

THE Groton Independent

South Dakota
Growing Families & Opportunities

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New life being breathed into Groton nursing home facility

by Dorene Nelson

Groton's nursing home and rehabilitation center received good news with Legacy Healthcare taking control of the facility and its day-to-day operation.

On July 1, Legacy Healthcare took over the operation of sixteen nursing homes in South Dakota that had previously been placed in receivership. The receivership had originally been established to help financially stabilize several nursing homes in the state.

Legacy Healthcare, headquartered in Skokie, Illinois, oversees more than 45 facilities in 4 states. The names of these nursing homes have been changed to Avantara.

Legacy Healthcare is addressing the most crucial needs first. For example, if the infrastructure such as new roofs, boilers, and other building improvements or updates are needed, those will be the first changes made. These items should be taken care of in the next six months.

The care of the residents in these nursing homes has not been a problem due to the great employees who kept doing their job throughout the whole process. The staffs have maintained constant vigilance and care of the patients.

Replacing roofs and installing new boilers are easy jobs. Getting dedicated hard workers is the most difficult part, and for the 16 nursing homes that had been in receivership, that has not been a problem.

Joshua Pete, the new administrator at Avantara Groton Nursing Home, is originally from Dallas, TX. He currently lives in Redfield where he worked prior to coming to Groton.

"I have a Bachelor's of Science Degree in Health Science and am a licensed nursing home administrator," Pete explained. "I am currently working on my Master's Degree in Business through online courses at the University of South Dakota."

"I decided to become a nursing home administrator for several reasons," he said. "My work as the Maintenance Director in the nursing home as well as being a supervisor for two years at South Dakota Developmental Center, both located in Redfield, helped me make the decision to pursue my advanced degrees."

"I personally saw myself as a natural fit for this type of work," Pete stated. "My work experience helped me make this decision since I became aware of things that needed to change and improve. I want the residents here to have the best quality of life that is possible."

"I'm really excited to be here in Groton," Pete admitted. "It is a good place to work with lots of good workers and a supportive community. Outside of my work, I enjoy spending time with my two elementary age children and am a fan of both football and hockey."

Another change at Avantara Groton is the hiring of Mandy Livingston as the new activities director. She has many new and exciting plans for the residents.

"I have already changed the bingo-every-day



Joshua Pete (right) is the new administrator of Avantara of Groton. Mandy Livingston (left) is the new activities director. (Photo by Paul Kosel)

activity to once a week," Livingston stated. "People of all ages prefer change in their daily routine so this was an easy fix."

"A new activity that started on August 6th was pet therapy," Livingston explained. "A lady with her Akita dogs visited here with these specially trained animals."

"Trained therapy dogs have been proven to cause positive changes in nursing home residents, hospitals, schools, etc." Livingston smiled. "These dogs work with people of all ages to help them and improve their lives."

"In addition to pet therapy, I have also planned several other new activities such as

having a gorgeous grandma contest, an adopt a grandparent day, and other unique things," Livingston listed.

"One new event is a guys' luncheon," she stated, "with only the male residents. They enjoy each other's company and love to tell stories about their younger days."

"It is fun to watch residents here perk up and take more interest in what is happening around them when something different is being offered," Livingston admitted. "I really enjoy my job here and am willing to try other new ideas and suggestions too."

First reading give to 2020 \$6.1 million Budget

The Groton City Council gave first reading to the 2020 budget of \$6.14 million. That breaks down to \$462,954 for general government, \$411,504 for public safety, \$325,360 for public works, \$6,450 for health and welfare, \$212,410 for culture and recreation, \$14,470 for conservation and development, \$373,710 for debt service, \$1,710,269 for electric fund expenses and \$229,389 transfer out, \$2,327,280 in the water fund which includes a new water tower, \$196,145 in sewer fund expenses, \$98,100 in solid waste expenses and \$50 for liquor.

The September meeting dates have been moved to September 10 and September 24.

Football Game Cancelled

Joe Schwan

Tuesday, August 20, 2019

Due to circumstances beyond our control, the McLaughlin Mustangs have had to forfeit the varsity football game scheduled for Friday, August 23 at Doney Field.

We are uncertain if there will be an opportunity to play against a different opponent later in the season to have an eighth game.

The Tigers will take on Ellendale/Edgeley-Kulm on Friday, August 30 at 7:00 PM in Ellendale.

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LAND AUCTION: September 13th 1pm at farm 160 acres mostly crop ground in NW Hanson county near Fulton. Visit www.totallaar.com for info or call 605-274-6500. Andy Harr Auctioneer/Broker. Total Auctions and Real Estate.

NOTICES

St. John's Lutheran Church is having its annual soup, sandwich, and pie luncheon (\$2.00 each) on Thursday, September 12th, from 11 a.m. to 1 p.m. along with crafts and a bake sale.

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Dolan begins his duties at Groton Area

Brian Dolan has switched from the green and gold to the black and gold and is now the new athletic director and head boys' basketball coach at Groton Area. Brian was AD and head boys' basketball coach at Aberdeen Roncalli for two years.

While Brian will be working at Groton, his wife, Kristen, will still be running the SonShine Patch at Aberdeen Roncalli. It is a preschool, after school and summer program at Roncalli.

Their son, Major (named after Major Applewhite who was coach at the University of Houston). Major will be a second grader and will be attending Roncalli Elementary School as his mom will be in the same building. But it took some time for Major to liking the idea of being a Groton Area Tiger fan. Brian said at first that Major had absolutely no intentions of wearing a Groton shirt. His parents had bought him one and put it in his room. "I'm not wearing it," Major had told his dad, Brian said. Major then found an orange shirt which he told his dad, "This is as close to Gold as I'm going to get." There was a Groton event that Major was at and again, they put the shirt so it was visible to Major. "This time he put it on," his dad recalls.



Brian Dolan

Brian said he is excited to start his role as the head basketball coach in Groton Area. As athletic director, he has already made a big change at Groton Area by securing the athletic training services from Avera. The way it is set up this year is that if an athlete needs the services of the trainer, they can see the trainer at any of the home events.

Brian's daughter, Hannah Leonard, is a freshman at South Dakota State University in Brookings and is the manager for the men's basketball team; his son, Cole Leonard of Oklahoma will be attending law school.

Brian also has two children at Kirkward, Mo., High school: Pryor Dolan is a sophomore and Regan Dolan is a seventh grader.

He was the head basketball coach at Upper Iowa University for seven years, head basketball coach at Wayne State College for three years, assistant athletic director for one year at Northern State University, at at Roncalli, he was director of development, athletic director, head boys' basketball coach and Dean of Students for two years. He graduated from Bishop Kelley High School, Tulsa, Okla., and received a Bachelor of Science degree in Communication and General at William Jewell College at Liberty, Mo.



MS/HS adds Comfort Closet

JODI SCHWAN

From grotonarea.com

It can be hard for some students to show up at school ready to learn when they are pre-occupied with basic personal needs such as clean laundry, deodorant, food and basic nutrition, and soap and shampoo. We have established a new comfort closet to help provide our students with this kind of assistance.

To help, the Groton Area MS/HS will be accepting donations for the following items for both male and female students: Shampoo/Conditioner, Soap, Body Spray, Hair Ties, Deodorant, Laundry Soap (Pods), Quarters for Laundromat, Winter weather gear such as hats, gloves, and coats, new socks, new under-wear, Snack-sized cracker packages, Single-serve peanut butter, Granola Bars, Toothbrushes/toothpaste.

Questions about this project should be directed to Opportunity Coordinator, Jodi Schwan at 605-397-8381 or Jodi.Schwan@k12.sd.us



School board members Marty Wiesmantel, Tigh Flihs, Deb Gengerke and Kara Pharis do the serving at the school open house held Tuesday. (Photo by Paul Kosel)

Service Notice: Julius Kolb

Julius Junior Kolb, age 94+, passed away on Sunday, August 18, 2019 at the Bethesda Nursing Home in Webster.

Visitation will be at Paetznick-Garness Funeral Chapel from 5-7 p.m. on Friday with a prayer service at 7:00 p.m. Funeral services will be held at the chapel at 11:00 a.m. with visitation one hour prior. Rev. Lloyd Redhage will officiate. Private family burial will be at Sunset Memorial Gardens in Aberdeen, South Dakota.



Board President Steve Smith was slaving over a hot grill with hamburgers while board member Grant Rix would take the burgers inside to be served.

(Photo by Paul Kosel)

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DAMAGING DEBT: College grads stung by broken promises of federal loan forgiveness program

By: Nick Lowrey

Hundreds of South Dakota residents are caught in financial limbo wondering if the tens of thousands of dollars they owe on student debt — and which they were promised would be forgiven if they entered public-service careers — will actually ever be eliminated.

Those South Dakota residents include teachers, police officers, employees at charitable organizations and even members of the military who signed up to participate in the federal Public Service Loan Forgiveness program. For many, their debts have grown to unmanageable levels over their years of work in relatively low-pay positions and due to entry into income-driven repayment plans.

Created in 2007 under the George W. Bush Administration, the PSLF program began as a way to encourage college graduates to pursue public service by working in government or charitable non-profits. The PSLF was supposed to forgive a person's remaining student loan balances after they made 120 qualifying monthly payments, a period spanning roughly 10 years. All 10 years had to be spent working in public service.

But the program's most compelling promise has, so far, gone largely unfulfilled. The latest data from the U.S. Department of Education, which runs the program, show that just 864 of the roughly 76,000 fully processed PSLF forgiveness applications had been approved as of March 31, 2019. That is an approval rate of less than 1.1%.

The loan forgiveness was intended to help offset lower wages typically paid to public-service employees. As of March 2019, about 2.1 million borrowers nationwide had their loans and jobs certified as eligible for PSLF. Most borrowers chose to use income-driven repayment plans that reduce monthly payments but often result in loan principals growing over time.

The failure of the PSLF program is just one element of a growing national problem in which college graduates are increasingly carrying major debt loads that inhibit home ownership, entrepreneurship and the ability to plan for a stable financial future. Nearly three-quarters of college graduates in South Dakota carry some level of college debt, with an average of more than \$30,000 owed per person and well over a billion dollars owed overall. Debt levels have increased as tuition, fees and other costs have increased and, especially in South Dakota, as tuition assistance has become more difficult to obtain. Meanwhile, college debt among recent graduates has become more difficult to pay off because wages have not kept up with rising college costs.

Experts, officials and borrowers all say confusion and miscommunication are rampant with the PSLF program. A 2017 report by the Consumer Financial Protection Bureau called "Staying on Track While Giving Back," detailed numerous problems with PSLF even before any applicants applied for forgiveness. In October of that year, when the first group of PSLF eligible borrowers started applying for loan forgiveness, more than 99 percent of the applicants were denied.

South Dakotans are among those suffering from the broken promise of the PSLF program, said Eric Ollila, executive director of the South Dakota State Employees Organization.

"I know people have been denied," Ollila said.

Many state employees were relying on PSLF for their financial wellbeing and are worried they could be left to pay what has in many cases become much larger debts than were originally taken out, Ollila said.

Problems in PSLF have led to a lawsuit filed against the Department of Education in July 2019 on behalf of eight teachers from around the country and the American Federation of Teachers. U.S. Education Secretary Betsy DeVos has called for dismantling PSLF and included a measure to do so in the department's 2020 budget request.



U.S. Sen. Mike Rounds, R-South Dakota

U.S. Sen. Mike Rounds, R-South Dakota, has said he supports efforts to review PSLF but stopped short of calling for its destruction.

"I believe it's healthy to periodically review federal programs to make certain they still have merit, they're a good use of taxpayer dollars and they are working as Congress intended," Rounds said in an email response to questions posed by South Dakota News Watch. "The PSLF is no different, particularly given the program's widely reported issues approving loan forgiveness applications."

Rounds said that his office had helped at least one constituent secure loan forgiveness under PSLF in 2019 after they were wrongfully denied.

It is difficult to know how many South Dakotans are hoping to use PSLF or how many have applied and been denied loan forgiveness under the program. The Department of Education doesn't report PSLF statistics by state.

Gov. Kristi Noem told South Dakota News Watch that her staff has requested data from the federal education department about the PSLF program and how South Dakota borrowers have been affected.

The data request is an effort to "assist in the larger conversation of higher education affordability," Noem said in a statement.

"I want state employees to know that my administration is one that empowers families and takes care of its people," Noem said.

Still, South Dakota public employees such as Jerica Slocum, who now owes the federal government \$20,000 more than she originally borrowed, are worried that they'll be stuck paying back a debt they would not have owed if not for the promise of PSLF.

"At first I really had faith in this program, but now I feel like criminal activity has been committed against me," Slocum said.

Twice the debt and one way out

Slocum, 36, of Isabel, is using an income-driven repayment plan to make loan payments and is hoping her debt will be forgiven under the PSLF program. She graduated from Minnesota State University at Mankato in 2010 with a teaching degree and went to work in



Jerica Slocum and her husband, Robert Slocum, hold their daughter, Paisley. Jerica Slocum said she borrowed about \$62,000 to get her teaching degree and has been making payments. But she and others are concerned a troubled federal loan relief program may not deliver on its promises. Submitted photo

the Eagle Butte School District as a social studies teacher.

In 2013, Slocum discovered that she was eligible to participate in the PSLF program. The program seemed almost too good to be true, but she got her job certified as eligible for PSLF and consolidated her loans anyway.

"I probably would have been paying for the rest of my life. This program was kind of my saving grace," Slocum said.

Partially because South Dakota's teachers are among the lowest paid in the nation, there were a few years that Slocum didn't make enough money to be required to make any payments at all. Fedloan Servicing, which handles all PSLF approved loans, assured Slocum those zero-dollar payments counted as qualifying payments under PSLF. But none of Slocum's loan payments, so far, have counted toward her original balance.

Slocum borrowed about \$62,000 to get her teaching degree. She admits that graduating from college took a little longer than it should have, about six years including time off to work and make money along the way. Slocum also studied abroad in Mexico and Australia. Neither program was cheap, she said, but they did make her a better teacher.

Almost 10 years after graduating and making income-based loan payments since 2011, Slocum now owes more than \$84,000.

Income-based repayment plans reduce a borrower's monthly payments based on how much money they are making, and after 20 years of payments the remaining loan balance can be wiped clean. But borrowers often see their principal loan amounts remain or even rise during that time, and then must pay income taxes on any debt that is eventually forgiven.

According to the 2017 consumer protection bureau report, the Department of Education estimates that because a typical borrower's monthly payments increase as their income increases, they will usually end up paying more than they borrowed before seeing their loan forgiven or paid off. But public employees don't typically see their incomes rise as fast as their private sector counterparts. Without PSLF, public employees would end up paying far more of their lifetime earnings toward interest on their student loans than private sector employees, the report said.

Slocum said she feels stuck in her current job and financial situation. Her loan servicer has told her on multiple occasions that taking a new job, even one that also is eligible for

PSLF, could derail her chances at forgiveness because it would further complicate the paperwork and the payment tracking process.

Slocum could leave teaching, take a private sector job and stay in an income-driven repayment plan, which is supposed to lead to loan forgiveness after 20 years of payments. But if her loan is forgiven after those 20 years, she'd be taxed on the amount forgiven as if it were income. She'd also be making a \$280 payment each month for 20 years. Provided her family income doesn't change, Slocum would pay an additional \$67,200 on her loans over that period of time.

"I don't know how I'm going to climb out of this mess," Slocum said.

Paying the loan back isn't what has Slocum angry, she knew that was part of the deal. What is galling to her, Slocum said, is that the federal government made a promise and, so far, hasn't followed through on it. In the process, she's seen what she owes more than double, a situation she wouldn't have allowed to happen if not for PSLF.

"I would have planned things differently, if I had not been accepted into the program and given that hope," Slocum said.

Sketchy guidelines for lenders, borrowers

Slocum has good reason to be worried. According to a September 2018 report on PSLF from the federal Government Accountability Office, the Department of Education never published a comprehensive guide for the nine federal loan service contractors to follow when borrowers asked about PSLF. As a consequence, loan servicers often dispensed incomplete information or even misinformation.

Some borrowers weren't told about all their paperwork requirements. Other borrowers were enrolled into the wrong type of payment plan. Some weren't told that consolidating their loans would restart the clock on the 10-year, 120-payment cycle of required payments.

One former soldier named John Scott, whose complaint was quoted in the 2017 consumer protection bureau report, said, "I was told that none of my active military service, including deployments to Afghanistan, would count for PSLF purposes." Scott added that, "My military service, in which my leg function was sacrificed, did not count for anything [toward PSLF]. This is contrary to the alleged policy for which the PSLF program was created and it is insulting."

Scott should have been able to make PSLF qualifying payments while serving, according to the CFPB report.

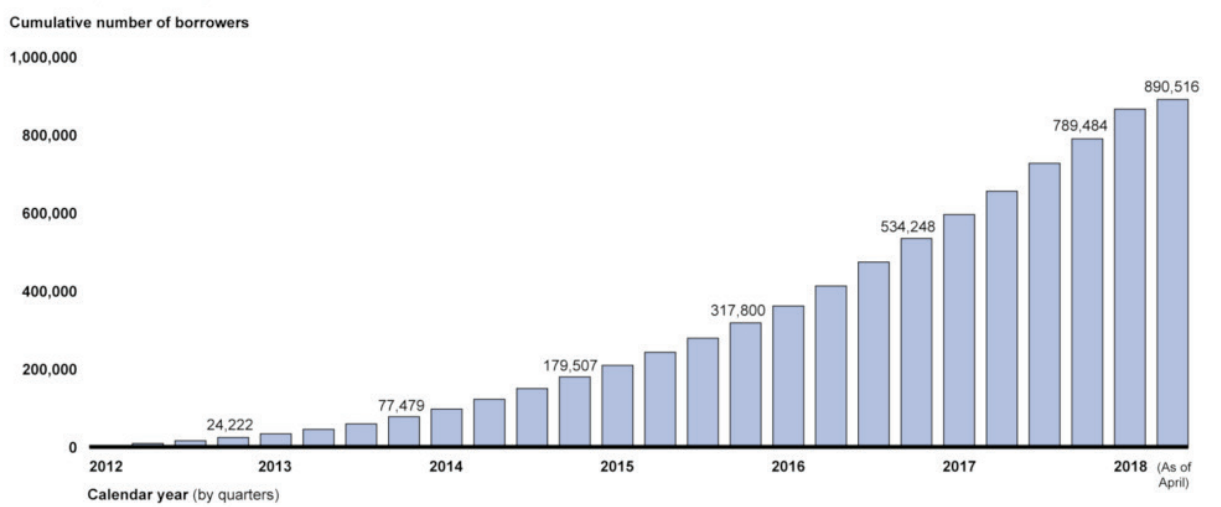
To be eligible for PSLF, student borrowers must have taken loans directly from the federal government. In 2007, when the program was created, borrowers were allowed to consolidate Federal Family Education Loans — a subsidized private loan guaranteed by the federal government — into federal direct loans. Now, most student loans are taken directly from the federal government. No new federal family loans have been made since 2010.

Several types of payment plans could be used under PSLF, including the income-based, income-contingent and so-called "Pay As You Earn" plans. Several other types of payment plans, such as the graduated and extended term plans, can't be used for PSLF.

The 2018 GAO report noted that because there wasn't a comprehensive guide to follow, customer service representatives routinely dispensed bad information to borrowers.

Staying current with PSLF program changes and progress was difficult for borrowers, too. They are required to file multiple sets of paperwork annually. If one piece of information was missing on one set of paperwork in just one year, the borrower's loan forgiveness timeline could be thrown off. And unless the borrower was paying attention, they wouldn't catch the error until applying for forgiveness. Adding to the paperwork issue was the fact that the

Figure 4: Cumulative Number of Borrowers Who Had Their Employment and Loans Certified as Eligible for PSLF, January 2012 to April 2018, by Quarter



Source: GAO analysis of data from the Public Service Loan Forgiveness (PSLF) servicer. | GAO-18-547

Note: These borrowers voluntarily had their employment and loans certified as eligible for PSLF as an initial step towards applying for loan forgiveness.

This chart shows that as college debt has skyrocketed, an increasing number of borrowers, almost 900,000, have been certified to received loan forgiveness under the federal Public Service Loan Forgiveness program. But despite taking jobs in the public-service fields and making payments for a decade, very few borrowers have seen any relief.

Department of Education and loan servicers weren't giving borrowers clear information about their loans, the 2018 GAO report said.

Reynold Nesiba, a college professor and Democratic state senator from Sioux Falls, was one of the borrowers who missed his 10-year PSLF timeline. He started borrowing for college in 1984 and stopped in 1995 after earning a Ph.D. in economics from Notre Dame University. Back then, Nesiba said, he had about \$70,000 in student debt. He started working at what is now Augustana University as an economics professor in 1995 and began making payments.

"I was on an income-contingent repayment plan which allowed me to have a mortgage and get kids through elementary school and middle school, but I wasn't paying (my loans) down," Nesiba said.

When PSLF was created in 2007, Nesiba had been making payments for 12 years and still hadn't made much of a dent in what he owed. Augustana University, though, happened to be a qualified employer under PSLF, so Nesiba jumped at the opportunity to use the program.

Nesiba consolidated his federal family loans into a federal direct loan, and then, based on poor guidance from his loan-servicer, enrolled in the wrong payment plan. He made almost two year's worth of non-qualifying payments before catching the mistake. Instead of having his loans forgiven in 2018, Nesiba's forgiveness timeline was pushed back to 2020.

Nesiba was one of the lucky borrowers. Of the more than 53,000 individuals who applied for forgiveness by the end of 2018, a total of 318 were successful, according to the Department of Education. Around 53 percent of denials were due to non-qualifying payments, meaning the borrower had made some or all of their 120 PSLF payments under the wrong payment plan and had to start over. Often, this was because the borrower's loan-servicer gave them bad information or didn't know which plans actually qualified for PSLF, the GAO report said.

In March 2018, Congress passed a law creating the Temporary Expanded Public Service Loan Forgiveness program. That program included \$350 million to forgive loans for borrowers who had been on the wrong type of payment plan.

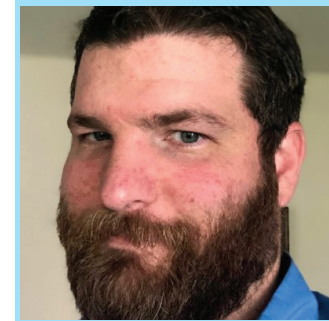
Early in 2019, Nesiba applied for forgiveness under TEPSLF and was approved to have more than \$60,000 in outstanding balances forgiven. He joined 442 people nationwide who had been approved for forgiveness under TEPSLF as of March 31, 2019, according to the Department of Education.

"I'd been paying for 23 years before my loans were forgiven and it's just made a huge difference in my life," Nesiba said.

Still, PSLF forgiveness approval rates haven't improved much. About 1% of individuals seeking loan forgiveness under either PSLF or TEPSLF had been successful by March 31, 2019.

South Dakota News Watch has filed a request with the Department of Education under the Freedom of Information Act for the number of South Dakota residents who have had their employment certified for PSLF, how many enrollees had been approved for forgiveness and how many had been denied forgiveness. The department had not fulfilled the request by the time this story was published.

ABOUT NICK LOWREY



Nick Lowrey, based in Pierre, S.D., is an investigative staff reporter for South Dakota News Watch. A South Dakotan for more than 20 years, he is a former editor of the Pierre Capital Journal.



South Dakota Sen. Reynold Nesiba, D-Sioux Falls

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Avera Athletic Trainer Services used at first game
 The Avera Athletic Trainer Services were being utilized at the season opener of the girls soccer game on Saturday. Lindsey Swenson is the temporary trainer in Groton with a more permanent one being assigned in September. Swenson is the campus minister at Presentation College and works part-time at Avera St. Luke's. Groton Area Athletic Director Brian Dolan said that he was happy that the school board approved the contract with Avera. "It's good for the students," he said. "It also saves the parents money as the trainer can determine if a rescue squad or ambulance is needed."
 Riley Leicht suffered an arm injury with just three minutes left in the game. Swenson (right) is tending to her. On the left is Riley's mom, Sadie. (Photo by Paul Kosel)



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Jackson Cogley



Kaylin Kucker



Piet Solling



Cade Guthmiller



Isaac Smith



Austin Jones



Sydney Leicht

Photos by Paul Kosel

The Life of Leonard Broman



Services for Leonard Broman, 97, of Groton will be at 11:00 a.m., Thursday, August 22, at Emmanuel Lutheran Church, Groton. Rev. Charlie Bunk will officiate. Burial in Groton Union Cemetery will follow a luncheon at the Church under the direction of Paetznick-Garness Funeral Chapel, Groton.

Leonard passed away August 18, 2019 at Dougherty Hospice House in Sioux Falls.

Leonard and his twin brother, Glen, were born on the family farm near Andover, SD February 22, 1922. The doctor braved a blizzard by horse and buggy to attend to the twins' birth.

Leonard attended both country and Groton schools. He farmed near Groton, raised livestock, and owned Broman Truck Service. In October 1950, he married Gwendolyn O'Connor in Sioux Falls. They made their home in Groton where Gwen was a teacher for many years. He was a great lover of all animals, large or small, and carefully tended to them. He was a man of great faith. He was confirmed at Emmanuel Lutheran Church in Groton where he remained a member. He was a member of the James Valley Threshers Association and a former member of the John Deere Two Cylinder Club. He was proud of his Swedish heritage and proud to be the child of a Swedish immigrant.

His greatest joy was his grandsons, Andrew and Kevin.

Preceding him in death was his beloved wife Gwendolyn, his parents Leonard and Lillian, his twin brother Glen who passed away August 9, 2019, and his twin brothers Burton and Harold.

He was a kind and loving father to daughter Stacy and son-in-law Bob Sauvageau and a beloved Pop-Pop to Andrew and Kevin Sauvageau. Also grateful for having shared in his life are sister-in-law Eileen O'Connor; nephews David DeBelsler and Bob O'Connor; nieces Brenda Broman Wilson, Kate Schnack, Kim Metzgar, Kay Bryant, Karol Eckel; several great nieces and nephews; and special friends Dennis Larson and J.J. Jenkins.

The family wishes to sincerely thank all those who provided special care for Leonard in his final week, especially Dennis Larson, Monte Sippel, Eileen O'Connor, Kim Metzgar, Dr. Fatima Kidwai at Avera Aberdeen and the wonderful doctors, medical students, and nurses at Avera McKennan, Sioux Falls, especially Dr. Dima Nimri, Dr. Teja Vasamsetty, and Dr. Jessica Pieroban.

In memory of Leonard, the family encourages those who are able to please consider the life-saving gift of blood or platelet donation.

Oil bailouts force POET to lower production FAMILY FARMERS AND RURAL COMMUNITIES SUFFER

CLOVERDALE, IN (August 20, 2019) – POET announced today it will idle production at its bioprocessing facility in Cloverdale, IN due to recent decisions by the Administration regarding SREs. The process to idle the plant will take several weeks, after which the plant will cease processing of over 30 million bushels of corn annually and hundreds of local jobs will be impacted.

POET has reduced production at half of its biorefineries, with the largest drops taking place in Iowa and Ohio. As a result, numerous jobs will be consolidated across POET's 28 biorefineries and corn processing will drop by an additional 100 million bushels across Iowa, Ohio, Michigan, Indiana, Minnesota, South Dakota, and Missouri.

"The Renewable Fuel Standard was designed to increase the use of clean, renewable bio-fuels and generate grain demand for farmers. Our industry invested billions of dollars based on the belief that oil could not restrict access to the market and EPA would stand behind the intent of the Renewable Fuel Standard. Unfortunately, the oil industry is manipulating the EPA and is now using the RFS to destroy demand for biofuels, reducing the price of commodities and gutting rural economies in the process," said POET Chairman and CEO, Jeff Broin.

The RFS authorizes small refinery exemptions for refiners that (1) process less than 75,000 barrels of petroleum a day and (2) demonstrate "disproportionate economic hardship." Over the past two years, the EPA has issued waivers to refineries owned by ExxonMobil, Chevron, and other large oil companies—none of which are small and none of which have economic hardship.

EPA's mismanagement of SREs has created an artificial cap on domestic demand for ethanol and driven RIN values to near-zero, which weakens the incentive for retailers to offer higher blends. Oil is making billions of dollars, yet still using EPA to stop biofuels growth by handing out hardship waivers to some of the wealthiest companies in the world, in contradiction with President Trump's public comments. So far, the EPA has cut biofuels demand by 4 billion gallons and reduced demand for corn by 1.4 billion bushels, causing severe damage in rural America.

"POET made strategic decisions to support President Trump's goal of boosting the farm economy. However, these goals are contradicted by bailouts to oil companies. The result is pain for Midwest farmers and the reduction of hundreds of jobs and hundreds of millions of dollars of economic activity across Indiana," said POET President and COO, Jeff Lutt.

The recent announcement of 31 new waivers comes in steep contrast to the President's roll out of year-round E15 earlier this summer. The SREs are wiping out any near-term growth potential for year-round E15 and challenging the President's promises made to family farmers and rural communities. The President now has the opportunity to show his leadership on this issue and turnaround the rural economy.

"My long term fear isn't for the biofuels industry, it's for rural America. POET can continue to produce ethanol with cheap grain, but we don't want to lose our family farmers. The EPA has robbed rural America, and it's time for farmers across the Heartland to fight for their future" said POET Chairman and CEO Jeff Broin.

Guthmiller wins Sioux Valley Golf Meet

Cade Guthmiller had a two-shoot lead in the first nine holes and it was enough to keep him in first place at the Sioux Valley Boys Golf Tournament held Monday in Volga. He shot a 38 in the first nine holes and a 42 in the second round to finish with an 80. He won the meet one shot over Blake Nielsen of Sisseton. Also participating from Groton were Tristan Traphagen, shooting a 47 and a 49 for a total score of 96, and Hunter Kasube with a 53 and a 44 for a total score of 97.

Sioux Valley won the tournament with 357 points followed by Roncalli with 358, Dell Rapids 359, Sisseton 366, Groton Area 380, Redfield 397, Brookings JV 416, Flandreau 417 and Milbank 448.

The boys next meet will be Monday, Aug. 26 at Moccasin Creek in Aberdeen for the Aberdeen Roncalli Invitational that will start at 10 a.m.

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