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The Groton Independent

Vol. 138 No. 37 ♦ Groton, South Dakota ♦ Wednesday, May 19, 2021 ♦ Established in 1889



Graduation was held Sunday afternoon at the Groton Area Arena with 49 students receiving their diplomas. We are working on the comprehensive graduation section. (Photo by Paul Kosel)

Groton Airport getting renovation

The Groton Airport north of Groton is getting a major renovation this summer. The entire airport was disced up and will be replanted. In addition, the trajectory of the airport will be shifted slightly more northward. The use of the airport has been increasing in recent years and the major renovation was necessary to accommodate the increased travel.

One of the highlights is the annual fly-in. According to Darrell Hillestad, the coordinator of the event, they are planning to have the fly-in this year (Sept. 18-19); however, the event will be more at the mercy of the weather this year. He said that if it rains and the runway gets soft, they will have to cancel it.



Courtesy photos given to the GDI from Darrell Hillestad



Council votes down ordinance to pass on \$7.85 surcharge

In a surprise vote, the Groton City Council voted down an ordinance that included a \$7.85 per month surcharge on the water rate on a 3-2 vote. Councilmen David Blackmun, Jon Cutler and Shirley Wells voted no. Karyn Babcock was not present and Councilmen Brian Bahr and Kristie Fliehs voted for the surcharge.

City Attorney Drew Johnson suggested having the vote abeyance until the next meeting when it can be re-introduced again. The city has received a loan to pay for water project improvements. The debate is over whether the city needs to pass on the surcharge. It was stated that according to state documents, the city does not need to increase its rate to pay for the loan. Other councilmen, however, feel that the taking the payment out of the existing rate structure could strap the water department in regular maintenance. The vote will be taken up again at the next council meeting.

Ken Heir from IMEG Corp (formerly Clark Engineering), talked about the contracts for the two water projects. The name has changed from the original contract of Clark Engineering and there is also a reduction in fees as well. The second project will be a struggle to get started this year. He said they would at least like to get the borings under the railroad tracks. The contracts were approved.

Contractors will be in Groton around June 15th for the painting of the new water tower.

There was discussion about allowing beer at baseball games. Special event pass would need to be approved. Councilman David Blackmun asked the question about amateur games for now. There was discussion that maybe a business or organization in town would be interested selling beer at those events.

Groton City Hall will be closed at its old location on Friday as City Hall will move to the new location at 120 N Main and will reopen at the new location on Monday.

The following were hired for summer employees: Softball coaches Sue Fjeldheim, Maddy Bjerke and Brad Penning, and grounds keepers as needed Bradin Althoff and Caleb Hoover.



By Jordan Wright

The draft might be in the rearview for the Minnesota Vikings, but things are heating up around the NFL. On Friday, the Vikings began rookie minicamps, getting all their first-year players – and other younger players who might be on the roster bubble – into the facilities for coaching, film sessions, and some fieldwork. The biggest story to come out of rookie minicamps so far is that rookie offensive guard Wyatt Davis is playing right guard at camp, which is a good indication the team plans to move Ezra Cleveland over to the left side – the side he played in college, and the move will also prevent the team from starting two rookies next to each other on the offensive line.

The main storyline from this past week was the schedule release. In case you missed it, the NFL competition committee approved adding an additional game to the season, meaning teams will now play 17 games a season instead of 16. Besides a ton of records that will be broken now because of the additional game, don't be surprised if you see some healthy scratches throughout the season, as teams try and keep their best players fresh and healthy for the postseason.

Let's dig into the schedule!

Week 1 – At Cincinnati September 12. The Vikings open the season on the road, with head coach Mike Zimmer returning to face his old team. Justin Jefferson also reunites with his former LSU teammates Joe Burrow and Ja'Marr.

Week 2 – At Arizona September 19. Two consecutive games on the road to start the season. Patrick Peterson returns to the desert to compete against the team who drafted him.

Week 3 – Vs. Seattle September 26. Another year, another Vikings/Seahawks matchup. Hopefully, being the home opener and the first time fans can be present since the pandemic started will give the Vikings the edge they need to pull off the win.

Week 4 – Vs. Cleveland October 3. These aren't the same ol' Browns. Former Vikings' offensive coordinator Kevin Stefanski is now the head coach in Cleveland, and he has the team firing on all cylinders.

Week 5 – Vs. Detroit October 10. The first division game of the season for the Vikings. The Lions are undergoing a rebuild after trading away Matthew Stafford.

Week 6 – At Carolina October 17. The Panthers gambled this offseason, trading for QB Sam Darnold and trading away QB Teddy Bridgewater.

Week 7 – Bye week

Week 8 – Vs. Dallas October 31. This will be a Sunday night game on Halloween after a bye week. Scary.

Week 9 – At Baltimore November 7. The Ravens are one of the most dangerous teams in the NFL because of QB Lamar Jackson.

Week 10 – At LA Chargers November 14. Back-to-back games on the road against a great young quarterback.

Week 11 – Vs. Green Bay November 21. Will Aaron Rodgers and the Packers patch things up or will the team be rolling out Jordan Love at quarterback this season?

Week 12 – At San Francisco November 28. Former NDSU Bison QB Trey Lance will likely be starting for the 49ers by this point.

Week 13 – At Detroit December 5. After playing five straight playoff contenders after the team's bye week, this has the potential to be a trap game for the Vikings.

Week 14 – Vs. Pittsburgh December 9. Big Ben is getting up there in age, but the Steelers are always a tough team to beat. This is a Thursday night game.

Week 15 – At Chicago December 20. The Bears moved up in the draft to get their QB of the future Justin Fields, who should be starting by this point of the season. The Vikings

will have plenty of rest, however, going from a Thursday night game week 14 to a Monday Night game this week.

Week 16 – Vs. LA Rams December 26. The day after Christmas, the Vikings welcome Matthew Stafford and the Rams (that seems strange to type).

Week 17 – At Green Bay January 2. Hopefully the team isn't nursing a New Year's hangover, as this Sunday night game will likely decide the winner of the NFC North.

Week 18 – Vs. Chicago January 9. The Vikings close out the season at home against the Bears.

Northeast Conference Track Meet

The Northeast Conference track meet was held Thursday in Groton. Those placing second were Andrew Marzahn in the 100m dash, the boys 3200m relay team, Kenzie McInerney in the triple jump and Caleb Furney in the discus.

Girls Team Points: 1, Milbank 174; 2, Roncalli 136; 3, Hamlin 105; 4, Groton Area 79; 5, Redfield 62; 6, Webster Area 53; 7, Clark/Willow Lake 49.5; 8, Deuel 33.5; 9, Sisseton 22; 10, Britton-Hecla 18.

Boys Team Points: 1, Milbank 218.5; 2, Roncalli 85; 3, Webster Area 83.5; 4, Hamlin 74; 5, Clark/Willow Lake 68; 6, Groton Area 66; 7, Sisseton 50; 8, Britton-Hecla 33; 9, Deuel 32; 10, Redfield 16.

Boys 300m Hurdles: 4, Jackson Cogley, 47.32.

Girls 100m Dash: 12, Karsyn Jangula, 13.85; 21, Camryn Kurtz, 14.67.

Boys 100m Dash: Prelims: 1, Andrew Marzahn, 10.96; Finals: 2, Andrew Marzahn, 11.10.

Girls 200m Dash: 9, Laila Roberts, 28.37; 17, Kenzie McInerney, 31.67

Boys 200m Dash: 7, Andrew Marzahn, 23.34.

Girls 400m Dash: 6, Jerica Locke, 1:07.69; 11, Rylee Dunker, 1:13.65; 17, Camryn Kurtz, 1:17.72.

Boys 400m Dash: 10, Cole Simon, 59.16.

Girls 800m Run: 3, Faith Traphagen, 2:36.35; 7, Talli Wright, 3:00.1.

Boys 800m Run: 13, Douglas Heminger, 2:45.25.

Boys 1600m Run: 4, Isaac Smith, 5:07.20; 7, Jacob Lewandowski, 5:15.76; 15, Douglas Heminger, 6:17.72.

Boys 3200m Run: 3, Issac Smith, 11:26.52.

Girls 400m Relay: 4, Groton (Jerica Locke, Aspen Johnson, Karsyn Jangula, Laila Roberts), 56.06.

Boys 400m Relay: 5, Groton (Andrew Marzahn, Tate Larson, Ethan Gengerke, Taylor Diegel), 48.92.

Girls 800m Relay: 3, Groton (Jerica Locke, Aspen Johnson, Karsyn Jangula, Laila Roberts), 1:58.91.

Boys 800m Relay: 7, Groton (Andrew Marzahn, Tate Larson, Ethan Gengerke, Teylor Diegel), 1:43.41.

Girls 1600m Relay: 3, Groton (Jerica Locke, Rylee Dunker, Laila Roberts, Faith Traphagen), 4:36.36.

Boys 1600m Relay: 7, Groton (Ethan Gengerke, Jacob Lewandowski, Cole Simon, Tracy Keegan), 4:02.11.

Boys 1600m Sprint Relay: 4, Groton, 4:12.51.

Girls 3200m Relay: 5, Groton (Rylee Dunker, Talli Wright, Anna Fjeldheim, Faith Traphagein), 12:10.52.

Boys 3200m Relay: 2, Groton (Isaac Smith, Keegan Tracy, Cole Simon, Jacob Lewandowski), 9:20.54.

Girls High Jump: 3, Kenzie McInerney, 4-11; 16, Anna Fjeldheim, 4-01; 18, Emilie Thurston, 3-11.

Boys High Jump: 4, Jackson Cogley, 5-5; 9, Paxton Bonn, 4-11.

Girls Long Jump: 3, Kenzie McInerney, 15-5; 5, Aspen Johnson, 14-7.5; 10, Trista Keith, 13-3.75.

Boys Long Jump: 11, Jackson Cogley, 17-00; 15, Keegan Tracy, 15-10.25; 18, Tate Larson, 15-6.75.

Girls Triple Jump: 2, Kenzie McInerney, 33-0; 5, Aspen Johnson, 31-00.75; 14, Trista Keith, 27-00.5.

Boys Triple Jump: 9, Jackson Cogley, 36-3.75; 13, Paxton Bonn, 33-3.25.

Girls Discus: 3, Chloe Daly, 84-7; 6, Maddie Bjerke, 81-0; 16, Faith Flihs, 66-10.

Boys Discus: 2, Caleb Furney, 109-11; 9, Holden Sippel, 94-2.5; 11, Caleb Hanten, 88-5.5.

Girls Shot Put: 3, Maddie Bjerke, 32-1.5; 5, Chloe Daly, 29-9; 13, Faith Flihs, 26-1.

Boys Shot Put: 4, Caleb Furney, 39-4.75; 12, Holden Sippel, 33-11; 17, Caleb Hanten, 30-2.75.

Remember on Memorial Day

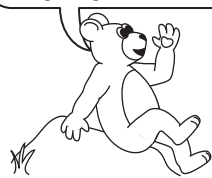
A Folding Memorial

THE UNITED STATES OF AMERICA

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ONE DOLLAR

I'm going to march in a parade!



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We're going to a family picnic.

Kids: color stuff in!



Remember On Memorial Day

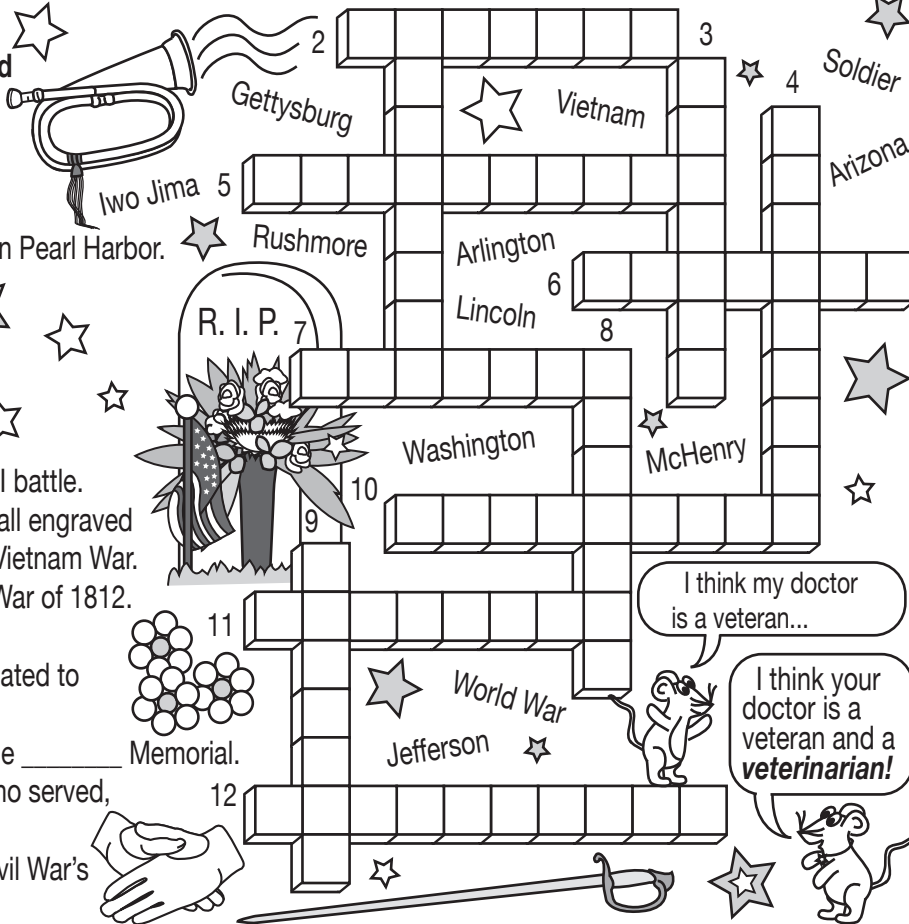


Memorial Day is a day to remember. We especially want to remember and honor people who have served and died in service to our country. Across our country we build, name or do things to honor people we want to remember. These memorials can be anything from a prayer service to a bridge! They help to keep memories alive. They let us cherish our freedom.

Fill in the puzzle with the names of things and places that honor our leaders and war heroes:

1. Mount _____ in South Dakota has the faces of four presidents carved on a granite cliff.

- The USS _____ (Hawaii) is a floating memorial where the ship was sunk in Pearl Harbor.
- A beautiful marble building in Washington, D.C. with a statue of our 16th president seated inside is called the _____ Memorial.
- Many U.S. heroes are buried in the _____ National Cemetery in Virginia.
- This four-sided pillar in Washington D.C. is 555 feet high. It honors our country's first president and is called the _____ Monument.
- The _____ Statue shows Marines raising the U.S. flag after a World War II battle.
- The _____ Veterans Memorial in our nation's capital is a black-granite wall engraved with the names of service men and women who died or are missing in the Vietnam War.
- Fort _____ in Maryland defended our country against the British in the War of 1812. The battle moved Francis Scott Key to write "The Star Spangled Banner."
- The Tomb of the Unknown _____ in Arlington National Cemetery is dedicated to Americans killed in our wars, but whose bodies could not be identified.
- This circular building in D.C. with a statue of our third president is called the _____ Memorial.
- Dedicated in 2004, the _____ II Memorial in Washington honors those who served, the 400,000 who died, and those who supported our nation in that war.
- The _____ National Military Park marks a terrible battle that marked the Civil War's turning point. Abraham Lincoln made a famous speech here.



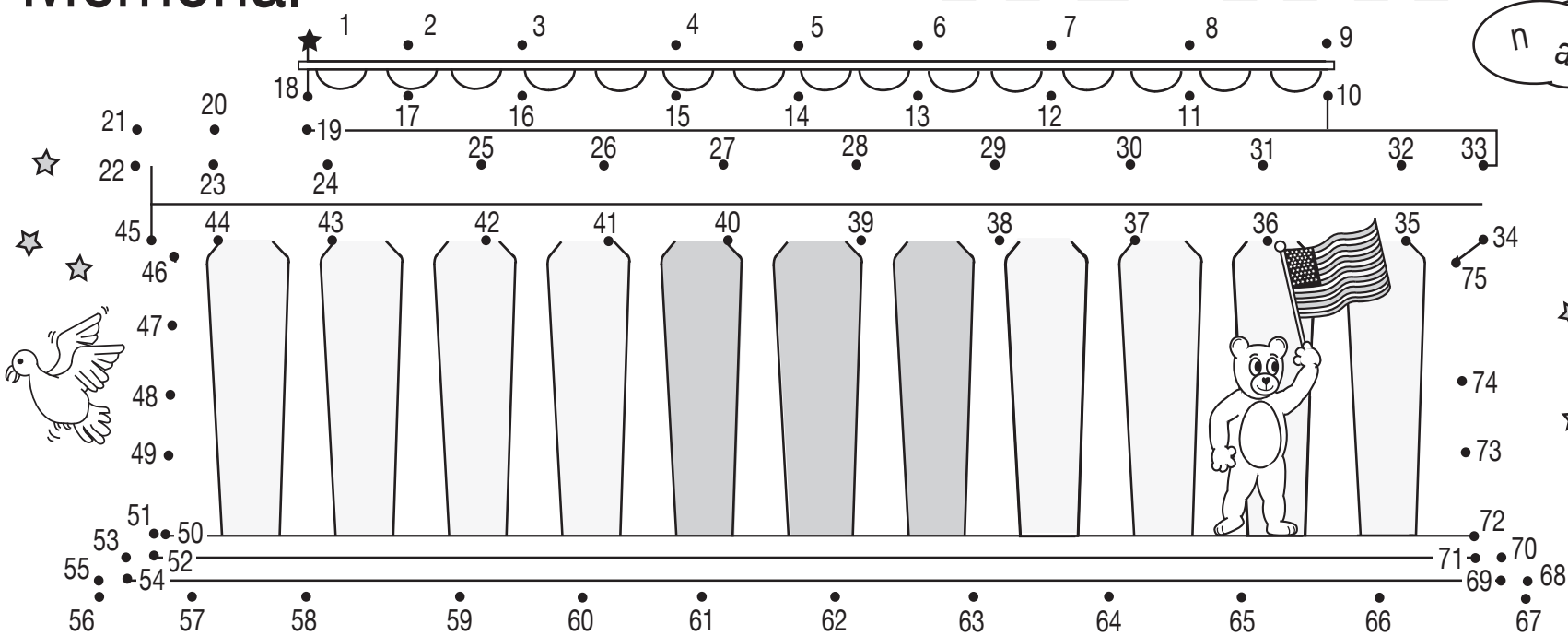
A Famous Memorial

The memorial below is in Washington, D.C. It was built to honor a special president.

Follow the numbered dots to see it. Look at clue # 3 above to see its name.

Which president has a statue that honors him inside this building?

★ A _ r _ h _ m _ i _ c _ l _



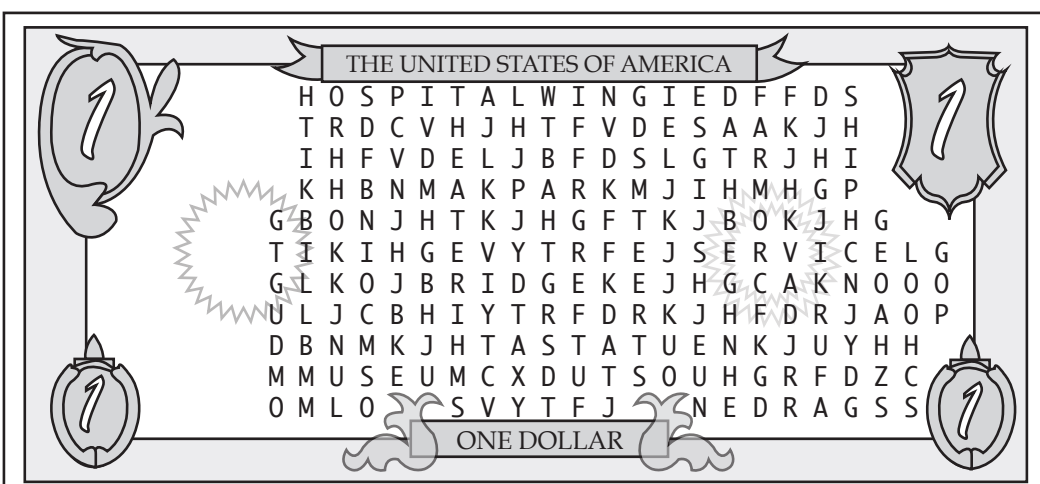
A Folding Memorial

On Memorial Day weekend, I will be in a "flyover" at the town parade. The parade is ending at a War Memorial in the town center.

This puzzle about memorials shows a "folding memorial" that we carry with us! It has a picture of a great leader on it.

Find and circle these things we use or name to remember special people:

- | | | |
|---------------|---------|------|
| hospital wing | library | ship |
| school | garden | coin |
| bridge | statue | bill |
| theater | street | park |
| museum | service | farm |



Newspaper Fun! Created by Animills LLC © 2021



Munger 80th Birthday

The family of Helen Munger would like you to join us in honoring her on her 80th birthday. Greetings may be sent to 2517 S. Melgaard Road, Aberdeen SD 57401.



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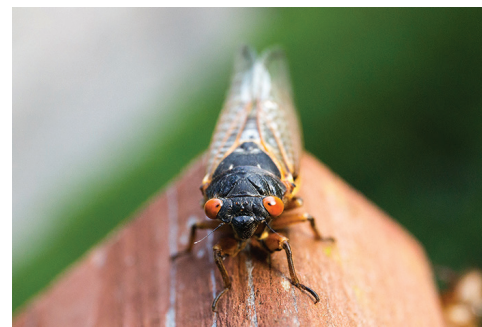
From the Editors of E - The Environmental Magazine

Cicada Blooms Off Kilter Due To Global Warming

by Roddy Scheer and Doug Moss

Dear EarthTalk: Are the cicada blooms of the eastern U.S. out of whack due to global warming and/or other man-made environmental problems?

—Joe R., Moorestown, NJ



The short answer is...probably. If you live in the eastern or midwestern U.S., you've likely seen so-called periodic cicadas. These inch-long, gray- and orange-winged insects with bulging red eyes feed on the underground xylem tissue of tree roots for years before emerging in millions-strong-per-acre swarms to mate and then die. Of the 3,000 different cicada species around the world, only seven—all in North America—are periodical. The first historical reports of periodical cicadas came from the Pilgrims who landed at Plymouth Rock and were shocked to see such a wondrous biological phenomenon unfold before their eyes during the summer of 1634.

Cut to the present, summer 2021 promises to be a doozy as cicada "blooms" go. From Georgia and Tennessee north to Michigan and New York, we can expect to see a big showing as the largest generational brood, Brood X, emerges from the ground en masse as spring warms to summer.

But even though this spectacle typically starts in May, this year millions of cicadas came out as early as March. Researchers believe they were erroneously triggered by a warming-induced "false spring" when the weather warmed up enough for trees to start leafing out early, even though at least one more freeze was still on the way. Even stranger still, a smaller segment of Brood X actually emerged four years early in and around Washington, D.C. in the late spring of 2017.

"[For] these accelerations that we're seeing constantly for all these different broods over much of the eastern half of the U.S., the only common phenomenon that can account for it is climate," biologist Gene Kritsky of Ohio's Mount St. Joseph University, who has been studying and mapping periodical cicadas for decades, tells Scientific American.

Time will tell if this warming-induced aberration in the cicada's lifecycle will have deleterious effects on the environment. The Pilgrims may have mistakenly thought they were being swarmed by a plague of locusts of biblical proportions that would eat up all their crops, but cicadas are actually beneficial to the environment, providing valuable ecosystem services to the communities of plants and wildlife in their native territories. Once the cicadas do emerge, they aerate soils, serve as a food source for predators, and relieve predatory pressure on other insects, serving as a biological kickstart to local ecosystems.

Scientists studying the ecological role of cicadas worry that altering the timing of their emergence could potentially have negative effects on the bug's populations moving forward, not to mention other environmental ripple effects. In the meantime, consider yourself lucky if you do get to see the cicadas—indeed one of the great phenomena of nature of the eastern U.S.—during this summer of Brood X.

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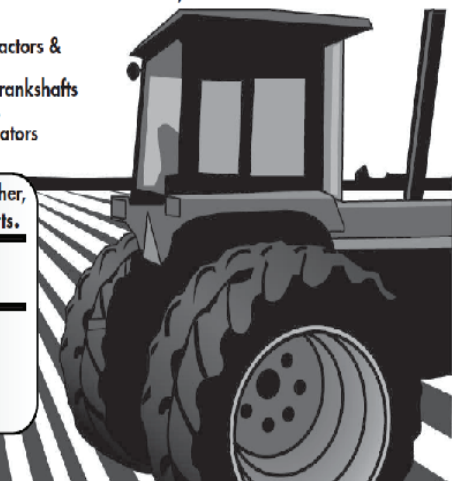
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YEAR ENDING DECEMBER 31, 2020
TRAVELERS CASUALTY INSURANCE
COMPANY OF AMERICA
HOME OFFICE ADDRESS:
ONE TOWER SQUARE, HARTFORD, CT 06183
MAIL ADDRESS:
ONE TOWER SQUARE, HARTFORD, CT 06183
ASSETS:

Bonds	.....	\$1,693,879,632.00
Stocks	.....	0
Mortgage Loans on	.....	0
Real Estate	.....	0
Real Estate Owned	.....	0
Cash and Bank Deposits	.....	101,334,849.00
Agents Balances or	.....	0
Uncollected Premiums	.....	185,204,730.00
Interest, Dividends and Real Estate Income	.....	16,858,812.00
Due and Accrued	.....	147,082,152.00
Other Assets	.....	2,144,360,175.00
TOTAL ASSETS		4,372,457,018.00
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	.....	935,523,138.00
Reserve for Loss	.....	0
Adjustment Expenses	.....	203,346,793.00
Other Expenses (excluding taxes, licenses and fees)	.....	14,908,256.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	.....	8,333,002.00
Federal and Foreign Income Taxes	.....	1,358,496.00
Unearned Premiums	.....	332,019,415.00
All Other Liabilities	.....	97,112,502.00
TOTAL LIABILITIES		1,592,601,600.00
Special Surplus Funds	.....	1,234,681.00
Capital Paid Up or Statutory Deposit	.....	6,000,000.00
Gross Paid In and Contributed Surplus	.....	125,632,050.00
Unassigned Surplus	.....	418,891,844.00
Surplus as Regards Policyholders	.....	551,758,575.00
TOTAL		2,144,360,175.00
BUSINESS IN SOUTH DAKOTA 2020		
Direct Premiums Written	.....	2,177,311.00
Direct Premiums Earned	.....	2,153,158.00
Direct Losses Paid	.....	2,172,736.00
Direct Losses Incurred	.....	3,734,181.00

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

WHEREAS, the Travelers Casualty Insurance Company of America, a Corporation organized under the Laws of Connecticut, has complied with all requirements of the Insurance Laws of the State of South Dakota;

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

- 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 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 Property Damage (Other than Auto); 9) Auto Physical Damage; 10) Auto Fidelity & Surety; 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., 2021.

LARRY DEITER
 Director of Insurance

19070
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
THE STANDARD FIRE INSURANCE
COMPANY
HOME OFFICE ADDRESS:
ONE TOWER SQUARE, HARTFORD, CT 06183
MAIL ADDRESS:
ONE TOWER SQUARE, HARTFORD, CT 06183
ASSETS:

Bonds	.....	\$2,638,036,158.00
Stocks	.....	533,299,024.00
Mortgage Loans on	.....	0
Real Estate	.....	0
Real Estate Owned	.....	0
Cash and Bank Deposits	.....	232,205,158.00
Agents Balances or	.....	0
Uncollected Premiums	.....	328,348,312.00
Interest, Dividends and Real Estate Income	.....	22,898,920.00
Due and Accrued	.....	496,064,181.00
Other Assets	.....	4,250,851,752.00
TOTAL ASSETS		8,255,487,473.00
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	.....	1,658,583,146.00
Reserve for Loss	.....	0
Adjustment Expenses	.....	360,512,264.00
Other Expenses (excluding taxes, licenses and fees)	.....	26,442,940.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	.....	14,773,527.00
Federal and Foreign Income Taxes	.....	2,821,876.00
Unearned Premiums	.....	588,635,152.00
All Other Liabilities	.....	288,280,038.00
TOTAL LIABILITIES		2,940,048,942.00
Special Surplus Funds	.....	2,188,958.00
Capital Paid Up or Statutory Deposit	.....	5,000,000.00
Gross Paid In and Contributed Surplus	.....	623,472,070.00
Unassigned Surplus	.....	680,141,782.00
Surplus as Regards Policyholders	.....	1,310,802,811.00
TOTAL		4,250,851,752.00
BUSINESS IN SOUTH DAKOTA 2020		
Direct Premiums Written	.....	839,696.00
Direct Premiums Earned	.....	1,070,588.00
Direct Losses Paid	.....	407,226.00
Direct Losses Incurred	.....	395,700.00

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

WHEREAS, the The Standard Fire Insurance Company, a Corporation organized under the Laws of Connecticut, has complied with all requirements of the Insurance Laws of the State of South Dakota;

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

- 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 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 Property Damage (Other than Auto); 9) Auto Physical Damage; 10) Auto Fidelity & Surety; 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., 2021.

LARRY DEITER
 Director of Insurance

19100
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
AMCO INSURANCE COMPANY
HOME OFFICE ADDRESS:
ONE WEST NATIONWIDE BLVD., COLUMBUS, OH 43215-2220
MAIL ADDRESS:
ONE WEST NATIONWIDE BLVD., 1-99-FIN7, COLUMBUS, OH 43215-2220
ASSETS:

Bonds	.....	\$166,538,284.00
Stocks	.....	0
Mortgage Loans on	.....	0
Real Estate	.....	0
Real Estate Owned	.....	0
Cash and Bank Deposits	.....	232,205,158.00
Agents Balances or	.....	0
Uncollected Premiums	.....	20,550,063.00
Interest, Dividends and Real Estate Income	.....	255,583,331.00
Due and Accrued	.....	1,371,746.00
Other Assets	.....	277,839,947.00
TOTAL ASSETS		721,883,371.00
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	.....	644,090.00
Reserve for Loss	.....	0
Adjustment Expenses	.....	37,047.00
Other Expenses (excluding taxes, licenses and fees)	.....	0
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	.....	135,719.00
Federal and Foreign Income Taxes	.....	284,568.00
Unearned Premiums	.....	9,707,632.00
All Other Liabilities	.....	485,213.00
TOTAL LIABILITIES		16,024,005.00
Special Surplus Funds	.....	517,251,591.00
Capital Paid Up or Statutory Deposit	.....	1,516,466.00
Gross Paid In and Contributed Surplus	.....	758,660.00
Unassigned Surplus	.....	11,556,778.00
Surplus as Regards Policyholders	.....	13,831,904.00
TOTAL		29,855,909.00
BUSINESS IN SOUTH DAKOTA 2020		
Direct Premiums Written	.....	1,149,767.00
Direct Premiums Earned	.....	1,137,020.00
Direct Losses Paid	.....	691,919.00
Direct Losses Incurred	.....	769,212.00

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

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

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

- 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 Property Damage (Other than Auto); 9) Auto Physical Damage; 10) Auto Fidelity & Surety; 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., 2021.

LARRY DEITER
 Director of Insurance

19186
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
ALLIANCE INSURANCE COMPANY, INC.
HOME OFFICE ADDRESS:
1122 N MAIN STREET, MCPHERSON, KS 67460
MAIL ADDRESS:
PO BOX 1401, MCPHERSON, KS 67460
ASSETS:

Bonds	.....	\$24,457,015.00
Stocks	.....	0
Mortgage Loans on	.....	0
Real Estate	.....	0
Real Estate Owned	.....	0
Cash and Bank Deposits	.....	2,788,693.00
Agents Balances or	.....	0
Uncollected Premiums	.....	0
Interest, Dividends and Real Estate Income	.....	184,733.00
Due and Accrued	.....	2,425,471.00
Other Assets	.....	29,855,912.00
TOTAL ASSETS		57,547,611.00
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	.....	4,729,736.00
Reserve for Loss	.....	0
Adjustment Expenses	.....	644,090.00
Other Expenses (excluding taxes, licenses and fees)	.....	37,047.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	.....	135,719.00
Federal and Foreign Income Taxes	.....	284,568.00
Unearned Premiums	.....	9,707,632.00
All Other Liabilities	.....	485,213.00
TOTAL LIABILITIES		16,024,005.00
Special Surplus Funds	.....	517,251,591.00
Capital Paid Up or Statutory Deposit	.....	1,516,466.00
Gross Paid In and Contributed Surplus	.....	758,660.00
Unassigned Surplus	.....	11,556,778.00
Surplus as Regards Policyholders	.....	13,831,904.00
TOTAL		29,855,909.00
BUSINESS IN SOUTH DAKOTA 2020		
Direct Premiums Written	.....	1,149,767.00
Direct Premiums Earned	.....	1,137,020.00
Direct Losses Paid	.....	691,919.00
Direct Losses Incurred	.....	769,212.00

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

WHEREAS, the Alliance Insurance Company, Inc., a Corporation organized under the Laws of Kansas, 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, 6, 7, 8, 9, 10, 11, 12, 13, 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 Property Damage (Other than Auto); 9) Auto Physical Damage; 10) Auto Fidelity & Surety; 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., 2021.

LARRY DEITER
 Director of Insurance

19194
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
FARMERS ALLIANCE MUTUAL
INSURANCE COMPANY
HOME OFFICE ADDRESS:
1122 N MAIN STREET, MCPHERSON, KS 67460
MAIL ADDRESS:
PO BOX 1401, MCPHERSON, KS 67460
ASSETS:

Bonds	.....	\$37,126,195.00
Stocks	.....	53,986,244.00
Mortgage Loans on	.....	0
Real Estate	.....	0
Real Estate Owned	.....	0
Cash and Bank Deposits	.....	5,062,429.00
Agents Balances or	.....	0
Uncollected Premiums	.....	38,786,547.00
Interest, Dividends and Real Estate Income	.....	1,498,792.00
Due and Accrued	.....	10,926,848.00
Other Assets	.....	366,782,069.00
TOTAL ASSETS		1,036,928,095.00
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	.....	43,622,550.00
Reserve for Loss	.....	0
Adjustment Expenses	.....	5,635,787.00
Other Expenses (excluding taxes, licenses and fees)	.....	296,626.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	.....	1,230,020.00
Federal and Foreign Income Taxes	.....	0
Unearned Premiums	.....	84,941,786.00
All Other Liabilities	.....	17,645,739.00
TOTAL LIABILITIES		153,372,508.00
Special Surplus Funds	.....	500,000.00
Capital Paid Up or Statutory Deposit	.....	0
Gross Paid In and Contributed Surplus	.....	0
Unassigned Surplus	.....	212,909,557.00
Surplus as Regards Policyholders	.....	213,409,557.00
TOTAL		366,782,066.00
BUSINESS IN SOUTH DAKOTA 2020		
Direct Premiums Written	.....	8,747,606.00
Direct Premiums Earned	.....	8,324,635.00
Direct Losses Paid	.....	6,360,884.00
Direct Losses Incurred	.....	6,127,678.00

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

WHEREAS, the Farmers Alliance Mutual Insurance Company, a Corporation organized under the Laws of Kansas, 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, 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 Property Damage (Other than Auto); 9) Auto Physical Damage; 10) Auto Fidelity & Surety; 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., 2021.

LARRY DEITER
 Director of Insurance

19232
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
ALLSTATE INSURANCE COMPANY
HOME OFFICE ADDRESS:
2775 SANDERS ROAD, NORTHBROOK, IL 60062
MAIL ADDRESS:
3075 SANDERS ROAD, SUITE G4E, NORTHBROOK, IL 60062
ASSETS:

Bonds	.....	\$31,919,103,672.00
Stocks	.....	7,870,259,270.00
Mortgage Loans on	.....	0
Real Estate	.....	574,570,640.00
Real Estate Owned	.....	301,473,685.00
Cash and Bank Deposits	.....	943,852,098.00
Agents Balances or	.....	0
Uncollected Premiums	.....	5,123,286,477.00
Interest, Dividends and Real Estate Income	.....	291,084,364.00
Due and Accrued	.....	6,884,850,434.00
Other Assets	.....	53,908,480,640.00
TOTAL ASSETS		1,060,990,214.00
LIABILITIES, SURPLUS & OTHER FUNDS		
Reserve for Losses	.....	13,872,917,371.00
Reserve for Loss	.....	0
Adjustment Expenses	.....	3,995,947,854.00
Other Expenses (excluding taxes, licenses and fees)	.....	1,546,908,374.00
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	.....	65,610,200.00
Federal and Foreign Income Taxes	.....	0
Unearned Premiums	.....	185,902,150.00
All Other Liabilities	.....	11,178,211,325.00
TOTAL LIABILITIES		28,990,555,663.00
Special Surplus Funds	.....	33,744,552,837.00
Capital Paid Up or Statutory Deposit	.....	19,777,839.00
Gross Paid In and Contributed Surplus	.....	3,882,000.00
Unassigned Surplus	.....	3,301,977,518.00
Surplus as Regards Policyholders	.....	16,838,290,446.00
TOTAL		53,908,480,640.00
BUSINESS IN SOUTH DAKOTA 2020		
Direct Premiums Written	.....	8,493,055.00
Direct Premiums Earned	.....	8,324,635.00
Direct Losses Paid	.....	6,475,240.00
Direct Losses Incurred	.....	7,518,141.00

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

65005
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
RIVERSOURCE LIFE INSURANCE
COMPANY

HOME OFFICE ADDRESS:
 227 AMERIPRISE FINANCIAL CENTER
 MINNEAPOLIS, MN 55474
 MAIL ADDRESS:
 227 AMERIPRISE FINANCIAL CENTER
 MINNEAPOLIS, MN 55474
ASSETS:

Bonds.....	\$17,807,454,375.00
Stocks.....	762,394,205.00
Mortgage Loans on	0
Real Estate	0
Real Estate Owned.....	2,425,555,754.00
Real Estate.....	81,722,270.00
Real Estate Owned.....	796,679,861.00
Policy Loans.....	2,751,397,841.00
Cash and Bank Deposits.....	5,181,200.00
Deferred and	0
Uncollected Premiums.....	148,857,280.00
Investment Income	93,065,701,846.00
Due and Accrued.....	117,844,944,632.00
Other Assets.....	117,844,944,632.00
TOTAL ASSETS.....	117,844,944,632.00
LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Life	0
Reserve for Contracts.....	18,983,088,405.00
Reserve for Accident	0
Policy and Contract Claims	0
Life.....	60,496,158.00
Accident & Health.....	15,859,682.00
General Expenses	0
Due or Accrued.....	9,689,267.00
Taxes, Licenses & Fees	0
Due or Accrued.....	11,631,885.00
Federal Income Taxes	0
Due or Accrued.....	298,671,922.00
All Other Liabilities.....	90,653,310,866.00
TOTAL LIABILITIES.....	113,054,946,261.00
Special Surplus Funds.....	825,177,207.00
Capital Paid Up.....	3,000,000.00
Gross Paid In and	0
Contributed Surplus.....	2,635,577,101.00
Unassigned Surplus.....	1,326,250,063.00
Surplus as Regards	0
Policyholders.....	4,789,998,371.00
TOTAL	117,844,944,632.00
BUSINESS IN SOUTH DAKOTA 2020	
Direct Premiums Received.....	21,575,257.00
Direct Losses Paid.....	49,319,207.00
Losses Incurred.....	7,063,568.00
Life Insurance in Force.....	640,158,482.00

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the RiverSource Life Insurance Company, a Corporation organized under the Laws of Minnesota, has complied with all requirements of the Insurance Laws of the State of South Dakota;
 NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1, 2, 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., 2021.

LARRY DETTER
 Director of Insurance

19429
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
THE INSURANCE COMPANY OF THE
STATE OF PENNSYLVANIA

HOME OFFICE ADDRESS:
 500 WEST MADISON STREET, SUITE 3000,
 CHICAGO, IL 60061
 MAIL ADDRESS:
 175 WATER STREET, NEW YORK, NY 10038
ASSETS:

Bonds.....	\$118,882,565.00
Stocks.....	0
Mortgage Loans on	0
Real Estate	0
Real Estate Owned.....	0
Cash and Bank Deposits.....	7,112,161.00
Agents Balances or	0
Uncollected Premiums.....	0
Interest, Dividends and Real Estate Income	819,223.00
Due and Accrued.....	16,120,977.00
Other Assets.....	142,934,926.00
TOTAL ASSETS.....	142,934,926.00
LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Losses.....	0
Reserve for Loss	0
Adjustment Expenses	0
Other Expenses (excluding	0
taxes, licenses and fees)	0
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	0
Federal and Foreign	0
Income Taxes.....	4,964,635.00
Unearned Premiums.....	0
All Other Liabilities.....	91,668,288.00
TOTAL LIABILITIES.....	96,632,924.00
Special Surplus Funds.....	0
Capital Paid Up or	0
Statutory Deposit.....	5,005,500.00
Gross Paid In and	0
Contributed Surplus.....	17,320,615.00
Unassigned Surplus.....	23,975,887.00
Surplus as Regards	0
Policyholders.....	46,302,002.00
TOTAL	142,934,926.00
BUSINESS IN SOUTH DAKOTA 2020	
Direct Premiums Written.....	1,078,062.00
Direct Premiums Earned.....	1,050,080.00
Direct Losses Paid.....	2,036,853.00
Direct Losses Incurred.....	-576,694.00

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, 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, 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., 2021.

LARRY DETTER
 Director of Insurance

19445
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
NATIONAL UNION FIRE INSURANCE
COMPANY OF PITTSBURGH, PA.

HOME OFFICE ADDRESS:
 2595 INTERSTATE DRIVE, SUITE 103,
 HARRISBURG, PA 17110
 MAIL ADDRESS:
 175 WATER STREET, NEW YORK, NY 10038
ASSETS:

Bonds.....	\$12,218,276,591.00
Stocks.....	487,821,050.00
Mortgage Loans on	0
Real Estate	0
Real Estate Owned.....	3,191,055,769.00
Cash and Bank Deposits.....	473,597,106.00
Agents Balances or	0
Uncollected Premiums.....	1,225,490,150.00
Interest, Dividends and Real Estate Income	161,456,943.00
Due and Accrued.....	4,449,250,452.00
Other Assets.....	22,206,946,061.00
TOTAL ASSETS.....	22,206,946,061.00
LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Losses.....	7,953,463,558.00
Reserve for Loss	0
Adjustment Expenses	0
Other Expenses (excluding	0
taxes, licenses and fees)	11,606,309.00
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	108,401,015.00
Federal and Foreign	0
Income Taxes.....	18,333,675.00
Unearned Premiums.....	2,719,829,043.00
All Other Liabilities.....	4,663,598,936.00
TOTAL LIABILITIES.....	16,477,512,356.00
Special Surplus Funds.....	807,073,133.00
Capital Paid Up or	0
Statutory Deposit.....	4,478,750.00
Gross Paid In and	0
Contributed Surplus.....	4,809,878,052.00
Unassigned Surplus.....	108,005,769.00
Surplus as Regards	0
Policyholders.....	5,729,435,704.00
TOTAL	22,206,946,061.00
BUSINESS IN SOUTH DAKOTA 2020	
Direct Premiums Written.....	7,858,795.00
Direct Premiums Earned.....	8,395,999.00
Direct Losses Paid.....	2,735,197.00
Direct Losses Incurred.....	26,119,337.00

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the National Union Fire Insurance Company of Pittsburgh, Pa., a Corporation organized under the Laws of Pennsylvania, 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, 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., 2021.

LARRY DETTER
 Director of Insurance

19640
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
COLUMBIA NATIONAL INSURANCE
COMPANY

HOME OFFICE ADDRESS:
 12329 SOUTHPORT PARKWAY, STE 200, LA VISTA,
 NE 68128
 MAIL ADDRESS:
 175 WATER STREET, NEW YORK, NY 10038
ASSETS:

Bonds.....	\$68,079,695.00
Stocks.....	6,641,576.00
Mortgage Loans on	0
Real Estate	0
Real Estate Owned.....	3,191,055,769.00
Cash and Bank Deposits.....	2,108,266.00
Agents Balances or	0
Uncollected Premiums.....	9,040,866.00
Interest, Dividends and Real Estate Income	459,472.00
Due and Accrued.....	1,800,101.00
Other Assets.....	88,129,966.00
TOTAL ASSETS.....	88,129,966.00
LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Losses.....	24,917,586.00
Reserve for Loss	0
Adjustment Expenses	0
Other Expenses (excluding	0
taxes, licenses and fees)	6,865,782.00
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	46,573.00
Federal and Foreign	0
Income Taxes.....	19,625.00
Unearned Premiums.....	14,144,671.00
All Other Liabilities.....	4,097,306.00
TOTAL LIABILITIES.....	50,991,543.00
Special Surplus Funds.....	2,900,000.00
Capital Paid Up or	0
Statutory Deposit.....	0
Gross Paid In and	0
Contributed Surplus.....	12,806,281.00
Unassigned Surplus.....	22,332,142.00
Surplus as Regards	0
Policyholders.....	88,129,966.00
TOTAL	88,129,966.00
BUSINESS IN SOUTH DAKOTA 2020	
Direct Premiums Written.....	1,430,868.00
Direct Premiums Earned.....	1,451,467.00
Direct Losses Paid.....	1,431,356.00
Direct Losses Incurred.....	1,391,687.00

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the Columbia National 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, 14, 15, 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., 2021.

LARRY DETTER
 Director of Insurance

19240
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
ALLSTATE INDEMNITY COMPANY

HOME OFFICE ADDRESS:
 2775 SANDERS ROAD, NORTHBROOK, IL 60062
 MAIL ADDRESS:
 3075 SANDERS ROAD, SUITE 64E, NORTHBROOK,
 IL 60062
ASSETS:

Bonds.....	\$101,810,071.00
Stocks.....	0
Mortgage Loans on	0
Real Estate	0
Real Estate Owned.....	0
Cash and Bank Deposits.....	2,040,268.00
Agents Balances or	0
Uncollected Premiums.....	0
Interest, Dividends and Real Estate Income	815,979.00
Due and Accrued.....	7,102,202.00
Other Assets.....	111,788,520.00
TOTAL ASSETS.....	111,788,520.00
LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Losses.....	0
Reserve for Loss	0
Adjustment Expenses	0
Other Expenses (excluding	0
taxes, licenses and fees)	0
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	0
Federal and Foreign	0
Income Taxes.....	718,182.00
Unearned Premiums.....	10,997,872.00
All Other Liabilities.....	11,716,054.00
TOTAL LIABILITIES.....	11,716,054.00
Special Surplus Funds.....	0
Capital Paid Up or	0
Statutory Deposit.....	4,200,000.00
Gross Paid In and	0
Contributed Surplus.....	98,135,873.00
Unassigned Surplus.....	-2,283,407.00
Surplus as Regards	0
Policyholders.....	100,052,466.00
TOTAL	111,788,520.00
BUSINESS IN SOUTH DAKOTA 2020	
Direct Premiums Written.....	219,581.00
Direct Premiums Earned.....	198,825.00
Direct Losses Paid.....	280,475.00
Direct Losses Incurred.....	345,445.00

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the ALLSTATE INDEMNITY 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, 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., 2021.

LARRY DETTER
 Director of Insurance

19275
FROM ANNUAL STATEMENT
YEAR ENDING DECEMBER 31, 2020
AMERICAN FAMILY MUTUAL
INSURANCE COMPANY, S.I.

HOME OFFICE ADDRESS:
 6000 AMERICAN PARKWAY, MADISON, WI 53783
 MAIL ADDRESS:
 6000 AMERICAN PARKWAY, MADISON, WI 53783
ASSETS:

Bonds.....	\$13,717,840,255.00
Stocks.....	5,517,251,459.00
Mortgage Loans on	0
Real Estate	0
Real Estate Owned.....	215,122,715.00
Cash and Bank Deposits.....	244,705,518.00
Agents Balances or	0
Uncollected Premiums.....	364,194,979.00
Interest, Dividends and Real Estate Income	1,790,576,624.00
Due and Accrued.....	82,519,983.00
Other Assets.....	24,745,786,325.00
TOTAL ASSETS.....	24,745,786,325.00
LIABILITIES, SURPLUS & OTHER FUNDS	
Reserve for Losses.....	6,391,822,416.00
Reserve for Loss	0
Adjustment Expenses	0
Other Expenses (excluding	0
taxes, licenses and fees)	1,425,622,686.00
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	1,213,123,874.00
Federal and Foreign	0
Income Taxes.....	22,130,086.00
Unearned Premiums.....	39,903,622.00
All Other Liabilities.....	5,140,445,537.00
TOTAL LIABILITIES.....	2,894,326,413.00
Special Surplus Funds.....	17,117,373,634.00
Capital Paid Up or	0
Statutory Deposit.....	0
Gross Paid In and	0
Contributed Surplus.....	490,690,000.00
Unassigned Surplus.....	7,133,471,691.00
Surplus as Regards	0
Policyholders.....	7,628,411,691.00
TOTAL	24,745,786,325.00
BUSINESS IN SOUTH DAKOTA 2020	
Direct Premiums Written.....	65,111,876.00
Direct Premiums Earned.....	65,906,538.00
Direct Losses Paid.....	72,093,027.00
Direct Losses Incurred.....	79,872,599.00

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the American Family Mutual Insurance Company, S.I., a Corporation organized under the Laws of Wisconsin, has complied with all requirements of the Insurance Laws of the State of South Dakota;
 NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 16, 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

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64505 FROM ANNUAL STATEMENT
 YEAR ENDING DECEMBER 31, 2020
HOMESTEADERS LIFE COMPANY
 HOME OFFICE ADDRESS:
 5700 WESTOWN PARKWAY, WEST DES MOINES, IA 50266
 MAIL ADDRESS:
 5700 WESTOWN PARKWAY, WEST DES MOINES, IA 50266

Bonds \$2,887,242,220.00
 Stocks 3,869,500.00
 Mortgage Loans on Real Estate 171,084,477.00
 Real Estate Owned 9,737,580.00
 Policy Loans 1,533,083.00
 Cash and Bank Deposits 65,502,124.00
 Deferred and Uncollected Premiums 17,334,518.00
 Investment Income 29,364,762.00
 Due and Accrued 63,739,783.00
 Other Assets 3,249,408,047.00
TOTAL ASSETS 3,249,408,047.00
 Reserve for Life LIABILITIES, SURPLUS & OTHER FUNDS
 Policies & Contracts 2,956,800,193.00
 Reserve for Accident & Health Policies
 Policy and Contract Claims 5,204,415.00
 Life 5,204,415.00
 Accident & Health 0
 General Expenses 7,005,769.00
 Due or Accrued 1,743,494.00
 Taxes, Licenses & Fees
 Due or Accrued
 Federal Income Taxes
 Due or Accrued
 All Other Liabilities 0
 TOTAL LIABILITIES 68,706,949.00
 Special Surplus Funds 3,039,460,820.00
 Special Surplus Funds 0
 Capital Paid Up 0
 Gross Paid In and Contributed Surplus 209,947,230.00
 Unassigned Surplus 209,947,230.00
 Surplus as Regards Policyholders 3,249,408,050.00
TOTAL BUSINESS IN SOUTH DAKOTA 2020
 Direct Premiums Received 7,172,573.00
 Direct Losses Paid 5,070,059.00
 Losses Incurred 5,098,983.00
 Life Insurance in Force 64,908,424.00

64246 FROM ANNUAL STATEMENT
 YEAR ENDING DECEMBER 31, 2020
THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
 HOME OFFICE ADDRESS:
 10 HUDSON YARDS, NEW YORK, NY 10001
 MAIL ADDRESS:
 10 HUDSON YARDS, NEW YORK, NY 10001

Bonds \$47,972,078,125.42
 Stocks 1,317,055,084.77
 Mortgage Loans on Real Estate 4,815,515,589.68
 Real Estate Owned 280,145,314.72
 Policy Loans 3,809,542,003.11
 Cash and Bank Deposits 421,576,090.15
 Deferred and Uncollected Premiums 1,157,303,052.94
 Investment Income 518,447,581.40
 Due and Accrued 7,752,704,811.81
 Other Assets 68,044,367,654.00
TOTAL ASSETS 68,044,367,654.00
 Reserve for Life LIABILITIES, SURPLUS & OTHER FUNDS
 Policies & Contracts 44,335,796,916.86
 Reserve for Accident & Health Policies 4,633,463,084.57
 Policy and Contract Claims 449,304,725.25
 Life 271,363,489.91
 Accident & Health 1,363,785,861.97
 General Expenses 35,849,189.18
 Due or Accrued
 Taxes, Licenses & Fees
 Due or Accrued
 Federal Income Taxes
 Due or Accrued
 All Other Liabilities 9,195,062,385.26
 TOTAL LIABILITIES 60,284,625,653.00
 Special Surplus Funds 1,501,142,816.67
 Special Surplus Funds 0
 Capital Paid Up 0
 Gross Paid In and Contributed Surplus 6,258,599,184.38
 Unassigned Surplus 6,258,599,184.38
 Surplus as Regards Policyholders 7,759,742,001.05
TOTAL BUSINESS IN SOUTH DAKOTA 2020
 Direct Premiums Received 5,633,322.26
 Direct Losses Paid 9,014,930.56
 Losses Incurred 7,125,343.84
 Life Insurance in Force 417,186,661.00

63983 FROM ANNUAL STATEMENT
 YEAR ENDING DECEMBER 31, 2020
UNITED HERITAGE LIFE INSURANCE COMPANY
 HOME OFFICE ADDRESS:
 707 E UNITED HERITAGE COURT, MERIDIAN, ID 83642-7785
 MAIL ADDRESS:
 PO BOX 7777, MERIDIAN, ID 83680-7777

Bonds \$526,490,217.11
 Stocks 47,383,414.05
 Mortgage Loans on Real Estate 4,574,879.16
 Real Estate Owned 10,100,289.27
 Policy Loans 4,963,488.66
 Cash and Bank Deposits 1,486,178.57
 Deferred and Uncollected Premiums 502,614.32
 Investment Income 7,270,160.83
 Due and Accrued 32,351,408.52
 Other Assets 635,122,650.49
TOTAL ASSETS 635,122,650.49
 Reserve for Life LIABILITIES, SURPLUS & OTHER FUNDS
 Policies & Contracts 505,938,521.02
 Reserve for Accident & Health Policies 1,955,457.78
 Policy and Contract Claims 3,405,161.88
 Life 264,778.00
 Accident & Health 1,453,178.56
 General Expenses 466,808.39
 Due or Accrued
 Taxes, Licenses & Fees
 Due or Accrued
 Federal Income Taxes
 Due or Accrued
 All Other Liabilities 47,033,660.71
 TOTAL LIABILITIES 560,517,566.34
 Special Surplus Funds 5,200,000.00
 Special Surplus Funds 0
 Capital Paid Up 0
 Gross Paid In and Contributed Surplus 4,000,000.00
 Unassigned Surplus 4,000,000.00
 Surplus as Regards Policyholders 60,405,086.19
TOTAL BUSINESS IN SOUTH DAKOTA 2020
 Direct Premiums Received 74,605,086.19
 Direct Losses Paid 635,122,652.53
 Losses Incurred 2,949,511.92
 Life Insurance in Force 2,022,823.29

63444 FROM ANNUAL STATEMENT
 YEAR ENDING DECEMBER 31, 2020
ACCENDO INSURANCE COMPANY
 HOME OFFICE ADDRESS:
 3148 WEST 3500 SOUTH, WEST VALLEY CITY, UT 84119
 MAIL ADDRESS:
 3148 WEST 3500 SOUTH, WEST VALLEY CITY, UT 84119

Bonds \$4,594,826.00
 Stocks 0
 Mortgage Loans on Real Estate 0
 Real Estate Owned 0
 Policy Loans 0
 Cash and Bank Deposits 11,944,188.00
 Deferred and Uncollected Premiums 1,803,014.00
 Investment Income 26,746.00
 Due and Accrued 67,895,892.00
 Other Assets 86,264,666.00
TOTAL ASSETS 86,264,666.00
 Reserve for Life LIABILITIES, SURPLUS & OTHER FUNDS
 Policies & Contracts 1,508,119.00
 Reserve for Accident & Health Policies 1,427,970.00
 Policy and Contract Claims 140,000.00
 Life 7,743,901.00
 Accident & Health 6,925,454.00
 General Expenses 779,883.00
 Due or Accrued
 Taxes, Licenses & Fees
 Due or Accrued
 Federal Income Taxes
 Due or Accrued
 All Other Liabilities 2,471,393,008.00
 TOTAL LIABILITIES 32,889,960,813.00
 Special Surplus Funds 59,412,381.00
 Special Surplus Funds 0
 Capital Paid Up 0
 Gross Paid In and Contributed Surplus 8,013,960,675.00
 Unassigned Surplus 2,081,723,613.00
 Surplus as Regards Policyholders 2,897,191,788.00
TOTAL BUSINESS IN SOUTH DAKOTA 2020
 Direct Premiums Received 8,165,426.00
 Direct Losses Paid 3,547,660.00
 Losses Incurred 45,508.00
 Life Insurance in Force 17,644,219.00

63312 FROM ANNUAL STATEMENT
 YEAR ENDING DECEMBER 31, 2020
GREAT AMERICAN LIFE INSURANCE COMPANY
 HOME OFFICE ADDRESS:
 301 EAST FOURTH STREET, CINCINNATI, OH 45202
 MAIL ADDRESS:
 P.O. BOX 5420 CINCINNATI, OH 45201-5420

Bonds \$27,578,284,997.00
 Stocks 1,149,366,647.00
 Mortgage Loans on Real Estate 1,577,832,226.00
 Real Estate Owned 66,050,992.00
 Policy Loans 69,997,359.00
 Cash and Bank Deposits 2,047,399,245.00
 Deferred and Uncollected Premiums 7,808,952.00
 Investment Income 257,292,198.00
 Due and Accrued 3,043,119,985.00
 Other Assets 35,797,152,601.00
TOTAL ASSETS 35,797,152,601.00
 Reserve for Life LIABILITIES, SURPLUS & OTHER FUNDS
 Policies & Contracts 30,127,660,056.00
 Reserve for Accident & Health Policies 55,007,419.00
 Policy and Contract Claims 216,450,014.00
 Life 397,186.00
 Accident & Health 24,056,093.00
 General Expenses 4,997,037.00
 Due or Accrued
 Taxes, Licenses & Fees
 Due or Accrued
 Federal Income Taxes
 Due or Accrued
 All Other Liabilities 2,471,393,008.00
 TOTAL LIABILITIES 32,889,960,813.00
 Special Surplus Funds 59,412,381.00
 Special Surplus Funds 0
 Capital Paid Up 0
 Gross Paid In and Contributed Surplus 8,013,960,675.00
 Unassigned Surplus 2,081,723,613.00
 Surplus as Regards Policyholders 2,897,191,788.00
TOTAL BUSINESS IN SOUTH DAKOTA 2020
 Direct Premiums Received 8,165,426.00
 Direct Losses Paid 3,547,660.00
 Losses Incurred 45,508.00
 Life Insurance in Force 17,644,219.00

63274 FROM ANNUAL STATEMENT
 YEAR ENDING DECEMBER 31, 2020
FIDELITY & GUARANTY LIFE INSURANCE COMPANY
 HOME OFFICE ADDRESS:
 801 GRAND AVE., SUITE 2600, DES MOINES, IA 50309
 MAIL ADDRESS:
 801 GRAND AVE., SUITE 2600, DES MOINES, IA 50309

Bonds \$21,429,985,272.00
 Stocks 2,227,770,075.00
 Mortgage Loans on Real Estate 427,575,978.00
 Real Estate Owned 31,440,412.00
 Policy Loans 1,158,197,435.00
 Cash and Bank Deposits 5,121,724.00
 Deferred and Uncollected Premiums 201,737,979.00
 Investment Income 3,927,994,181.00
 Due and Accrued 29,409,823,056.00
 Other Assets
TOTAL ASSETS 29,409,823,056.00
 Reserve for Life LIABILITIES, SURPLUS & OTHER FUNDS
 Policies & Contracts 14,439,745,526.00
 Reserve for Accident & Health Policies 12,182.00
 Policy and Contract Claims 15,430,406.00
 Life 0
 Accident & Health 25,908,661.00
 General Expenses 5,125,975.00
 Due or Accrued
 Taxes, Licenses & Fees
 Due or Accrued
 Federal Income Taxes
 Due or Accrued
 All Other Liabilities 13,674,890,717.00
 TOTAL LIABILITIES 28,161,113,467.00
 Special Surplus Funds 229,172,434.00
 Special Surplus Funds 3,000,000.00
 Capital Paid Up 0
 Gross Paid In and Contributed Surplus 1,282,111,290.00
 Unassigned Surplus 490,574,139.00
 Surplus as Regards Policyholders 1,248,709,585.00
TOTAL BUSINESS IN SOUTH DAKOTA 2020
 Direct Premiums Received 29,409,823,052.00
 Direct Losses Paid 7,258,292.00
 Losses Incurred 379,815.00
 Life Insurance in Force 35,971,790.00

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the Homesteaders Life Company, a Corporation organized under the Laws of Iowa, has complied with all requirements of the Insurance Laws of the State of South Dakota:
 NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:
 1
 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) Ball 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., 2021.
 LARRY DEITER
 Director of Insurance

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the The Guardian Life Insurance Company, a Corporation organized under the Laws of New York, has complied with all requirements of the Insurance Laws of the State of South Dakota:
 NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:
 1, 2
 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) Ball 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., 2021.
 LARRY DEITER
 Director of Insurance

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the United Heritage Life Insurance Company, a Corporation organized under the Laws of Idaho, 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) Ball 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., 2021.
 LARRY DEITER
 Director of Insurance

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the Accendo Insurance Company, a Corporation organized under the Laws of Utah, 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) Ball 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., 2021.
 LARRY DEITER
 Director of Insurance

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the Great American Life Insurance Company, a Corporation organized under the Laws of Ohio, 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) Ball 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., 2021.
 LARRY DEITER
 Director of Insurance

COMPANY'S CERTIFICATE OF AUTHORITY
 WHEREAS, the Fidelity & Guaranty Life Insurance Company, a Corporation organized under the Laws of Iowa, has complied with all requirements of the Insurance Laws of the State of South Dakota:
 NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:
 1, 2, 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) Ball 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., 2021.
 LARRY DEITER
 Director of Insurance

Groton Chiropractic
 Clinic
 Carol McFarland-Kutter, D.C.
 1205 N 1st St., Groton 397-8204

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Groton Independent ◊ Wed., May 19, 2021 ◊ 7

Westport Town May 3, 2021

Meeting Minutes

Town of Westport General Meeting

May 3rd, 2021

The Town of Westport met on May 3rd, 2021 with Don & Deb Schlosser, Shane Storm, Mitch Wilson and Doreen Hertel present.

The following expenses were presented:

City General
NWPS (\$424.95), Groton Independent (\$46.42)

Sewer
NWPS (\$ 364.75) & NRWA – loan repayment (\$210.13).

Water
WEB (\$1,409.70), SD Assoc of Rural water systems (\$360.00), State of SD (\$15.00) & Water Maintenance District (\$408.16).

Mitch Wilson made motion to pay all bills; second by Shane Storm.

The following deposits were presented:

City General
Brown County Collections (\$939.77), State of SD (\$2980.05) & Interest (\$3.72).

Sewer
Resident Payments - (\$1,700.00).

Water
Resident Payments - (\$2,831.40).

NEW BUSINESS:

Discussion was held on alley closure. The legal notification has to be rerun; the time frame was printed in error. To comply with dates on alley closure, the next meeting for city meeting will be moved from June 7th to June 1st, Bills were reviewed from sewer project. We are now waiting for the loan to go thru to pay the bills from the sewer project.

Doreen Hertel, Finance Officer
Published once at the total approximate cost of \$15.87. 20055

Stratford Town March 8, 2021

Meeting Minutes

Town of Stratford Minutes of March 2021 Meeting

Stratford Town Board of Trustees met in regular session on March 8, 2021, at 7:00 PM in the Community

Hall. Those in attendance were Bourassa, L Jark, Prickett, Moen. Prickett called the meeting to order.

Motion to approve January minutes by Prickett, 2nd by Jark. Accounts receivable reviewed.

Electrical - Sign is working, may make changes another time. New sensor was installed on the light in the front of the hall.

Approval for DI of Groton to use the hall - No fee.

FINANCE REPORT:

Bills presented for the month: Dept of Health (water testing) \$15, Groton Daily Independent (postings) \$112.54, Ken's (stamps) \$110.00, Stratford Fire Department \$28778.77, Water District Maintenance \$408.16;

Automatic Withdrawals: JVC (phone) \$43.20, NESD Economic Corp \$383.71, Northwestern Energy \$1008.00 + \$40.53, United Fire and Casualty \$346, Rural Development Sewer Loan \$478, WEB Water \$1703.93.

Motion to pay bills by Prickett, 2nd by Bourassa.

Properties are being sold. Need to extend water and sewer to those properties. Will discuss when activity begins on those lots.

Equalization meeting to be held March 15th at 7:00 PM

Discussed working on the basement - contact Sieh Construction to get a bid.

Prickett to contact well drilling companies to see who may be available and estimated cost.

Motion to adjourn; the next meeting will be March 15, 2021 at 7:00 PM; regular meeting April 12 at 7:00 PM by Prickett, 2nd by Jark.

Published once at the total approximate cost of \$17.63. 20056

Brown County May 11, 2021

Meeting Minutes

MAY 11, 2021 – GENERAL MEETING

Meeting called to order by Commission Chair Fjeldheim at 8:45 A.M. in the Commission Chambers, Courthouse Annex, Brown County, SD. Present were Commissioners Feickert, Sutton, and Kippley. Commissioner Wiese arrived during executive session. Commissioner Fjeldheim

led the Pledge of Allegiance.

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

MINUTES:

Moved by Sutton, seconded by Feickert to approve the general meeting minutes of May 4, 2021. All members present voting aye. Motion carried.

CLAIMS & PAYROLL: Moved by Kippley, seconded by Sutton to approve the following claims:

PAYROLL: Commission \$4,327.95; Auditor \$8,937.74; Treasurer \$13,792.02; SA \$22,298.22; SVAWA \$1,730.76; Maintenance \$8,324.84; Assessor \$14,636.40; Register of Deeds \$9,124.96; VSO \$4,495.45; GIS \$2,411.38; IT \$7,489.55; HR \$3,719.83; Sheriff \$42,976.23; Jail \$50,031.95; Court Security \$6,153.21; JDC \$23,189.55; Welfare \$2,982.62; Museum \$8,051.37; Parks/Fairgrounds \$5,346.43; Fair Board \$2,263.44; 4-H \$643.45; Weed \$4,060.95; Planning & Zoning \$3,864.71; Highway \$33,114.00; Dispatch \$27,260.17; Emergency \$4,160.96; Teen Court \$460.46; JDAI \$1,786.92; 24/7 Sobriety \$1,245.20; Landfill \$16,256.74; CLAIMS: Machinery & Equipment: Roland Moerke \$26,800. Professional Fees: Certified Languages International \$1,324.95; Helms & Associates Inc \$13,702.85; Houston Engineering \$4,168.05; Kerri Cook-Huber \$119.06; Kuck Law Office \$59.20; LexisNexis Risk Data Management Inc \$332.00; Microfilm Imaging Systems Inc \$1,292.00; Medical Priority Consultants \$4,944.00; Sanford Health \$939.10; SD Dept of Revenue \$831.90. Publishing: Aberdeen American News \$1,841.60; Dakota Broadcasting \$1,400.00; Hub City Radio \$1,300.00; Midstates Printing \$12.00. Repairs & Maintenance: Active Data Systems \$4,000.00; Butler Machinery \$2,091.43; Crawford Trucks & Equipment \$434.89; Dakota Doors Inc \$61.22; Roland L. Moerke \$3,571.00; Dakota Fluid Power Inc \$450.99; Diamond Mowers Inc \$45.07; Diesel Machinery \$8,078.00; Ecolab Pest Elimination \$105.45; Farnams Genuine Parts Inc \$133.17; MB LLC \$585.00; HF Jacobs & Sons Construction \$1,869.50; House of Glass \$864.00; Interior Design Concepts Inc \$2,399.38; Lang's Audio TV & Appliance \$413.00; Minn-Kota Communications Inc \$885.00; RD Offutt Company \$25,156.86; RDO Equipment Co \$59,902.54; Sewer Duck Inc \$300.00; Zastrow's Sales & Service \$125.00. Supplies: Ag-tegra Cooperative \$37,798.46; Bakken Build Maintenance \$500.00; Behnke Pit \$5,489.44; Butler Machinery \$11.36; Century Business Products \$20.43; Crawford Trucks & Equipment \$185.90; Dakota Fluid Power Inc \$535.62; Dakota Mailing & Shipping \$187.18; Dakota Oil \$164.42; Dakota Supply Group \$5.39; Diamond Mowers Inc \$299.76; Diesel Machinery \$276.19; Earthgrains Baking Co. Inc. \$757.46; East Side Jersey Dairy Inc \$760.14; Farnams Genuine Parts Inc \$147.68; Fastenal Co \$156.97; Timothy Gardner \$31.00; MB LLC \$474.50; Government Form & Supplies \$260.14; Interstate Battery System \$370.85; Lang's Audio TV & Appliance \$679.99; Leidholdt Tool Sales Inc \$20.23; Midstates Printing \$108.43; Pantorium Cleaners Inc \$84.00; Plumbing & Heating Wholesale \$68.28; Precision Kiosk Technologies \$2,700.00; Premier Southern Ticket \$566.93; RDO Equipment Co \$3,984.21; Satellite Tracking of People \$1,205.75; Tri State Water \$35.00; True-North Steel \$14,141.55; US Foods \$12,259.27; Zastrow's Sales & Service \$115.00. Travel & Conference: City of Groton \$62.10; Brian Koens \$365.66; Lexipol \$1,428.00; Mark Milbrandt \$946.00; Roberta Nichols \$206.16; Regency Midwest Ventures Ltd \$202.00; Deadwood Resorts LLC \$237.00; Patricia VanMeter \$156.04. Utilities: City of Aberdeen \$1,390.72; Qwest Corporation \$2,036.07; Economy Propane LLC \$745.48; State of SD \$106.06; Midcontinent Communications \$499.51; Northern Electric Coop Inc \$670.46; Northwestern Energy \$937.78; Northern Valley Communication \$2,859.91; Town of Frederick \$68.00; Web Water \$126.93. Rentals: Aramark \$328.04. Other: Henna Tattoos \$200.00; NTD Services & Repair \$320; Office of Child Support & Family Services \$9,808.50; Rozie's Ice Cream Shoppe \$1,200.00; SDACO \$1,284.00; SD DENR

\$4,994.46; SD Dept of Revenue \$804,670.92. All members present voting aye. Motion carried.

HR REPORT: Moved by Sutton, seconded by Feickert to approve the HR Office Report, which includes the following: Acknowledge Heather Kulwicki's stepping down as Brown County Jail Sergeant and will be reclassified as full-time Jail Correctional Officer effective May 3, 2021 @ \$18.20/hour. Approve hiring of Jerry Bjerke as Brown County Highway seasonal full-time employee effective May 3, 2021 @ \$12.98/hour. All members present voting aye. Motion carried.

SET HEARING DATE/PACKAGE OFF-SALE LIQUOR LICENSES:

Moved by Kippley, seconded by Sutton to set public hearing and authorize advertising for public hearing on Package Off-Sale Liquor License Application from the following: Elm Lake Resort LLC (Travis Swenson) 37594 102nd St Frederick, SD 57441 – Lot 1 Elm Lake Resort SE ¼ 8-128-65 That portion of the Road R10/W; Bath Quick Stop LLC (Dustin Guthmiller) 39494 133rd St Bath, SD 57427 – Lot B Weismantels 1st Subdivision of lot 1 ex N 12' Jenkins Subdivision E ½ of SE ¼ section 18-123-62;

Jackie Chantal, LLC (Chantal Gortmaker) DBA Richmond Oasis 12845 382nd Ave Aberdeen, SD 57401 – Lot 4 Schaeffer Richmond Lake 2nd Add NW & NE 25-124-65 (5AC); PZA Inc (James Ronning) DBA Anchors Away Lodge & Resort 12800 S Short Dr. Aberdeen SD 57401 – Palmers Richmond Resort SD Lt 1 (SDOL 1 Richmond OL 1&2). Public hearing is set for 8:46 a.m. June 1, 2021 in the Brown County Courthouse Commission Chambers. All members present voting aye. Motion Carried.

FAIRGROUNDS ASPHALT ROAD REPAIR: Moved by Sutton, seconded by Kippley to approve the estimate submitted by Lien Transportation Company @ \$37,861.80 for fixing the asphalt roads at the fairgrounds with rates based on Highway Department bid price. All members present voting aye. Motion carried.

SET BID DATE FOR 124 BUILDING WINDOWS: Moved by Sutton, seconded by Fjeldheim to authorize advertising and set hearing date to open, read and consider sealed bids for 124 Building Windows Installation at 124 S 1st St Aberdeen, South Dakota. Hearing set for June 1, 2021 at 8:48 a.m., Brown County Courthouse, Commission Chambers, Courthouse Annex. All members present voting aye. Motion carried.

EXECUTIVE SESSION: Moved by Sutton, seconded by Feickert to go into executive session to discuss personnel and contract per SDCL 1-25-2(1, 4). All members present voting aye. Motion carried. The chair declared executive session closed with no action taken.

ADJOURNMENT: Moved by Kippley, seconded by Sutton to adjourn the Brown County Commission at 10:47 a.m. All members present voting aye. Motion carried.

Jeannette McClain, Brown County Deputy Auditor
Published once at the total approximate cost of \$73.17. 20057

Brown County Bath Quick Stop Beverage License

NOTICE OF HEARING FOR ALCOHOLIC BEVERAGE LICENSE APPLICATION

Notice is hereby given that the Board of County Commissioners in and for the County of Brown in the City of Aberdeen, South Dakota, on the 1st day of June 2021 at the hour of 8:46 A.M. at the Brown County Courthouse Annex in the Chambers meeting room will meet in regular session to consider the following application for an Alcoholic Beverage License to operate outside of the Municipality, which has been presented to the Board of County Commissioners and filed in the County Auditor's Office.

PACKAGE (OFF-SALE) LIQUOR:

Elm Lake Resort LLC (Travis Swenson) 37594 102nd St Frederick, SD 57441 – Lot 1 Elm Lake Resort SE ¼ 8-128-65 That portion of the Road R10/W

Bath Quick Stop LLC (Dustin Guthmiller) 39494 133rd St Bath, SD 57427 – Lot B Weismantels 1st Subdivision of lot 1 ex N 12' Jenkins Subdivision E1/2 of SE1/4 section 18-123-62

Jackie Chantal, LLC (Chantal Gortmaker) DBA Richmond Oasis 12845 382nd Ave Aberdeen, SD

57401 – Lot 4 Schaeffer Richmond Lake 2nd Add NW & NE 25-124-65 (5AC)

PZA Inc (James Ronning) DBA Anchors Away Lodge & Resort 12800 S Short Dr. Aberdeen SD 57401 – Palmers Richmond Resort SD Lt 1 (SDOL 1 Richmond OL 1&2)

Notice is hereby further given that any person, persons or their attorney may appear at said scheduled public hearing and present objections to the above application if any objections therebe.

ATTEST: Cathy McNickle
Brown County Auditor

Published once at the total approximate cost of \$18.94. 20058

Brown County Window Contractors Bid

NOTICE TO WINDOW CONTRACTORS

Notice is hereby given that sealed bids will be received in the Chambers of the Brown

County Board of Commissioners at the Brown County Courthouse Annex, 25 Market

Street Suite 1, Aberdeen, South Dakota; until the hour of 8:48 A.M. on June 1, 2021, at said time and place all bids will be publicly opened, read and considered by the Brown County Board of Commissioners for: Project: Remove existing windows and install new windows on the 124 Building located at 124 South 1st Street, Aberdeen, South Dakota.

Envelopes containing bids shall be addressed to the Brown County Auditor, 25 Market

Street Suite 1, Aberdeen, South Dakota, and be marked on the envelope. "124 Building Windows" to be opened on June 1, 2021. The Brown County Board of Commissioners reserves the right to reject any or all bids, and to accept the bid they deem to be in the best interest of Brown County. Brown County is exempt from all Federal Excise Tax and State Sales Tax.

PROPOSAL GUARANTY: No proposal will be considered unless accompanied by a

certified check, a cashier's check or bank draft in the amount of 5% of the total amount of bid, that has been issued by a State or a National Bank authorized to do business in South Dakota; or a bid bond in the amount of 10% of the total amount of bid, pay-

able without condition to Brown County as a guarantee of good faith in entering into a contract if so awarded.

PERFORMANCE BOND: Brown County will give notice to the successful bidder that the proposal has been accepted, and said bidder shall within ten (10) days thereafter enter into a contract with Brown County and furnish a performance bond in an amount equal to the contract price.

Specifications are on file and may be obtained at no charge at the Brown County Maintenance, 25 Market Street, Aberdeen, South Dakota 57401. Phone: 605-626-7124

ATTEST:
Cathy McNickle
Brown County Auditor
(0519.0526)

Published twice at the total approximate cost of \$44.08. 20059

Claremont Town April 6, 2021

Meeting Minutes

The board of trustees for the town of Claremont met on 4-6-2021 at 7:00pm in city Hall. President Johnson called the meeting to order with trustee Spencer and Rasmussen present. On a motion by Spencer and seconded by Rasmussen the minutes of the March meeting were approved. On a motion by Rasmussen and seconded by Johnson the following warrants were approved. General: Dakota Bnak, city hall loan, 573.33; NWE, street lights and city hall, 62.66; Dakota Doors, Inc. repair shop overhead door, 142.86; Charla Rye, supplies/city hall, 62.66; GDI publishing, 36.47; James Valley, telecommunications, 100.56; Holland Auto center, parts for shop, 101.97 WSSW: NWE, water, 162.32; NWE sewer, 68.32; BDM, water purchased, 929.26; SD Public Health, water sample, 15.00; CDJ, repair/replace pressure switch, 505.36; Ecolab, pest elimination, 171.38; Don VanderVorst, 1" in line valve/wellhouse, 19.16; Rural Development, water loan, 576.00; With no further business before the board a motion was made by Johnson to adjourn seconded by Rasmussen. Motion carried.

C.Rye Finance Officer
Published once at the total approximate cost of \$12.05. 20061

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New S.D. poll reveals economic pessimism and dissatisfaction with democracy

Bart Pfankuch

South Dakota News Watch

Part one of a three-part series.

As the state emerges from the COVID-19 pandemic, some residents of South Dakota are uneasy about what life holds for future generations and many have only limited confidence in the effectiveness of some democratic institutions.

The findings are from a recent poll of 500 South Dakota residents conducted in a partnership between South Dakota News Watch and the Chiesman Center for Democracy at the University of South Dakota. The poll is part of an ongoing, expanding effort by News Watch called "South Dakota Matters," which seeks to use statewide polls and online panel discussions to delve deeply into topics of critical importance to South Dakotans.

The poll questions revealed a mix of widely varying results.

While the economic questions in the poll show that some state residents remain hopeful for the future and have done a good job in saving money and preparing for retirement, a few questions spurred responses that showed a statistically relevant level of pessimism. Meanwhile, questions related to democratic institutions generally did not reveal confidence in federal government, but respondents did show confidence in local police, local government and the military.

The poll was conducted by Pulse Research of Oregon during the week of April 21-27, 2021. Respondents were contacted by phone and were roughly representative of the broader state population in regard to gender, age, and political affiliation. The poll included Native American respondents, though they were under-represented compared with the statewide Native population. The median income of the poll respondents was about 30% higher than that of the entire state. The margin of error is plus or minus four percentage points.

Here are some general findings from the poll; to view all poll results go online to SDNewsWatch.org.

— Respondents showed great dissatisfaction with how democracy is working in America right now, and political party division and distrust of competing parties is high. Almost 65% of respondents were very or somewhat dissatisfied with how democracy is working, and nearly a third thought members of the opposing political party posed a "very serious threat" to America and its people.

— Respondents overall have a very little confidence in the effectiveness of the executive branch, of Congress, of political parties and of the press. They have a mixed level of confidence in the courts, state government and colleges and universities. They have very strong confidence in the military, local government and local police.

— Compared with Democrats and Independents, Republicans were much less confident in the executive branch, Congress, the courts, colleges and universities, political parties and the press. Democrats and Independents had far less confidence in state government than Republicans.

— Respondents overall support the citizen ballot initiative process and do not want the state Legislature to make it harder for initiatives to appear on the ballot.

— Compared with Republicans, Democrats and Independents were much more supportive of citizen ballot initiatives as an important part of the democratic process and felt more strongly that the Legislature should not make

it more difficult.

— When asked if life is better for themselves compared with their parents at the same stage of life, nearly half of all respondents said they are doing the same or worse financially. Compared with men, women were less likely to say they were better off financially than their parents.

— When asked if life will be better or worse for their children or future generations, nearly three-quarters of all respondents said life will be the same or worse. Only one in five respondents said they expect life will be better for future generations in South Dakota.

— Compared with Democrats and Independents, Republicans were less likely to expect that life for future generations will be better. Compared with women, men were far more likely to report that life will be the same or worse for future generations.

— Three out of five respondents said they have three months' worth of expenses in a savings account, though it is important to note that the median income of respondents was significantly higher than the rest of the state of South Dakota.

— Only a quarter of respondents felt "very secure" about how much money they have saved for retirement; about three quarters felt only somewhat secure or not secure at all.

— More than half of respondents said they were doing better financially than five years ago; about one in five said they were doing worse.

Here are some facts about the 500 people who responded to the poll.

Median annual household income — \$75,000 (statewide median household income is \$58,000)

Median age — 50 years old

Race/ethnicity — 83% white, 4.5% Native American, 1.3% Hispanic, 0.9% black, 3.1% mixed race

Self-reported political party affiliation — 45.3% Republican, 27.6% Independent, 21.3% Democrat, 5.8% undeclared

Rural/urban residency — 50.9% rural, 45.9% urban, 3.2% undeclared; residents from all counties were represented

Gender — 50.6% female, 49.4% male

Coming next: Experts discuss poll results showing some pessimism over state's future.

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By Tyler A. Ptacek, MD ~ Prairie Doc® Perspectives

Grandmother's Love Surpasses Back Pain

Back pain can be disabling, not only in terms of employment but also in terms of social connections. This point was never more clear to me than when I saw Maria, a 56-year-old experiencing severe low back pain for nearly five years. The pain prevented her from standing or walking for more than five minutes at a time and had cost her the job she loved. Maria shared with me her one heart-wrenching goal; she wanted to hold her first grandchild, a six-month-old baby boy. Doing so had caused pain so intense it put her in bed for a full day afterwards.

At our first visit, we discussed the treatments she had exhausted with no relief. Pain pills had severe side effects. She tried numerous steroid injections which seemed to help for several weeks, but the pain returned as did her disability. These "quick fixes" were not only failing to relieve her pain but were causing other health issues. She was diagnosed with osteopenia and pre-diabetes; both are known risks of prolonged steroid use. She had been told there were no other options for her. I reviewed her medical history and immediately noticed a glaring treatment deficit; she had never been to physical therapy.

After six weeks of physical therapy and a trial of some basic non-opioid medications, she was able to lose weight and developed a home routine to decrease the pain significantly, but one problem remained. She still could not pick up her grandchild without severe pain.

We ordered new imaging and found arthritis in the small, paired joints in the back of the lumbar spine, plus inflammatory disc/bone problems in the front of the low back structure. This is a well-known phenomenon called "Modic endplate changes." For perhaps the first time, Maria received a full explanation of her imaging and learned what was causing her pain.

We treated her L4 and L5 Modic changes with an outpatient, minimally invasive procedure which targets the basivertebral nerve. This treatment has the potential to provide a permanent cure for pain related to this specific problem. Maria's recovery process was mostly anesthesia-related, and she had 80 percent relief of the pain within two weeks. At her three-month follow-up appointment, she had tears of joy as she told me how wonderful it was to hold her now one-year-old grandson!

This is why I am a pain doctor, not only to relieve pain, but to restore function and help patients achieve their basic life goals. Life is about the little things that most of us take for granted, whether it is standing, walking or holding our grandkids.

Tyler A. Ptacek, M.D. is a contributing Prairie Doc® columnist and a guest this week on the Prairie Doc® television show. He practices in Rapid City, South Dakota as a board certified and fellowship-trained interventional pain physician. For free and easy access to the entire Prairie Doc® library, visit www.prairedoc.org and follow Prairie Doc® on Facebook 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.

AUCTIONS

SURPLUS ONLINE ABSOLUTE AUCTION: Todd County School District & City of Mission, SD. Wednesday, June 9, 2021 to Wednesday, June 16, 2021, 6:00 pm with soft close. Several school buses, vehicles, JD 2640 tractor w/loader, rotary mower, snowmobiles, trailers, propane tanks, fire trucks, much more. More information: lockrealty.net or www.lockrealtyandauctions.hibid.com

EMPLOYMENT

DENTAL HYGIENIST Are you a dental hygienist looking for a change? Delta Dental of South Dakota's Mobile Program is looking to hire a dental hygienist who will work under collaborative supervision in southwest South Dakota, primarily on the Pine Ridge Indian Reservation. This hygienist will join a team providing preventive services and oral health education in schools, Head Starts, etc. Extensive travel is required. Excellent salary and benefits including health, dental, vision, life/long term disability insurance, paid holidays, vacation/sick leave, 401k, and more. Opportunity for summer weeks off is available. The target start date for this position is August 1, 2021. For more information visit www.deltadentalsd.com. Submit a cover letter and resume to: summer.sporrer@deltadentalsd.com. Questions? Contact Summer Sporrer at 605-494-2569.

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BOWDLE SCHOOLS is seeking a Grade 7-12 Agriculture/FFA teacher. Call/email Hector at 605.285.6272 or Hector.Serna@k12.sd.us. Pay depends on experience. EOE.

HUGHES COUNTY HIGHWAY SUPERINTENDENT, full time, Pierre area. Directs all County Highway Department operations. Wage DOQ. Call 605-773-7477 for information. Open until filled. EOE

FT PAINTER NEEDED: Supreme Welding Inc needs an experienced painter for 40+ hours/week. Must be 18+ yrs old. Benefits available. Contact Duane: 605-874-8416 or swi@itctel.com

NOTICES

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This project was supported, in part by grant number 90MP0229 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington D.C., 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings & conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living Policy.

Guthmiller, Peterson place at NEC Meet

Two Groton Area golfers placed at the Northeast Conference golf meet held Monday in Milbank. Carly Guthmiller shot at 39 in the front half and a 46 in the back half to take second place in the conference with a score of 85. Shaylee Peterson shot a 55 and a 58 for a total score of 113, placing 14th. Emma Schinkel shot a 50 and a 69 for a total score of 119.

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I have absolutely no advice for graduates

I've covered dozens of graduations over the years, and I never tire of the optimism and enthusiasm. We publish profiles of the seniors each year and learn their future plans, anything from medical school, the military, or beauty college.

I used to offer advice to graduates each year, but let's face it, most of them aren't going to read this unless we can figure out a way to post this on Instagram. So let's call them observations. I've learned through "observations" and personal experience that the happiest people are those who love what they do. That's why I appreciate the senior portraits with cows in the background and the seniors who plan to get an agriculture degree and take over the family enterprise. They get it. It's a lifestyle. Sometimes you make good money, sometimes it's slim pickin's, but there's freedom involved, although it may not seem that way when you're sitting across from your loan officer arm wrestling over whether you need that new air seeder or not. Anyway, it's not all about the money. Tell your banker I said so.

Here's the part where I go full-on old-timer. I shall, however, refrain from using the phrase, "Back in my day" or words like "whippersnapper." After exploring a good part of the country in a radio career—and it's always healthy to experience new locales—I realized, like the kids with the cows in the picture, that I am a child of the prairie. I loved the Rockies, loved Alaska, loved the ocean, but the buffalo grass and wheat fields called me back. This place speaks to me.

Though I never imagined that I would want to own my own business—it seemed scary and insecure, and sometimes it is, and it's not for everyone—but if I were going to offer advice (and I've pledged not to) I'd say it's worth looking into. You can make all the plans in the world when you're 18, but along the way, doors will open. It's up to you to decide whether you want to cross the threshold. Sometimes you build your own door. Being your own boss is about as American as it gets.

Back when I was dispensing my widely-ignored advice to graduates, I would tell them to save and invest your money starting yesterday and that debt is best employed as a tool not an extravagance. Getting a good CPA is a good idea, too.

As I traveled throughout the years, someone in New York or LA would ask in so many words, what the hell I was doing in North Dakota. "Because," I would try to explain, "I already have the things that people work their whole lives for, a roof that doesn't leak, space, nature, and kind neighbors. I enjoy these things daily. Why should I wait until I retire and try to pack it into the last couple decades of my life?" You can only move so fast in a walker. Besides, tomorrow's never guaranteed. That's not to say that Arizona doesn't sound better each winter, but for now, I still get some satisfaction from clearing snow in my Bobcat.

There's no right or wrong answer for any graduate. By all means, explore. Keep an open mind about EVERYTHING. The perspective you gain will serve you well no matter where you land. You can come home, but don't be provincial. If all that sounds like advice, it's not, because that's not what we're doing here.

A final observation... This is the part where the bored audience cheers the commencement speaker who drones on too long. I apparently flunked Fuddy-Duddy School, because I've never been one to complain about "kids today." I continue to be impressed with each new crop we send out into the world. Kids are better educated, more mature, and, I think, better looking than we were "back in my day." Dang it! I did it, anyway! Anyway, I base these comparisons on my 18-year-old self, so the baseline is relatively low. Don't get cocky.

Make the most of the days ahead. Enjoy life along the way. That's not advice, though. Actually, it's an order. And eat your vegetables, too. In the immortal words of Ferris Bueller, "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it." I think that's from the Old Testament.

So, congratulations. Now, will one of you whippersnappers help me get this on Instagram? Whatever that is.

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by Tony Bender



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Groton Senior Citizens

A continuing series by Dorene Nelson

The Groton area Senior Citizens is a charitable, non-profit corporation that has been in existence since 1954. The purpose of this organization is to provide services and entrainment to adults 55 years and older.

The Senior Citizens meet in the Groton Community Center three times a month on the 2nd, 3rd and 4th Mondays of each month. On the 2nd and 3rd Mondays the meeting starts at 1 P.M. with treats being served after each meeting by a member.

On the last Monday of the month, the meeting starts at 12 noon for a potluck dinner. After all meetings, the group plays cards, bingo, and socializes with the same schedule followed every month.

A formal business meeting is held at the 2nd Monday of the month. After the meeting, various games are played and enjoyed. Games are also played after the other two meetings. The group's members love the fun and camaraderie.



The officers for the Groton Senior Citizens are Bev Sombke, treasurer; Elda Stange, secretary; Sarge Likness, vice president; and Ruby Donovan, president.

(Courtesy Photo)

The Senior Citizen's main project for the past several years has been to plant and maintain the flowers and trees around the Groton Community Center.

With the generous donation from Thrivent Financial, they have helped to make our town more beautiful.

Membership dues are a modest \$7 per year. The Groton Community Center is located on the corner of East 2nd Ave. and North 3rd Street. Contact any officer or member for more information or just walk in to any of the meetings.

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- 6/7-9/2021 St. John's Lutheran Church VBS
- 06/12/2021 U8 Baseball Tournament
- 06/17/2021 Groton Transit Fundraiser, 4-7 p.m.
- 06/18/2021 SDSU Alumni & Friends Golf Tournament at Olive Grove
- 06/19/2021 Lions Crazy Golf Fest at Olive Grove Golf Course, Noon
- 06/26/2021 U10 Baseball Tournament
- 06/27/2021 U12 Baseball Tournament
- 07/04/2021 Firecracker Golf Tournament at Olive Grove
- 07/11/2021 Lions Club Summer Fest/Car Show at the City Park 10am-4pm (Sunday Mid-July)
- 07/22/2021 Pro-Am Golf Tournament at Olive Grove Golf Course

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21 N Main, Groton 605/397-NEWS (6397)
 Paul Irvin Kosel, Publisher paperpaul@grotonsd.net ~ 605-397-7460
 Tina Kosel, Office Manager office@grotonsd.net ~ 605-397-7285
 Notices: legals@grotonsd.net
 News Items: news@grotonsd.net
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