjustment of wages for Samiuela Mounga, Brown County Senior Home Detention Office, from \$35.06/hr. to \$28.77/hr. – effective May 25, 2025.

All members present voting aye. Motion carried.

LEASE AGREEMENTS: Moved by Commissioner Gage, seconded by Dennert to approve and authorize Chairman Sutton to sign the following lease agreement: Labyrinth Films LLC to lease the Richmond Lake Youth Camp on May 10, 2025, for Outdoor use only. All members present voting aye. Motion carried.

CLAIM ASSIGNMENTS: Moved by Commissioner Dennert, seconded by Wiese to approve and authorize Auditor Heupel to sign the Claim Assignments against individuals to Credit Collections Bureau for the purpose of collecting liens. All members present voting aye. Motion carried.

OTHER BUSINESS: None

ADJOURNMENT: Moved by Commissioner Wiese, seconded by Dennert to adjourn the Brown County Commission at 10:25 a.m. All members present voting aye. Motion carried.

Sara Swisher, Brown County Chief Deputy Auditor

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NOTICE OF ADOPTION ORDINANCE #117 AMENDMENT 5 AN ORDINANCE OF WATER AND SEWER RATES AND REGULATIONS FOR THE TOWN OF STRATFORD.

Notice is hereby given that Ordinance #117 Amendment 5, to update water and sewer rates and regulations, was duly adopted by the Town of Stratford on the 13th day of May 2025 and will become effective on the 11th day of June 2025.

BE IT ORDAINED BY THE TOWN OF STRATFORD, SD: SECTION 1: Ordinance 117

Amendment 5 will replace all previous water and sewer ordinances.

SECTION 2 - HOOK UP CHARGE: A tapping fee of \$75 will be charged to residences, businesses, and land owners for each water main connection. An additional tapping fee of \$75 will be charged to residences, businesses and land owners for connection to city sewer lines. This fee can be paid in full immediately upon connection or, by request, may be added to first city utility bill.

SECTION 3 – PUBLIC INFRA-STRUCTURE: Property owner shall provide new developments, subdivisions, and individual lots adequate water and sewer infrastructure with suitable capacity for the anticipated demand. All new principal structures must be connected to municipal sanitary sewer and water. All such expenses are the responsibility of the property owner of the proposed development. Requests for Town of Stratford infrastructure upgrade, expansion or service tie-in must be submitted for consideration to the town board for any work involving service lines.

Brown County Planning and Zoning ordinances are required for final approval (see resolution) and upon approval, the developer is responsible for all infrastructure expansion costs including specific construction requirements for the Town of Stratford which will be provided at request.

The Developer shall maintain all improvements for one year after completion as verified by the inspection of the Town of Stratford official. Maintenance shall be guaranteed by cash deposited with the Town of Stratford by the posting of a maintenance bond in favor of the Town of Stratford in the amount of five percent of the estimated cost of the improvements. Thereafter the Town of Stratford will assume ownership and maintenance of water and sewer services.

Property owners maintain ownership and maintenance of connections from the water main to the principal structure and from the sewer main to the principal structure.

SECTION 4 – METERS: Water meters will be read monthly on the first day of the month. Customers are responsible for any damage to their water meter or its accessories that are caused by negligence or failure to safeguard the meter and its equipment from hazards. Minimum replacement value of water meter (\$240) plus applicable plumbing fees with be included on customer’s regular invoice following completion of necessary work.

SECTION 5 – PROPERTY CLASSIFICATION AND FEES

Primitive: No water or sewer infrastructure available: \$0/mo

Preconstruction: Existing infrastructure present but meter/plumbing work required for service: \$30/mo

Service Ready: Any property fitted with a current (2024) water meter and sewer access: Water

C o n s u m p t i o n ... \$6.36/1,000gal; Water Service...\$25.00; Water Surcharge...\$21.60; Sewer Service...\$36.00; Sewer

Surcharge...\$8.50

SECTION 6 – BILLING AND PAYMENTS: Bills will be issued monthly no later than the 15th of the month and will be due a minimum of 2 weeks after the date of invoice. If an account reaches 30 days past due, the town may at its discretion disconnect the water service and regular fees will continue to accrue. Service may not be restored until the account is paid in full.

SECTION 7 – SERVICE FEES: A fee of \$25 will be charged for any disconnection or reconnection of service whether it be from delinquent account or temporary disconnection by request.

Passed and adopted this 13th day of May 2025.

Anna Kwak, Finance Officer, Town of Stratford

ATTEST: Vern Prickett, Board President, Town of Stratford

First Reading: April 28th, 2025
Second Reading/Adoption: May 13, 2025

Published: May 21, 2025

Effective Date: June 11, 2025

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Stratford Town Board Meeting May 13th, 2025

6:30pm Prickett called meeting to order with Schley, Engelhardt and Kwak in attendance.

A motion was made by Prickett, seconded by Schley, carried; to approve the April 8th meeting minutes and April 28th special session minutes as read.

A motion was made by Prickett, seconded by Schley, carried; to approve the financials as presented.

A motion was made by Prickett, seconded by Schley, carried; to approve the following claims for payment: -General Fund-

NWE Bills: (st lts) \$336.72, (ball pk) \$13.23, (tennis) \$20.74, (st lts2) \$178.99, (hall) \$495.00, (sign) \$15.71; James Valley (auto): \$44.58; United Fire (auto): \$673.00; Quickbooks (auto): \$37.17; Groton Ind: \$20.42, \$16.00, \$16.00; PDF-Filler: \$20.90; Brittany Schley (mow M1): \$1,062.50.

-Water Sewer Fund-

NWE Bills: (2nd st) \$67.86, (p hse) \$19.42; Web Water (auto): \$1,430.32; USDA RD Loan Payment (auto): \$478.00; NESD Loan Payment (auto): \$383.71; DANR Payment: \$7,375.85.

OLD BUSINESS:

Reservoir burn delayed until moisture improves.

NEW BUSINESS:

Park Restoration Project Resolution read to approve application for LWCF grant.

Mosquito mitigation presentation by Chris Hemen. Estimated seasonal cost for weekly fog is \$3,520. A motion was made by Prickett, seconded by Engel-

hardt, motion passed; to hire Chris Hemen with Brown County Weed and Pest for weekly mosquito fogging plus special event spraying throughout the season.

A motion was made by Engelhardt, seconded by Schley, motion passed; to combine all insurance into one policy with SDPAA.

Discussion about payoff for old loans to reduce administrative demand. Balances will be reviewed at next meeting to determine action.

French drain installed behind community hall; waiting on invoice.

Heartland HC will be scheduled for annual air conditioner maintenance at town hall.

Brown County Planning and Zoning sent a notification of variance petition for lot 7 block 2; the city is in support of this variance and will submit letter to the Commission.

ORDINANCE 117 AMMENDMENT 5 - 2ND READING: Moved by Schley, seconded by Prickett to approve second reading of ordinance 117 Amendment 5, an update to an ordinance of water rates and regulations for the Town of Stratford. All members present voting aye. Motion carried.

A motion was made by Engelhardt, seconded by Schley, motion carried; to appoint Vern Prickett appointed to another term as a trustee and board president.

CLOSING:

Next meeting is scheduled for June 10th, 2025 at 6:30pm.

A motion was made by Prickett, seconded by Engelhardt, carried; to adjourn the meeting.

-Anna Kwak; Finance Officer

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Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦

♦ Moderate ♦♦ Challenging
♦♦♦ HOO BOY!

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UNOFFICIAL PROCEEDINGS
OF THE BOARD OF EDUCATION
GROTON AREA SCHOOL DISTRICT NO. 06-6
REGULAR MEETING
May 12, 2025
President Rix called the meeting to order at 7:00 p.m. in the GHS Library Conference Room. Members present: Rix, Gengerke, Lerseth-Fliehs, and Weismantel. Absent Harder, Strom, and Fliehs. Others present were Supt. J. Schwan, Principal Edwards, and Business Manager Hubsch.

Moved by Weismantel, seconded by Lerseth-Fliehs, to approve the agenda as amended with the addition of approval of Cahill, Bauer, and Associates to complete the Fiscal Year 2025 District audit. Motion carried.

Pursuant to SDCL 23-3, no potential conflict disclosure was reported.

Moved by Weismantel, seconded by Lerseth-Fliehs, to approve consent agenda items for April 14, and April 28 2025, meeting minutes, April 2025 district bills, Financial Report, Agency Accounts and Investments, school transportation report, school lunch report, authorize the business manager to pay district bills up to \$75,000 in advance, using the custodial advance payment account to be approved by the board for reimbursement at the following regular board meeting, and open enrollment applications #26-01, #26-02, #26-03, #26-04, #26-05, and #26-08. Motion carried.

GENERAL FUND: Net Salary 305,315.93; Benefits 81,769.07; ARS – roof audit inspection, 1,995.00; Aberdeen Awards – elementary ribbons, 500.00; ACT – ACT test fees, 2,058.15; Allied Climate Control – 68 Addition Actuators, 9,892.81; Amazon – supplies, 337.87; Avera St Lukes – athletic training, 2,299.50; Capitol One – project supplies, 138.82; City of Groton – utilities, 13,696.25; Clubhouse – conference lodging, 224.00; Cole Papers – janitor supplies, 298.33; Freddy Cole – DI Nationals meal & board, 325.00; Core Educational Coop – online courses, 520.00; Willow Cowan – DI Nationals, 400.00; Custodial Fund – advanced payments, 22,120.91; Aryanna Cutler – DI Nationals, 325.00; Dacotah Bank – sports entries/lodging/postage/fuel, 3,123.76; Dakota Electronics – radio batteries, 146.00; Dakota Supply Group – elementary water cooler part, 1,068.38; Lindsey DeHoet – student teacher experience, 100.00; Dependable Sanitation – garbage, 2,808.00; Destination Imagination – National Registrations, 11,000.00; Farm Tire Services – tire repairs, 80.00; Taylor Fliehs – DI Nationals, 400.00; Geffdog Designs – BBB plaques, 40.00; Good Shred – shredding, 43.50; Greg's Repair – repairs, 25.00; Groton Daily Independent – printing,

GROTON AREA SCHOOL DISTRICT 06-6 FINANCIAL REPORTS							
APRIL.1 2025.....	General Fund	Capital Outlay	Special Ed.	Food Service	OST	Driver's Ed	Custodial
RECEIPTS	\$360,269.43	\$1,060,179.17	\$214,984.71	\$167,003.93	\$32,812.61	\$18,811.32	\$276,510.00
Local Sources	\$349,939.33	\$142,423.95	\$67,746.30	\$12,789.35	\$3,087.55	\$10,000.00	\$86,142.31
County Sources	\$3,510.36						
State Sources							
State Aid.....	\$43,110.00						
Wind Farm.....							
Mentor Teacher Program							
State Apportionment.....							
State Reimbursements.....							
Bank Franchise.....							
Federal Sources				\$7,390.49			
Sale of Assets.....							
Due from Govt/Others							
Transfer In/Out							

TOTAL MONTHLY RECEIPTS	\$396,559.69	\$142,423.95	\$67,746.30	\$20,179.84	\$3,087.55	\$10,000.00	\$86,142.31
FUNDS AVAILABLE.....	\$756,829.12	\$1,202,603.12	\$282,731.01	\$187,183.77	\$35,900.16	\$28,811.32	\$362,652.31
MONTHLY DISBURSEMENTS.....	(\$455,333.59)	(\$8,368.37)	(\$92,536.63)	(\$26,029.29)	(\$4,507.66)	(\$471.76)	(\$51,284.29)
JOURNAL ENTRIES.....	\$1,195.81						

APRIL 30. 2025.....	\$302,691.34	\$1,194,234.75	\$190,194.38	\$161,154.48	\$31,392.50	\$28,339.56	\$311,368.02
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GENERAL FUND.....	SPECIAL EDUCATION	FOOD SERVICE	OST
Payroll.....	Payroll	Payroll	Payroll
Instruction	Instruction	Instruction	Instruction
Employee Benefits	Employee Benefits	Employee Benefits	Employee Benefits
Total	Total	Total	Total
Driver's Education.....			
Payroll.....			
Instruction			
Employee Benefits			
Total			

27.32; Groton Rescue Squad – donation, 500.00; Rowan Hanson – DI Nationals, 400.00; Harlow's Bus – parts, 132.82; Aaron Helvig – TIE meals, 63.60; Hillyard – supplies, 3,216.52; Rebecca Hubsch – conference meals, 48.00; Instrumentalist Awards – SOUSA conductor's combo, 99.00; Titan Johnson – DI Nationals, 400.00; Jostens – pins/cords, 550.75; Ken's – supplies, 377.01; Calvin Locken – DI Nationals, 400.00; Janel Lone – student teacher experience, 200.00; Lori's Pharmacy – flowers, 103.50; Matheson Tri-Gas – IA supplies, 231.00; McLeod's – checkblanks, 398.80; Mid-American Research Chemical – janitor supplies, 1,598.05; MJ's – fuel, 8,432.32; Northside Implement – repairs, 4,646.35; Northwestern Energy – utilities, 3,072.06; Olive Grove Golf Course – membership, 785.00; Petty Cash – postage, 193.16; Christian Pirllet – In-Service presentation, 2,000.00; Conrad Rix – DI Nationals, 400.00; Gideon Rix – DI Nationals, 400.00; Roncalli High School – MS Track registration, 40.00; Heather Rowen – student teacher experience, 200.00; S&S Lumber – kdg potting soil, 5.98; Saber Shred Solutions – tire disposal, 60.00; Sander's SewNVac – sewing machine repair, 164.84; SD Destination Imagination – Global finals, 1,903.00; Sheyenne Transport – repairs, 348.68; Ava Strom – DI Nationals, 400.00; Taylor Music – reeds, 222.95; Lindsey VanderWal – Ag Ed Reimb, 104.41; Wageworks – admin fee, 86.75; Aschar Warrington – DI Nationals, 400.00; Jernie Weig – DI Nationals, 400.00; Desiree Yeigh – meals, 44.39. Total \$492,112.54.

CAPITAL OUTLAY: A&B Business – managed print agreement, 1,918.05; Amazon – wall organizer, -77.97; Combined Building Specialist – annual inspection bleachers, 5,768.00; Dacotah bank – software,

318.60; Groton Area – year-books, 180.00; Hillyard – Squeegie, 88.61; Taylor Music – mallets, 86.00; US Bank – interest, 51,292.50. Total \$59,573.79

SPECIAL ED: Net Salary 49,328.33; Benefits 14,078.83, Custodial Fund – advanced payments, 44.61. Total \$63,451.77.

ENTERPRISE: Food Service Net Salary 10,126.91; Benefits 2,859.49; Ace Refrigeration – repairs, 798.66; Custodial Fund – advanced payments, 335.00; East Side Jersey Dairy – milk, 921.28; Performance Food-service – food, 7,207.62; US Foods – food, 3,220.87. Total \$25,469.83.

OST - Net Salary 2,787.42; Benefits 329.06; Amazon – Supplies, 257.46; Ken's – OST Snacks, 631.60. Total \$4,005.54.

DRIVERS ED – Parent – refund driver's ed, 290.00. Total \$290.00

C U S T O D I A L F U N D :

\$51,284.29.

RECEIPTS: Local Sources-585,986.48; Custodial-86,142.31; County Sources – 3,510.36;State Sources – 43,110.00; Federal Sources – 7,390.49. Total Receipts – 756,139.64

Members of the public are allowed five minutes to address the board on any topic of their choice. With no one present, the board continued with the agenda.

Motion by Gengerke, seconded by Lerseth-Fliehs, to approve the recommended policy changes: Elementary Student Handbook. Motion carried.

Curriculum reviews were presented to the board. Anne Zoellner and Mary Johnson presented for English Language Arts; Lance Hawkins and Kristen Gonsoir presented for science, and Shaun Wanner and Scott Thorson presented on the social studies curriculum.

Principal Edwards reported on the 2025 graduation practice dates and the graduation ceremony to take place on May 17.

Business manager Hubsch reviewed the FY 2026 preliminary budget.

Moved by Gengerke, seconded by Weismantel, to approve the resignation/retirement of Rita Kampa as a food service team member, effective at the end of the 2024-2025 school year. Motion carried.

Moved by Gengerke, seconded by Lerseth-Fliehs, to approve summer employment agreements for Connect 4 Ed Summer School: Anne Zoellner and Alison Tvinnereim, June, \$32.50/hr. July \$33.16/hr., Special Education Extended School Year, Reilly Fuhrman, Todd Peterson, Emily Dinger, Anne Zoellner, and Julie Erdmann, June \$32.50/hr. July \$33.16/hr, and the Summer Maintenance Team with July salary to be published with FY 2026 contracts. Motion carried.

Moved by Gengerke, seconded by Lerseth-Fliehs to approve lane change for Carrie Cole to MS with salary to be published with FY 2026 contracts. Motion carried.

Moved by Weismantel, seconded by Gengerke to cast the SDHSAA Ballots as follows: Amendment No. 1: yes, No. 2:yes, No.3: yes, No 4: yes; No. 5: yes; Small School Group Board of Education Representation for Billy Clanton; Board of Directors for East River at Large Representation for Shelby Edwards; Board of Directors Division I Representative: Jordan Bauer;

and Board of Directors Division III Representative Chad Allison. Motion carried.

Motion by Weismantel, seconded by Lerseth-Fliehs, to approve the list of surplus items and declare surplus for disposal at no value. Motion carried.

Motion by Gengerke, seconded by Lerseth-Fliehs, to approve Cahill, Bauer, and Associates to complete the FY 2025 District audit. Motion carried.

Moved by Weismantel, seconded by Lerseth-Fliehs, to adjourn at 8:02 pm. Motion carried.

Becky Hubsch, Business Manager

Grant Rix, President The addition of signatures to this page verifies these minutes as official.

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ORDINANCE NO. 789

An Ordinance entitled "Amending Language of Chapter 8-1 of Groton City Ordinances" to be effective immediately upon passage.

Be it ordained by the City of Groton, South Dakota that Ordinance No. 8-1-1 and No. 8-1-4 be amended to read as follows:

8-1-1 Customer Defined. Residential Customer - One who lives in at least 75% of the location where utility service is provided or provides long-term living space for others (apartment houses).

General Service Customer - Any customer who is not a residential customer, such as operation of a business, care services, place of worship, storage structure, etc.

Electric Demand Customer - Any general service customer who uses 25.00KW or over during any given monthly billing period.

8-1-4 Rates.

Rates for the use of utilities furnished by the City shall be established by Ordinance by the Groton City Council.

Section 4. Water Rates:

The schedule of rates governing Residential or General Service Consumers of water in the City of Groton which follows is to be used for billing on a monthly basis throughout each year. Each water service is figured independently from any other water service at each customer's location.

a. Residential and General Service Water Customers Meter Charge: \$9.62 plus Base Charge: \$23.65 per month which includes 0-2,000 gallons

Anything over 2,000 gallons \$8.35 per 1,000 gallons

Plus, Water Surcharge: \$11.50 per customer who receives or benefits from the new water tower (this surcharge is to be implemented whether or not the water is capped, to be removed in July of 2024)

Plus, Water Surcharge: \$7.85 per customer who receives or benefits from the water system (this surcharge is to be implemented whether or not the water is capped, to be removed in July of 2051). Residents who qualify for Section 4c are not required

to pay this surcharge.

b. Bulk Water Rate: \$25.00 per 1000 gallons

c. Residential Low-Income Discount

A \$9.62 per month discount will be allowed on the meter charge of residential consumers for a period of 12 months (from January to December) if the consumer provides proof that the family is eligible to receive low-income fuel assistance (LIEAP).

d. Residential or General Service consumers found to be using unmetered water furnished by the City of Groton water system shall be disconnected until a meter is installed by the property owner.

Section 5. Sewer Rates:

Sewer fees will be based on the average water usage during October, November, December, January, February, March, and April. This charge will be discontinued only if the water line has been capped.

Base Charge: \$20/month plus Usage Charge: \$5.00 per 1,000 gallons

Section 7. Electricity:

The schedule of rates governing consumers of electricity in the City of Groton which follows is to be used for billing on a monthly basis throughout each year. Each electric service is figured independently from any other electric service at each customer's location.

Schedule A - Load Management Participating Electric Residential Rate

- Base Charge - \$30/month
- All kwh at \$.110/kwh
- Customers on Low Income Energy Assistance Program (LIEAP) receive a credit of \$5 per month toward the base charge

Schedule B - Interruptible Power (Dual Heat & Heat Storage Units) Participating Electric Residential Rate

- Heat Meter - All kwh at \$.057/kwh
- Minimum Bill - \$25.00/month- November-April

Schedule C - Geothermal/Heat Pump (with Minimum 10 KW Resistance Backup) Electric Heat Rate

- Heat Meter - All kwh at \$.087/kwh
- Minimum Bill - \$25.00/month- November-April

Schedule D - Load Management Participating Single Phase General Services Electric Rate

- Base Charge - \$40/month
- All kwh at \$.110/kwh
- Any demand of 25.00KW or over will be charged \$14/ KW (highest 15-minute demand established in current month) and all kwh will be at \$.087/kwh

Schedule E - Load Management Participating Three Phase General Services Electric Rate

- Base Charge - \$75/month
- All kwh at \$.110/kwh
- Any demand of 25.00KW or over will be charged \$14/ KW (highest 15-minute demand established in current month) and all kwh will be at \$.087/kwh

Schedule F - Interruptible Power General Service Electric Rates

- Base Charge: \$40/month for single phase service

- Base Charge: \$75/month for three phase service

- All kwh at \$.057/kwh

Schedule G - General Service Capacity Charge Rate

- Minimum Bill - \$2.75
- All KVA at \$.11/KVA

Schedule H - Load Management Nonparticipating Electric Customer Rate

- 150% of their Participating Rate Class Schedule

Schedule I - Load Management Controlled Electric Hot Water Heaters

- \$2.00/month credit

Schedule J - Load Management Controlled Electric Air Conditioner (Not on Interruptible (Dual Heat) Power Rate

- \$7/month credit on June, July, & August billings

Schedule K - Security Lights

- \$10/month per unmetered light

- \$3/month per metered light
- \$20/month for 400-watt directional light

Schedule L - Heat Storage Unit Payback

- Base Charge: \$25
- All kwh on HSU meters at \$.01/kwh

Passed First Reading:

4/15/2025

Passed Second Reading:

5/20/2025

Published: 5/21/2025

Effective:

Published May 21, 2025, at the total approximate cost of \$61.93 and may be viewed free of charge at www.sdpublicnotices.com. 25597



ORDINANCE NO. 788

An Ordinance entitled "Amending Solid Waste Rates for Municipal Utility Customers" to be effective June 1, 2025.

Be it ordained by the City of Groton, South Dakota that Section 6 of Ordinance No. 8-1-4 be amended to read as follows:

8-1-4 Rates.

Section 6. Solid Waste:

\$20.00 monthly

This charge will be discontinued only if the water line has been capped.

Passed First Reading:

4/15/2025

Passed Second Reading:

5/20/2025

Published: 5/21/2025

Effective:

Scott Hanlon, Mayor

Attest:

Douglas Heinrich, Finance Officer

Published May 21, 2025, at the total approximate cost of \$9.20 and may be viewed free of charge at www.sdpublicnotices.com. 25596

Hanlon Brothers
Gravel Hauling

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Stockdams with our
60' reach trackhoe

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AGENCY

Marty Weismantel
605/396-7341
weisag@nvc.net

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The Life of Betty Jane (Ferguson) Pinkerton

The funeral service for Betty Jane (Ferguson) Pinkerton, 97, of Aberdeen, SD, will be Sunday, June 1, 2025, at Bethlehem Lutheran Church, Aberdeen with Pastor Jeff Whillock officiating. Burial will be at Riverside Cemetery on Monday at 11:00am. Betty died Monday, May 19, 2025, at Bethesda Home of Aberdeen.

Visitation will be 5:00-7:00pm, Saturday, at Spitzer-Miller Funeral Home, 1111 South Main Street. In lieu of flowers, family prefers memorials to: Aberdeen Area Humane Society, 2511 385th Avenue South, Aberdeen, SD 57401 Bethlehem Lutheran Radio Broadcast, 1620 Milwaukee Avenue Northeast, Aberdeen, SD 57401, or Eastern Star Home, 126 West 12th Avenue, Redfield, SD 57469.

Betty Jane Pinkerton was born to Don and Bonnie (Smith) Ferguson on December 2, 1927, at White River, South Dakota. She graduated from Gettysburg High School in May, 1945. After high school she worked as a civil service clerk/typist at the VA Hospital in St. Paul, Minnesota, Cheyenne Agency Hospital in South Dakota, and St. Paul Fire and Marine Agency in Aberdeen.

She met and eventually married Richard (Dick) Pinkerton on September 10, 1949, in Aberdeen. They relocated to Camp Carson, Colorado Springs, Colorado in 1950, where she worked in Officer Personnel at Camp Carson.

When Dick was deployed to Alaska in 1951, she returned to Aberdeen. Upon Dick’s return, they made their home in Aberdeen where they raised their three daughters.

Betty was active in the school activities for her daughters, Job’s Daughters, Girl Scouts, 4-H, and as a lifetime member of Bethlehem Lutheran Church she served in many areas. In addition, she was a member of the American Legion Auxiliary, Yelduz Shrine Hospital Auxiliary, Aurora Temple Daughters of the Nile where she served as Queen, Minerva Chapter of the Eastern Star where she served as the Worthy Matron, and the Red Hats Society. As the girls grew older, she returned to work as the office secretary for the Yelduz Shrine Temple for 25 years.

She enjoyed volunteering with many organizations, playing bridge, reading, spending time with family and friends and traveling.

Grateful for having shared her life are daughters Deborah (Don) Jacobson, Anita (Cal) Bosanko, Barbara (Tom) Paepke, four grandchildren, eleven great grandchildren, sister-in-law Lorraine Ferguson, and numerous nieces and nephews.

Betty is preceded in death by her husband, parents, grandparents, and four siblings.
www.spitzerfuneralhome.com



STATE OF SOUTH DAKOTA
COUNTY OF BROWN
)))
SS
IN CIRCUIT COURT
FIFTH JUDICIAL CIRCUIT
A&N 25-8
NOTICE OF REVIEW HEARING
THE PEOPLE OF THE STATE
OF SOUTH DAKOTA IN THE
INTEREST OF
E.H., MINOR CHILD, AND
CONCERNING KAITLYNN NI-
COLE HOERNER AND UNKNOWN

FATHER, RESPONDENTS.
TO: Kaitlynn Hoerner UN-
KNOWN FATHER
Please take notice and be
advised that the above-entitled
matter has been scheduled for
a REVIEW HEARING on the 11th
day of August, 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.
Dated this 19th day of May,
2025
Karla Nelson, Deputy
Brown County States Attorney
Published May 21, 2025, at
the total approximate cost of
\$11.04 and may be viewed free
of charge at www.sdpublicno-
tices.com. 25598

15 N Main St. - Ste. 101
Downtown Groton

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Groton Chiropractic
Clinic

Carol McFarland-Kutter, D.C.

1205 N 1st St., Groton 397-8204

Groton Chamber of Commerce

May 7th, 2025 ~ 12pm City Hall

- Members present: Katelyn Nehlich, Douglas Heinrich, Ashley Bentz, April Abeln and Top-per Tastad
- Minutes from the previous meeting were approved by Tastad and seconded by Nehlich. All members present voted aye.
- The treasurer’s report was given. Dacotah Bank checking account balance is \$24,476.36 in addition to the \$5,000 CD. The bucks account balance is about \$3,344.80. The report was approved by Abeln and seconded by Heinrich. All members present voted aye.
- Thank you notes were received from Silver Skates, the Groton BB/SB Foundation, and the Yelduz Shrine. A letter was received from Darrell Hillestad asking for a donation to the airport. It was decided to wait until their 501c3 organization was formed.
- Scholarship meet and greet photos with Gretchen Dinger, Emma Kutter, and Axel Warrington are May 14th at 1:30pm at the GHS library.
- Sawyer Kappes was the winner of the bike at the Lions Easter Egg Hunt. The receipt has been submitted to Treasurer Nehlich and reimbursement was made.
- It was mentioned that Abeln donated a black tumbler to Robotics for their booth at the world competition in Dallas, TX.
- It was decided to finalize plans for the Hwy 12 sign advertising at our September meeting, so we could include info in our notices for 2026 dues.
- Motion made by Heinrich and seconded by Abeln to organize a Facebook contest for the 2025 shirt design. The winner will receive \$50 in Bucks and Groton/605 promotional items. All members present voted aye. Abeln will send out details via email before posting. Shirts will be ordered through BK Custom T’s & More.
- Motion by Abeln and seconded by Tastad to apply for the POET Community Impact Grant for playground equipment. All members present voted aye.
- More 605 SD clothing has been received as well as rack card displays. Tastad and Abeln will work on displays and give them to local businesses. Information will be emailed for approval prior.
- Motion by Heinrich and seconded by Tastad to pay for a \$25 generic ad in the GHS Senior Spotlight section of the GDI. All members present voted aye.
- Our July/August ad proof was discussed for both the Aberdeen Magazine and SD Magazine. Tastad discussed advertising in the Aberdeen Insider. Abeln mentioned Groton rack cards will be included in the Lit Drop again this year and announced that Brian Dolan will be our new Dakota Broadcasting radio rep.

- Tastad thanked the Chamber for the donation to the Groton Community Historical Society.
- Abeln will reach out to Hayley Johnson with Hydrate Haven for a welcome visit and Katelyn will reach out Brittany of BEddy Cookies.
- Next Meeting: June 4th, 12pm at City Hall
- Upcoming events
- 05/14/2025 GHS Scholarship Meet & Greet 12:30pm GHS Library
- 05/26/2025 Memorial Day Services Groton Union Cemetery with lunch 12pm at Legion Post #39 (Memorial Day)
- 05/29/2025 JVT Annual Mtg 5:30pm Groton HS
- 05/31/2025 Front Porch 605 Barn Sale 9am-3pm
- 06/07/2025 Day of Play- Groton Baseball/Softball Foundation
- 06/13/2025 SDSU Alumni & Friends Golf Tourney at Olive Grove Golf Course 12pm Shotgun Start
- 06/21/2025 Fireman's Triathlon 8am-11pm
- 06/21/2025 U8 Youth Baseball Tourney
- 06/28/2025 U10 Youth Baseball Tourney
- 06/29/2025 U12 Youth Baseball Tourney
- 06/23/2025 Women's 2 Person Scramble at Olive Grove Golf Course 9am Registration 10am Shotgun Start

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

AUCTIONS

ONLINE SURPLUS AUCTION Purplewave is hosting an online surplus auction for Lawrence County Highway Dept.. Items: Equipment, signs, posts. Bid deadline May 27, 2025. (www.purplewave.com)

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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19682 FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
HARTFORD FIRE INSURANCE COMPANY
HOME OFFICE ADDRESS:
ONE HARTFORD PLAZA
HARTFORD, CT 06155
MAIL ADDRESS:
ONE HARTFORD PLAZA
HARTFORD, CT 06155

ASSETS:		
Bonds	\$8,423,505,615.00	
Stocks	\$5,985,304,899.00	
Mortgage Loans on Real Estate		
Real Estate Owned	\$1,695,590,955.00	
Real Estate Owned	\$283,466,249.00	
Cash and Bank Deposits	\$855,639,204.00	
Agents Balances or Uncollected Premiums	\$4,015,475,979.00	
Interest, Dividends and Real Estate Income Due and Accrued	\$87,523,061.00	
Other Assets	\$6,867,215,926.00	
TOTAL ASSETS	\$28,213,781,888.00	
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	\$9,455,425,907.00	
Reserve for Loss		
Adjustment Expenses	\$2,262,617,621.00	
Other Expenses (excluding taxes, licenses and fees)		
Taxes, Licenses and Fees	\$100,334,780.00	
(excluding Federal and Foreign Income Taxes)		
Federal and Foreign Income Taxes	\$46,650,892.00	
Unearned Premiums	\$0.00	
All Other Liabilities	\$2,853,522,077.00	
TOTAL LIABILITIES	\$995,305,913.00	
TOTAL LIABILITIES	\$15,713,857,190.00	
Special Surplus Funds	\$850,000,000.00	
Capital Paid Up or Statutory Deposit	\$55,320,000.00	
Gross Paid In and Contributed Surplus	\$4,724,845,202.00	
Unassigned Surplus	\$6,869,759,496.00	
Surplus as Regards Policyholders	\$12,499,924,698.00	
TOTAL	\$28,213,781,888.00	
BUSINESS IN SOUTH DAKOTA 2024		
Direct Premiums Written	\$13,409,388.00	
Direct Premiums Earned	\$10,455,077.00	
Direct Losses Paid	\$3,616,578.00	
Direct Losses Incurred	\$5,624,760.00	

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:

- 2, 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

19690 FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
AMERICAN ECONOMY INSURANCE COMPANY
HOME OFFICE ADDRESS:
175 BERKELEY STREET
BOSTON, MA 02116
MAIL ADDRESS:
175 BERKELEY STREET
BOSTON, MA 02116

ASSETS:		
Bonds	\$10,431,796.00	
Stocks	\$0.00	
Mortgage Loans on Real Estate		
Real Estate Owned	\$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)		
Taxes, Licenses and Fees	\$0.00	
(excluding Federal and Foreign Income Taxes)		
Federal and Foreign Income Taxes	\$0.00	
Unearned Premiums	\$10,840.00	
All Other Liabilities	\$0.00	
TOTAL LIABILITIES	\$788,441.00	
TOTAL LIABILITIES	\$799,637.00	
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	\$20,340,729.00	
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
DIVISION OF INSURANCE | STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the American Economy 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:

- 2, 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

19704 FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
AMERICAN STATES INSURANCE COMPANY
HOME OFFICE ADDRESS:
175 BERKELEY STREET
BOSTON, MA 02116
MAIL ADDRESS:
175 BERKELEY STREET
BOSTON, MA 02116

ASSETS:		
Bonds	\$44,601,176.00	
Stocks	\$0.00	
Mortgage Loans on Real Estate		
Real Estate Owned	\$0.00	
Real Estate Owned	\$0.00	
Cash and Bank Deposits	\$1,482,833.00	
Agents Balances or Uncollected Premiums	\$7,055.00	
Interest, Dividends and Real Estate Income Due and Accrued	\$305,729.00	
Other Assets	\$2,264,418.00	
TOTAL ASSETS	\$54,661,211.00	
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	\$0.00	
Reserve for Loss		
Adjustment Expenses	\$486,935.00	
Other Expenses (excluding taxes, licenses and fees)		
Taxes, Licenses and Fees	\$0.00	
(excluding Federal and Foreign Income Taxes)		
Federal and Foreign Income Taxes	\$0.00	
Unearned Premiums	\$137,442.00	
All Other Liabilities	\$0.00	
TOTAL LIABILITIES	\$4,742,759.00	
TOTAL LIABILITIES	\$5,367,135.00	
Special Surplus Funds	\$0.00	
Capital Paid Up or Statutory Deposit	\$5,000,000.00	
Gross Paid In and Contributed Surplus	\$29,693,485.00	
Unassigned Surplus	\$14,600,589.00	
Surplus as Regards Policyholders	\$49,294,075.00	
TOTAL	\$54,661,211.00	
BUSINESS IN SOUTH DAKOTA 2024		
Direct Premiums Written	\$712.00	
Direct Premiums Earned	\$922.00	
Direct Losses Paid	\$203,771.00	
Direct Losses Incurred	\$41,627.00	

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

WHEREAS, the American States 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:

- 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 17, 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

19879 FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
SECURITY NATIONAL INSURANCE COMPANY
HOME OFFICE ADDRESS:
BRANDYWINE PLAZA, 1521 CONCORD PIKE, SUITE 201
WILMINGTON, DE 19803
MAIL ADDRESS:
800 SUPERIOR AVENUE EAST, 21ST FLOOR
CLEVELAND, CT 44114

ASSETS:		
Bonds	\$739,158,486.00	
Stocks	\$53,820,250.00	
Mortgage Loans on Real Estate		
Real Estate Owned	\$0.00	
Real Estate Owned	\$0.00	
Cash and Bank Deposits	\$13,512,171.00	
Agents Balances or Uncollected Premiums	\$231,677,248.00	
Interest, Dividends and Real Estate Income Due and Accrued	\$4,287,604.00	
Other Assets	\$112,317,351.00	
TOTAL ASSETS	\$1,154,773,110.00	
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	\$501,810,320.00	
Reserve for Loss		
Adjustment Expenses	\$85,512,020.00	
Other Expenses (excluding taxes, licenses and fees)		
Taxes, Licenses and Fees	\$249,260.00	
(excluding Federal and Foreign Income Taxes)		
Federal and Foreign Income Taxes	\$4,681,321.00	
Unearned Premiums	\$0.00	
All Other Liabilities	\$188,959,327.00	
TOTAL LIABILITIES	\$856,042,669.00	
Special Surplus Funds	\$31,954,080.00	
Capital Paid Up or Statutory Deposit	\$4,000,000.00	
Gross Paid In and Contributed Surplus	\$224,495,310.00	
Unassigned Surplus	\$38,281,051.00	
Surplus as Regards Policyholders	\$298,730,441.00	
TOTAL	\$1,154,773,110.00	
BUSINESS IN SOUTH DAKOTA 2024		
Direct Premiums Written	\$1,082,822.36	
Direct Premiums Earned	\$998,688.76	
Direct Losses Paid	\$148,160.90	
Direct Losses Incurred	\$390,510.06	

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

WHEREAS, the Security National Insurance 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 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, 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

20044 FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
BERKSHIRE HATHAWAY HOMESTEAD INSURANCE COMPANY
HOME OFFICE ADDRESS:
1314 DOUGLAS STREET, SUITE 1300
OMAHA, NE 68102
MAIL ADDRESS:
1314 DOUGLAS STREET, SUITE 1300
OMAHA, NE 68102

ASSETS:		
Bonds	\$33,030,886.00	
Stocks	\$1,588,871,232.00	
Mortgage Loans on Real Estate		
Real Estate Owned	\$0.00	
Real Estate Owned	\$0.00	
Cash and Bank Deposits	\$2,992,681,411.00	
Agents Balances or Uncollected Premiums	\$242,477,655.00	
Interest, Dividends and Real Estate Income Due and Accrued	\$713,480.00	
Other Assets	\$19,571,641.00	
TOTAL ASSETS	\$4,877,281,305.00	
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	\$1,055,216,070.00	
Reserve for Loss		
Adjustment Expenses	\$237,946,745.00	
Other Expenses (excluding taxes, licenses and fees)		
Taxes, Licenses and Fees	\$10,908,951.00	
(excluding Federal and Foreign Income Taxes)		
Federal and Foreign Income Taxes	\$7,267,043.00	
Unearned Premiums	\$12,913,220.00	
All Other Liabilities	\$353,285,318.00	
TOTAL LIABILITIES	\$425,862,059.00	
Special Surplus Funds	\$2,103,398,806.00	
Capital Paid Up or Statutory Deposit	\$0.00	
Gross Paid In and Contributed Surplus	\$4,000,000.00	
Unassigned Surplus	\$146,240,599.00	
Surplus as Regards Policyholders	\$2,623,641,900.00	
TOTAL	\$2,773,882,499.00	
BUSINESS IN SOUTH DAKOTA 2024		
Direct Premiums Written	\$4,486,922.00	
Direct Premiums Earned	\$3,783,910.00	
Direct Losses Paid	\$2,254,015.00	
Direct Losses Incurred	\$2,727,679.00	

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

WHEREAS, the Berkshire Hathaway Homestate Insurance Company, a Corporation organized under the Laws of Nebraska, 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
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

20052 FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
NATIONAL LIABILITY & FIRE INSURANCE COMPANY
HOME OFFICE ADDRESS:
1314 DOUGLAS STREET, SUITE 1400
OMAHA, NE 68102
MAIL ADDRESS:
1314 DOUGLAS STREET, SUITE 1400
OMAHA, NE 68102

ASSETS:		
Bonds	\$112,746,805.00	
Stocks	\$2,060,732,902.00	
Mortgage Loans on Real Estate		
Real Estate Owned	\$0.00	
Real Estate Owned	\$0.00	
Cash and Bank Deposits	\$3,652,060,122.00	
Agents Balances or Uncollected Premiums	\$211,112,758.00	
Interest, Dividends and Real Estate Income Due and Accrued	\$2,301,027.00	
Other Assets	\$49,727,944.00	
TOTAL ASSETS	\$6,088,681,558.00	
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	\$2,060,548,862.00	
Reserve for Loss		
Adjustment Expenses	\$506,147,560.00	
Other Expenses (excluding taxes, licenses and fees)		
Taxes, Licenses and Fees	\$7,988,666.00	
(excluding Federal and Foreign Income Taxes)		
Federal and Foreign Income Taxes	\$8,416,538.00	
Unearned Premiums	\$18,290,415.00	
All Other Liabilities	\$610,761,877.00	
TOTAL LIABILITIES	\$454,740,028.00	
Special Surplus Funds	\$3,666,893,886.00	
Capital Paid Up or Statutory Deposit	\$5,000,000.00	
Gross Paid In and Contributed Surplus	\$95,822,263.00	
Unassigned Surplus	\$2,320,965,408.00	
Surplus as Regards Policyholders	\$2,421,787,672.00	
TOTAL	\$6,088,681,558.00	
BUSINESS IN SOUTH DAKOTA 2024		
Direct Premiums Written	\$1,203,897.00	
Direct Premiums Earned	\$1,082,655.00	
Direct Losses Paid	\$243,892.00	
Direct Losses Incurred	\$1,260,953.00	

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

WHEREAS, the National Liability & 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:

- 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

20281 FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2024
FEDERAL INSURANCE COMPANY
HOME OFFICE ADDRESS:
ONE AMERICAN SQUARE, 202 N. ILLINOIS STREET, SUITE 2600
INDIANAPOLIS, IN 46282
MAIL ADDRESS:
436 WALNUT STREET
PHILADELPHIA, PA 19106

ASSETS:		
Bonds	\$12,910,842,397.00	
Stocks	\$1,702,240,082.00	
Mortgage Loans on Real Estate	\$0.00	
Real Estate Owned	\$0.00	
Cash and Bank Deposits	(\$355,746,162.00)	
Agents Balances or Uncollected Premiums	\$825,236,118.00	
Interest, Dividends and Real Estate Income Due and Accrued	\$120,380,972.00	
Other Assets	\$6,231,290,904.00	
TOTAL ASSETS	\$21,440,244,311.00	
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	\$8,472,823,799.00	
Reserve for Loss Adjustment Expenses	\$2,139,269,294.00	
Other Expenses (excluding taxes, licenses and fees)	\$0.00	
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	\$33,777,499.00	
Federal and Foreign Income Taxes	\$0.00	
Unearned Premiums	\$3,117,854,871.00	
All Other Liabilities	\$2,696,109,288.00	
TOTAL LIABILITIES	\$16,461,834,752.00	
Special Surplus Funds	\$0.00	
Capital Paid Up or Statutory Deposit	\$20,980,068.00	
Gross Paid In and Contributed Surplus	\$2,711,473,553.00	
Unassigned Surplus	\$2,245,955,938.00	
Surplus as Regards Policymakers	\$4,378,409,559.00	
TOTAL	\$21,440,244,311.00	
DIFFERENCE IN CASH 2012-2014		

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	\$3,862,645,160.00
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	\$187,491,111.00
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	\$0.00
Agents' Balances or Uncollected Premiums	\$3,143,516.00
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

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

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 BLVD, 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 BLVD, 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.....	\$2,604,401,963.00
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.....	\$1,223,932,848.00
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.....	\$77,695,071.00
Stocks.....	\$0.00
Mortgage Loans on	
Real Estate.....	\$0.00
Real Estate Owned.....	\$0.00
Policy Loans.....	\$3,330,442,921.00
Cash and Bank Deposits.....	\$3,504,254.00
Agents Balances or	
Uncollected Premiums.....	\$0.00
Interest, Dividends and Real Estate Income	
Due and Accrued.....	\$721,156.00
Other Assets.....	\$1,061.00
TOTAL ASSETS.....	\$81,921,542.00

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.....	\$93,595.00
Unearned Premiums.....	\$0.00
All Other Liabilities.....	\$3,699.00
TOTAL LIABILITIES.....	\$97,294.00

Special Surplus Funds.....	\$0.00
Capital Paid Up or	
Statutory Deposit.....	\$5,000,000.00
Gross Paid In and	
Contributed Surplus.....	\$47,200,000.00
Unassigned Surplus.....	\$29,624,247.00
Surplus as Regards	
Policyholders.....	\$81,824,247.00
TOTAL.....	\$81,921,542.00

BUSINESS IN SOUTH DAKOTA 2024	
Direct Premiums Written.....	\$818,214.00
Direct Premiums Earned.....	\$621,881.00
Direct Losses Paid.....	\$221,657.00
Direct Losses Incurred.....	\$985,064.00

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

WHEREAS, the National Fire Insurance Company of Hartford, 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	
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.....	\$4,719,795,351.00
Policy Loans.....	\$3,330,442,921.00
Cash and Bank Deposits.....	\$5,680,074,963.00
Deferred and	
Uncollected Premiums.....	\$44,077,194.00
Investment Income	
Due and Accrued.....	\$903,655,506.00
Other Assets.....	\$180,996,374,665.00
TOTAL ASSETS.....	\$262,144,931,246.00

LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Life	
Policies & Contracts.....	\$54,258,219,788.00
Reserve for Accident	
& Health Policies.....	\$185,260,689.00
Policy and Contract Claims	
Life.....	\$431,616,273.00
Accident & Health.....	\$16,055,464,377.00
General Expenses	
Due or Accrued.....	\$265,891,966.00
Taxes, Licenses & Fees	
Due or Accrued.....	\$4,373,812.00
Federal Income Taxes	
Due or Accrued.....	\$0.00
All Other Liabilities.....	\$98,756,438.00
TOTAL LIABILITIES.....	\$25,155,895,472.00

Special Surplus Funds.....	\$142,689,321.00
Capital Paid Up.....	\$4,828,940.00
Gross Paid In and	
Contributed Surplus.....	\$3,218,827,821.00
Unassigned Surplus.....	\$6,886,927,233.00
Surplus as Regards	
Policyholders.....	\$10,989,035,774.00
TOTAL.....	\$262,144,931,246.00

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.....	\$680,555.00
Cash and Bank Deposits.....	\$43,696,764.00
Deferred and	
Uncollected Premiums.....	(\$227,807,696.00)
Investment Income	
Due and Accrued.....	\$15,568,461.00
Other Assets.....	\$295,890,804.00
TOTAL ASSETS.....	\$2,428,202,206.00

LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Life	
Policies & Contracts.....	\$614,358,320.00
Reserve for Accident	
& Health Policies.....	\$4,738,683.00
Policy and Contract Claims	
Life.....	\$6,200,728.00
Accident & Health.....	\$19,147.00
General Expenses	
Due or Accrued.....	\$35,759,825.00
Taxes, Licenses & Fees	
Due or Accrued.....	\$18,031,376.00
Federal Income Taxes	
Due or Accrued.....	\$0.00
All Other Liabilities.....	\$984,734,118.00
TOTAL LIABILITIES.....	\$1,664,508,706.00

Special Surplus Funds.....	\$2,500,000.00
Capital Paid Up.....	\$2,500,000.00
Gross Paid In and	
Contributed Surplus.....	\$495,201,598.00
Unassigned Surplus.....	\$265,991,902.00
Surplus as Regards	
Policyholders.....	\$0.00
TOTAL.....	\$163,693,500.00

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.....	\$1,539,552,233.00

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.....	\$175,057,703,256.00
Reserve for Accident	
& Health Policies.....	\$3,200,176,297.00
Policy and Contract Claims	
Life.....	\$519,233,675.00
Accident & Health.....	\$29,204,926.00
General Expenses	
Due or Accrued.....	\$917,143,435.00
Taxes, Licenses & Fees	
Due or Accrued.....	\$193,318,288.00
Federal Income Taxes	
Due or Accrued.....	\$0.00
All Other Liabilities.....	\$137,386,332,954.00
TOTAL LIABILITIES.....	\$317,303,112,811.00

Special Surplus Funds.....	\$6,254,385,060.00
Capital Paid Up.....	\$4,944,667.00
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 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	

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.....	\$5,700,956,600.00
Cash and Bank Deposits.....	\$8128,192,921.00
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
Other Assets.....	\$339,041,077,626.00
TOTAL ASSETS.....	

The Life of John Martin

A Celebration of Life for John Martin, 82, of Groton will be 10:00 a.m., Saturday, May 24th at Paetznick-Garness Funeral Chapel, Groton. Father Gregory Tschakert will officiate. Inurnment will follow in Union Cemetery, Groton.

Visitation will be held for one hour prior to services at the chapel.

John passed away May 16, 2025 at Avantara Groton.

John Jay Martin was born on a farm south of Groton on June 22, 1942 to Nels and Dorothy (Hoops) Martin. He went to Synaground Country School in West Hanson Township through the 8th grade and then attended Groton High School. His sister, Marilyn and John lived with their grandmother, Louise Hoops while attending high school. After school, they worked at Omer’s Café for 25 cents an hour. John obtained his GED in 1992.

John worked for Harvey Fliehs, Sr. for over 50 years. He met Harvey when he was 10 years old. John’s dad had just died (1953) and Harvey along with others came to help put in the crop and took John on his tractor (without a cab) and rode with him all day. Harvey and John would go to Montana and Wyoming to buy calves and yearlings. They also went to North Dakota and Minnesota to buy feeder pigs. They did a lot of fun things together.

John married Dolores “Dodie” Eberle on September 1, 1962 at St. John’s Catholic Church in Groton. They were blessed with three children: John Jr., Rosalie and Joan Mary, who only lived five days.

John enjoyed fishing, camping, deer and pheasant hunting. In summer on weekends, the family would go camping and fishing. In the fall, John and John Jr. would go deer hunting at Buffalo with Warren Dunn and Jr. Bail. When the grandsons got older, Marcus, Anthony and Lucas would go with him. He also deer hunted in the Black Hills with Jay Olson and East River with John Jr. and the grandsons.


John is survived by his wife, Dolores, two children, John Jr. (Sharon) Martin of Spearfish, Rosalie (Jason) Wylie of Olathe, KS, six grandchildren: Marcus (Larissa) Wylie, Anthony Wylie, Mary (Anthony) Tovar, Rachel (Austin) Lake, Lucas (Tess) Martin, Rebecca Martin (Jake Kneeland) and nine great-grandchildren: Marcus Jr., Everly, Liam and Wrenly Wylie, Hadley and Noah Tovar, Sutton Lake, Ellis and Emmie Martin. John is also survived by his brother-in-law, Don Eberle, sister-in-laws, Charlotte Graves and Charlotte Martin and special friends, Jerrie Vedvei, Wynella and Neal Abeln.

Preceding him in death were his parents, his infant daughter, siblings, Bert, Marilyn, Betty and sister-in-law, Kathleen Eberle, sister and brother-in-law, Mary Ann and Don Mock, brother-in-laws, Dave Eberle, Glenn Graves and Erv Mortenson.

Honorary Urn Bearers are his great-grandchildren: Ellis, Emmie, Sutton, Hadley, Noah, Marcus Jr., Everly, Liam and Wrenly.

Urn Bearers are his grandchildren: Rebecca, Lucas, Rachel, Mary, Anthony and Marcus.





MEMORIAL DAY

HONORING ALL WHO SERVED

★ ★ ★ ★

Groton Post #39

Memorial Day Schedule

Hufton at 7:30 a.m.

James at 8:15 a.m.

Verdon at 8:45 a.m.

Bates-Scotland at 9:15 a.m.

Ferney at 10 a.m.

Andover Catholic at 11 a.m.

Groton at Noon

Guest speaker at Groton is Todd Oliver.

Lunch to follow at the Groton Post #39 home served by the Legion Auxiliary.

In the event of inclement weather, the ceremony will be held at the Post home.

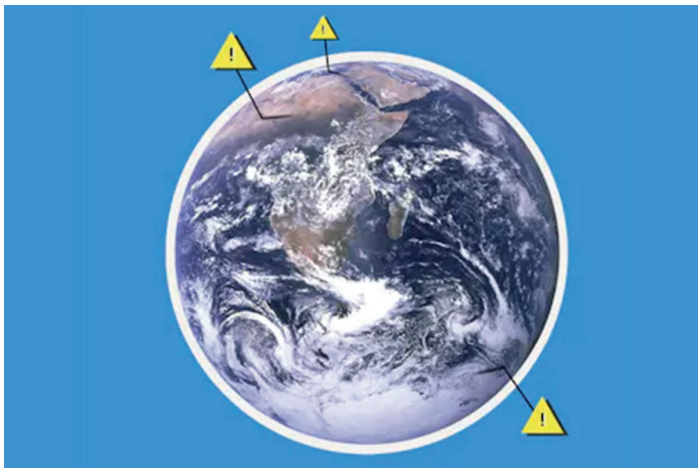
Groton Post #39 is sponsoring the FREE viewing of the broadcast at

GDILIVE.COM

People in their vehicles can listen on the radio at 89.3 FM.

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:	
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:	
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:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
66583	FROM ANNUAL STATEMENT	
	YEAR ENDING DECEMBER 31, 2024	
	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	
	HOME OFFICE ADDRESS:	
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	MADISON, WI 53703	
	MAIL ADDRESS:	
	123 TOWN SQUARE PLACE, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
66583	FROM ANNUAL STATEMENT	
	YEAR ENDING DECEMBER 31, 2024	
	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	
	HOME OFFICE ADDRESS:	
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	MADISON, WI 53703	
	MAIL ADDRESS:	
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	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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, PHB 749	
	JERSEY CITY, NJ 07310	
	ASSETS:	
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:	
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	JERSEY CITY, NJ 07310	
	ASSETS:	
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	YEAR ENDING DECEMBER 31, 2024	
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The Climate & Corruption Atlas analyzes corrupt behaviors and makes recommendations to stakeholders involved in managing climate funds.

Shed Those Fears of Cancer Treatment

Mrs. B came into the emergency room one night, years ago, with some stress related issue. After taking her history, I began to suspect there was something else bothering her. As I was beginning her physical exam she blurted out, "I know there is a breast mass but you're not going to send me to any breast cancer doctor!" She had already decided to avoid standard treatment and her next comment explained why, "My aunt suffered because of awful unnecessary surgery and chemotherapy," she said. I sensed there was no changing her mind and that meant trouble for my patient.



By the late Richard P. Holm, MD

The story evolved as my patient's breast cancer grew and eroded through her skin to become a weeping and tender sore. She soon sought out unconventional treatment by a non-physician from a neighboring town with an internet degree of some kind who promised to help her. The treatment involved a curious machine with flashing lights and an unusual noise which apparently indicated which group of herbal supplements the patient needed to buy in order to cure the cancer "naturally."

More women are diagnosed with breast cancer than any other malignancy, except for skin cancer. If the breast cancer hasn't spread outside of breast tissue, then, with treatment, the five-year survival is about 99 percent. If the cancer has spread to lymph nodes just outside the breast, then, with treatment, the five-year survival is about 90 percent. Even if the cancer has spread to distant parts of the body, which happens only in about six percent of the cases, then, with treatment, more than 25 percent are still alive after five years. Since 1989, the number of people who die from breast cancer has been steadily decreasing which is the direct result of improved methods for breast cancer screening, detection and treatment.

My patient died less than a year from our meeting in the emergency room. I still regret not convincing her to get help from a science-based breast cancer physician. She may have lived years longer and in more comfort. Many people are now being saved who were previously lost to all types of cancers. Even when lifesaving is not possible, current cancer treatment can at least improve the quality of the time that remains.

Bottom line: The fear of death and the fear of suffering keep some people from seeking medical help. Please shed those fears and seek science-based help.

The late Richard P. Holm, MD is founder of The Prairie Doc® a For free and easy access to the entire Prairie Doc® library, visit www.prairiedoc.org and follow Prairie Doc® on social media featuring On Call with the Prairie Doc® a medical Q&A show streaming on Facebook and broadcast on SDPB most Thursdays at 7 p.m. central. Prairie Doc Radio is on weekly on SDPB radio at 6am and 1pm Central.

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