

Prairie Fare: Let's toast Dairy Month

by Julie Garden-Robinson, NDSU Extension Food and Nutrition Specialist

"Mom bought the good milk!" my daughter exclaimed years ago.

Curious, I opened the refrigerator to see what I had purchased. I usually bought 2% or fat-free milk, but this time I had grabbed whole milk with the red label.

"It's so creamy and delicious!" she declared as she took another drink.

I was simply happy my children enjoyed drinking milk. I was following the American Academy of Pediatrics' recommendations that encouraged low-fat or fat-free milk for children over age 2.

June is Dairy Month, making it a good time to recognize the contributions of dairy farmers and the nutritional value of dairy foods. Milk supplies high-quality protein, calcium, vitamin B12, riboflavin, phosphorus and several other nutrients for children and adults. Vitamins A and D are added to most milk products to support bone health and other important body functions.

When my kids reached the age of 1, whole milk was introduced. According to the American Academy of Pediatrics, children under age 1 should be fed breast milk or infant formula.

From ages 1 to 2, experts recommend full-fat dairy because

the fat promotes overall growth and brain development.

Leading health experts do not recommend raw (unpasteurized) milk because it can contain harmful bacteria.

Besides the texture or "mouthfeel," the main difference between any of the types of dairy milk is the amount of fat it contains.

The 2025-2030 Dietary Guidelines for Americans recommend three servings of dairy daily, which is the same as the previous guidelines. Full-fat dairy, if you prefer it, can be part of your choices, but we are encouraged to stay within our energy (calorie) needs.

Not everyone can drink dairy milk. Some people have lactose intolerance, or the inability to break down lactose (milk sugar). They may suffer gas, bloating, cramps and other gastrointestinal issues.

Those with lactose intolerance may be able to consume milk with meals or take lactase enzyme supplements that break down lactose. Others with lactose intolerance can handle yogurt or certain kinds of cheese.

However, those with a milk allergy need to avoid dairy, because it produces severe

effects, including rash, diarrhea and/or severe breathing problems. Milk-containing foods must carry a milk allergen statement ("contains milk").

We have many other types of milklike beverages available, made from plant ingredients such as nuts (cashews, almonds), grains (rice, oats) or others. Be sure to read and compare Nutrition Facts labels.

Celebrate Dairy Month with these ideas:

- Try a cheese platter or charcuterie board that combines a variety of cheeses, fruits, vegetables, nuts and grains.
- Serve yogurt parfaits for dessert or a snack.
- Make a creamy dip that pairs with crunchy veggies.
- Give overnight oats a try.
- Blend up smoothies with yogurt, milk or juice and your choice of fresh or frozen fruit.

Whether you prefer whole, reduced-fat or fat-free milk, dairy foods can be part of a healthy eating pattern. As my daughter reminded me years ago, sometimes the "good milk" is simply the one you enjoy drinking.

Try making ice cream in a bag, such as this recipe, which makes a fun activity.

Ice Cream in a Bag

Materials for each participant:

- 1 pint-sized freezer bag with zipper top
 - 1 gallon-sized freezer bag with zipper top
 - ½ cup whole milk or half-and-half
 - 1 tablespoon sugar
 - ½ teaspoon vanilla
 - ½ cup rock salt
 - Ice cubes
 - Towel to wrap bag
 - Paper towels or cloth towels to wipe bag
 - Toppings, such as sliced strawberries
- Place milk (or half-and-half), sugar and vanilla in the quart-sized bag. Seal it completely. Fill the large bag half full of ice and add the salt. Place the smaller bag inside the larger bag and seal it carefully. Wrap it in a towel, because it will be very cold. Shake the bags for about 5 to 10 minutes until the mixture becomes ice cream. Open the large bag and remove the small bag. Wipe the salt water from the small bag.

Makes one serving. With whole milk, a serving has 130 calories, 4 grams (g) fat, 4 g protein, 18 g carbohydrate, 0 g fiber and 50 milligrams sodium.

(Julie Garden-Robinson, Ph.D.,



R.D., L.R.D., is a North Dakota professor in the Department of State University Extension food Health, Nutrition and Exercise and nutrition specialist and Sciences.)

Abstracts of Insurance Legals

37478	39608	42307	68675	97241	94358
<p>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025</p> <p>of the</p> <p>Hartford Insurance Company Of The Midwest In the state of Indiana</p> <p>Total Assets 582,994,703 Total Liabilities 174,820,933 Aggregate write-ins for special surplus funds 0 Common Capital Stock 4,200,000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than 0 Special Surplus Funds Surplus Notes 0 Gross Paid in and 0 Contributed Surplus 159,820,459 Unassigned funds (surplus) 244,153,311 Total Capital and Surplus 408,173,771 Total Liabilities, Capital And Surplus 582,994,703</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 748,436,694 Total Direct Losses Incurred 645,425,032 Total Accident and Health Direct Premiums Earned 0 Total Accident and Health Direct Losses Incurred 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p>JON GODFREAD Commissioner of Insurance (June 18, 25, July 2)</p>	<p>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025</p> <p>of the</p> <p>Nutmeg Insurance Company In the state of Connecticut</p> <p>Total Assets 542,364,291 Total Liabilities 242,865,162 Aggregate write-ins for special surplus funds 0 Common Capital Stock 4,200,000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than 0 Special Surplus Funds Surplus Notes 0 Gross Paid in and 0 Contributed Surplus 58,011,061 Unassigned funds (surplus) 237,558,068 Total Capital and Surplus 299,769,129 Total Liabilities, Capital And Surplus 542,634,291</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 501,161,336 Total Direct Losses Incurred 326,979,980 Total Accident and Health Direct Premiums Earned 0 Total Accident and Health Direct Losses Incurred 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in 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OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025</p> <p>of the</p> <p>Navigators Insurance Company In the state of New York</p> <p>Total Assets 8,710,868,383 Total Liabilities 6,210,978,187 Aggregate write-ins for special surplus funds 0 Common Capital Stock 5,000,000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than 0 Special Surplus Funds Surplus Notes 0 Gross Paid in and 0 Contributed Surplus 725,667,652 Unassigned funds (surplus) 1,769,222,545 Total Capital and Surplus 2,499,890,197 Total Liabilities, Capital And Surplus 8,710,868,383</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 1,144,639,514 Total Direct Losses Incurred 620,224,477 Total Accident and Health Direct Premiums Earned 0 Total Accident and Health Direct Losses Incurred 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true 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Total Liabilities, Capital And Surplus 64633336928</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Life and Annuity Premiums Written 12604630 Total Life and Annuity Direct Losses Paid 4077519 Total Accident and Health Direct Premiums Written 0 Total Accident and Health Direct Losses Paid 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in 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OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025</p> <p>of the</p> <p>Everly Life Insurance Company In the state of WI</p> <p>Total Assets 468638715 Total Liabilities 375331884 Aggregate write-ins for special surplus funds 7882603 Common Capital Stock 2701303 Preferred Capital Stock 0 Aggregate Write-ins for Other Than 0 Special Surplus Funds Surplus Notes 0 Gross Paid in and 0 Contributed Surplus 59311727 Unassigned Funds 23411198 Total Capital and Surplus 93306831 Total Liabilities, Capital And Surplus 468638715</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Life and Annuity Premiums Written 25788 Total Life and Annuity Direct Losses Paid 49127 Total Accident and Health Direct Premiums Written 423 Total Accident and Health Direct Losses Paid 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as 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<p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Life and Annuity Premiums Written 158,058 Total Life and Annuity Direct Losses Paid 127,471 Total Accident and Health Direct Premiums Written 1,346,749 Total Accident and Health Direct Losses Paid 795,014</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting 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16691	22136	26344	26832	31135
<p>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025</p> <p>of the</p> <p>Great American Insurance Company In the state of Ohio</p> <p>Total Assets 14,281,733,604 Total Liabilities 10,681,383,876 Aggregate write-ins for special surplus funds 50,109,873 Common Capital Stock 15,440,660 Preferred Capital Stock 0 Aggregate Write-ins for Other Than 0 Special Surplus Funds Surplus Notes 0 Gross Paid in and 0 Contributed Surplus 919,318,972 Unassigned funds (surplus) 2,615,480,283 Total Capital and Surplus 3,600,349,728 Total Liabilities, Capital And Surplus 14,281,733,604</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 122,543,154 Total Direct Losses Incurred 71,976,419 Total Accident and Health Direct Premiums Earned 126,869 Total Accident and Health Direct Losses Incurred 169,533</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby 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57,833,380 Total Capital and Surplus 266,883,380 Total Liabilities, Capital And Surplus 267,310,176</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 66,172 Total Direct Losses Incurred 77,181 Total Accident and Health Direct Premiums Earned 0 Total Accident and Health Direct Losses Incurred 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country 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25, July 2)</p>	<p>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025</p> <p>of the</p> <p>Great American Insurance Company In the state of Ohio</p> <p>Total Assets 26,104,073 Total Liabilities 28,107 Aggregate write-ins for special surplus funds 0 Common Capital Stock 3,510,000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than 0 Special Surplus Funds Surplus Notes 0 Gross Paid in and 0 Contributed Surplus 13,716,521 Unassigned funds (surplus) 8,849,446 Total Capital and Surplus 26,075,967 Total Liabilities, Capital And Surplus 26,104,074</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 1,631,922 Total Direct Losses Incurred 749,563 Total Accident and Health Direct Premiums Earned 0 Total Accident and Health Direct Losses Incurred 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true 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Liabilities, Capital And Surplus 32,614,247</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 556,613 Total Direct Losses Incurred (5,296) Total Accident and Health Direct Premiums Earned 0 Total Accident and Health Direct Losses Incurred 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p>JON GODFREAD Commissioner of Insurance (June 18, 25, July 2)</p>	<p>ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025</p> <p>of the</p> <p>Great American Security Insurance Company In the state of Ohio</p> <p>Total Assets 16,524,185 Total Liabilities 23,546 Aggregate write-ins for special surplus funds 0 Common Capital Stock 3,504,000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than 0 Special Surplus Funds Surplus Notes 0 Gross Paid in and 0 Contributed Surplus 8,696,000 Unassigned funds (surplus) 4,300,639 Total Capital and Surplus 16,500,639 Total Liabilities, Capital And Surplus 16,524,185</p> <p>NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <p>Total Direct Premiums Earned 471,266 Total Direct Losses Incurred 38,851 Total Accident and Health Direct Premiums Earned 0 Total Accident and Health Direct Losses Incurred 0</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p>STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p>JON GODFREAD Commissioner of Insurance (June 18, 25, July 2)</p>

Legals

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It's Your Right To Know!