

# HHS Recognizes Mental Health Awareness Month

May is Mental Health Awareness Month, and North Dakota Health and Human Services (HHS) is highlighting the importance of mental health, while encouraging individuals to take small, manageable steps to support their overall well-being.

Governor Kelly Armstrong has issued a proclamation recognizing May as Mental Health Awareness Month across North Dakota.

This year, HHS is promoting a "Healthy Habit Exchange" approach and encouraging North Dakotans to make simple, everyday changes that can positively impact mental health.

"Small, consistent steps can have a meaningful impact on mental health over time," said HHS Behavioral Health Clinical Policy Director Shauna Eberhardt. "Mental health is not just about responding in times of crisis, it's about building daily habits that support resilience, connection and overall well-being."

### Small Steps Build Healthy Habits

HHS encourages individuals to take part in simple habit changes throughout the month, such as:

- Swap screen time for time outdoors
- Reduce feelings of isolation by building in-person connection and reaching out to meaningful people
- Avoid long periods of sitting by adding movement breaks
- Prioritizing rest and stress management over late-nights and too little sleep

### What the data tells us

Mental health challenges are common and affect individuals and families across North Dakota. Approximately 1 in 5 adults in the state experience a mental illness each year, a rate similar to national trends, according to the Substance Abuse and Mental Health Services Administration's National Survey on Drug Use and Health.

At the same time, North Dakota shows signs of resilience. According to America's Health Rankings, 12.6 percent of adults in our state report frequent mental distress, compared to 15.6 percent nationally. This suggests opportunities to build on existing protective factors and strengthen community supports that help buffer against stress and mental health challenges.

### 988 Suicide & Crisis Lifeline

North Dakotans can call or text 988 or chat at 988lifeline.org/chat if they are experiencing thoughts of suicide, emotional distress, a mental health or substance use crisis, or if they are concerned about a loved one. Trained crisis counselors are available 24/7, including weekends and holidays. Learn more at hhs.nd.gov/988.

### Mental Health Program Directory

The Mental Health Program

Directory connects individuals to services across the state. People can search by location, population served, specialty and treatment options, including in-person and telehealth services. Learn more at hhs.nd.gov/behavioral-health/directory.

### Accessing Services

HHS operates eight regional behavioral health clinics that provide walk-in assessments, outpatient behavioral health services, crisis support and referrals to walk-in assessments, 24/7 crisis response, and behavioral health services and supports to better encompass other local options that might be available outside of outpatient. To find services close to home, visit hhs.nd.gov/behavioral-health/find-services.

### Parents Lead

Parents Lead is an HHS-sponsored program that provides tools and resources to help parents and caregivers build strong, healthy relationships with their children. The program focuses on communication, connection and guidance through everyday moments that supports mental health, well-being and positive decision making. By engaging in open conversations and creating supportive environments at home, parents and caregivers can play a key role in building resilience in youth. Learn more at parentslead.org.

### Economic Assistance Programs

Economic stability plays an important role in mental well-being. HHS offers programs such as Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Low Income Home Energy Assistance Program (LIHEAP) and childcare assistance to support qualifying North Dakotans. Learn more at hhs.nd.gov/applyforhelp.

### Supporting Communities

HHS is also encouraging communities to come together to support mental health and resilience. Several new grant opportunities through the Rural Health Transformation Grant Program will support community-based wellness, connection and prevention efforts. Communities and organizations are encouraged to stay informed about current and upcoming opportunities at hhs.nd.gov/rural-health-transformation/funding.

Mental Health Awareness Month serves as a reminder that everyone has a role in supporting mental well-being, through small daily actions, open conversations and connection and collaboration with others.

For more behavioral health resources, visit hhs.nd.gov/behavioral-health.

# NDSU Extension Specialists Provide Considerations For Virtual Fence In Grazing Management

Fencing is a critical tool for enhancing grazing management through managing livestock access and distribution. However, constructing physical fences, both permanent and temporary, can be labor-intensive and costly. Over the past year, several ranchers in the region have implemented this technology, and many are wondering how it works and whether it fits their operations.

Virtual fencing is a new, fast-growing management tool available to livestock producers and land managers to enhance grazing management without the use of interior fences. A virtual fencing system utilizes digital fence boundaries with global positioning system (GPS)-enabled collars to manage the movement of grazing animals.

"While design and connectivity can vary by vendor, virtual fencing systems work through the same principles," says Miranda Meehan, North Dakota State University Extension livestock environmental stewardship specialist.

A GPS-enabled device is fitted to livestock that communicates its position to an online management platform either via a tower or cellular service. These platforms are used to create virtual fences that contain animals within or outside designated areas, or to move them.

Virtual fence devices use GPS to determine the animal's position and deliver various cues to manage it. Management cues include auditory tones and electrical cues. Auditory and electrical cues are only administered when an animal enters or approaches the set boundaries. These

cues are direction-sensitive and will not activate as animals move back into the desired area. Additionally, electrical cues are limited for animal welfare and deactivated if a cue threshold is met.

### Considerations for implementing virtual fence

Before deciding to implement virtual fence, there are some key considerations, such as vendor and product availability, design connectivities, and livestock species.

"With varying cellular coverage, you must consider signal coverage and strength when selecting a virtual fence platform," says Meehan.

A cellular connection that supports text messaging is sufficient for virtual fencing collars to update. Radio-connected collars can work in more remote areas with limited cellular coverage. These systems require a base station or tower to transmit data, which have limited range depending on topography. Hilly or heavily wooded terrain can limit the line of sight needed for the base station to communicate with the collars.

Battery life can be a limiting factor for virtual fence. Battery life can range from a few months to an entire grazing season, depending on how many updates are sent to the collar and how many stimuli are provided.

Kevin Sedivec, NDSU Extension rangeland management specialist, recommends first considering whether additional infrastructure will be required when setting a vir-

tual fence. Since some systems rely on base stations, they can have a greater upfront cost than those that do not.

"While virtual fence does not replace the need for a perimeter fence, it does give ranchers the flexibility to resize and change pastures without any additional materials or labor," says Sedivec. "It is important to understand how different virtual fence systems would impact the multiyear economics of your operation."

### Benefits of virtual fence

Virtual fencing offers a flexible method of implementing intensive grazing practices. By replacing interior cross-fencing on rangelands, virtual fencing enables a grazing system to be implemented without physical fencing. Virtual fencing can be useful for alternative grazing strategies where fencing is labor-intensive or otherwise difficult to implement. Research at NDSU and the University of Nebraska-Lincoln

found that within annual forage systems, virtual fencing is just as effective as conventional polywire fencing under strip-grazing practices. These uses can be further expanded to crop residue or bale-grazing scenarios, where constructing fences may be difficult or infeasible.

Using virtual fencing can also help enhance environmental health through livestock exclusion, enhanced grazing management and physical barrier removal. The reduction in physical interior fencing not only reduces labor and materials but also eliminates a physical barrier that can injure or kill wildlife. Virtual fencing can expand producers' opportunities to partner in conservation beyond immediate herd management goals.

To read more about virtual fencing, visit ndsu.ag/virtual-fence-26.

NDSU Extension's "Grazing with Virtual Fence" publication provides further information on implementing this technology.

**New Rules?**

NDNA  
NORTH DAKOTA NEWSPAPER ASSOCIATION

[www.ndpublicnotices.com](http://www.ndpublicnotices.com)

**FOCUS: Newspaper Readers Vote**

**67%** of North Dakota newspaper readers vote in national or state elections. (40% among non-readers)

**53%** frequently vote in local, school board or city elections. (21% among non-readers)

**North Dakota Newspapers**  
Reliable • Relevant • Real

For more information, contact your local newspaper representative.  
©2024 North Dakota State Study, Conducted by Code Ventures

60176

**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**

of the  
The General Automobile Insurance Company, Inc.  
In the state of Wisconsin

Total Assets	57,821,011
Total Liabilities	11,918,901
Aggregate write-ins	0
for special surplus funds	3,000,000
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	41,644,297
Unassigned Funds (surplus)	1,257,813
Total Capital and Surplus	45,922,110
Total Liabilities, Capital	57,821,011
And Surplus	0

**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**

Total Direct Premiums	0
Earned	0
Total Direct Losses	0
Incurred	0
Total Accident and Health Direct Premiums	0
Earned	0
Written	0
Total Accident and Health Direct Losses	0
Incurred	0

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

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.

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).

**JON GODFREAD**  
Commissioner of Insurance

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

**COMPANY'S CERTIFICATE OF AUTHORITY**

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

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,

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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)

**JON GODFREAD**  
Commissioner of Insurance

13703

**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**

of the  
The Hartford Steam Boiler Inspection And Insurance Company, Inc.  
In the state of Connecticut

Total Assets	16,204,237
Total Liabilities	1,206,802
Aggregate write-ins	0
for special surplus funds	3,000,000
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	5,453,787
Unassigned Funds (surplus)	2,243,648
Total Capital and Surplus	14,997,435
Total Liabilities, Capital	16,204,237
And Surplus	0

**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**

Total Direct Premiums	0
Earned	0
Total Direct Losses	0
Incurred	0
Total Accident and Health Direct Premiums	0
Earned	0
Written	0
Total Accident and Health Direct Losses	0
Incurred	0

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

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.

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).

**JON GODFREAD**  
Commissioner of Insurance

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

**COMPANY'S CERTIFICATE OF AUTHORITY**

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

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,

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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)

**JON GODFREAD**  
Commissioner of Insurance

67644

**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**

of the  
Brighthouse Life Insurance Company  
In the state of Delaware

Total Assets	192,764,891,358
Total Liabilities	189,164,838,434
Aggregate write-ins	0
for special surplus funds	0
Common Capital Stock	750,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	811,670,000
Gross Paid in and	0
Contributed Surplus	5,032,795,27
Unassigned Funds (surplus)	-2,321,896,603
Total Capital and Surplus	3,660,052,924
Total Liabilities, Capital	192,764,891,358
And Surplus	0

**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**

Total Life and Annuity Premiums Written	856,976,13
Total Life and Annuity Direct Losses Paid	937,908,81
Total Accident and Health Direct Premiums	53364
Total Accident and Health Direct Losses Paid	8321

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

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.

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).

**JON GODFREAD**  
Commissioner of Insurance

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

**COMPANY'S CERTIFICATE OF AUTHORITY**

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

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,

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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)

**JON GODFREAD**  
Commissioner of Insurance

87726

**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**

of the  
Stonington Insurance Company  
In the state of Pennsylvania

Total Assets	19,352,637
Total Liabilities	1,636,432
Aggregate write-ins	0
for special surplus funds	0
Common Capital Stock	3,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	21,208,445
Unassigned Funds (surplus)	(6,992,239)
Total Capital and Surplus	17,716,206
Total Liabilities, Capital	19,352,637
And Surplus	0

**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**

Total Direct Premiums	20,057
Earned	536
Total Direct Losses	0
Incurred	0
Total Accident and Health Direct Premiums	0
Earned	0
Written	0
Total Accident and Health Direct Losses	0
Incurred	0

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

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.

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).

**JON GODFREAD**  
Commissioner of Insurance

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

**COMPANY'S CERTIFICATE OF AUTHORITY**

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

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,

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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)

**JON GODFREAD**  
Commissioner of Insurance

10340

**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**

of the  
The Hartford Steam Boiler Inspection And Insurance Company, Inc.  
In the state of Connecticut

Total Assets	2,544,447,416
Total Liabilities	1,523,986,482
Aggregate write-ins	0
for special surplus funds	0
Common Capital Stock	10,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	681,608,776
Unassigned Funds (surplus)	382,817,290
Total Capital and Surplus	1,020,460,934
Total Liabilities, Capital	2,544,447,416
And Surplus	0

**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**

Total Direct Premiums	796,057
Earned	61,678
Total Direct Losses	0
Incurred	0
Total Accident and Health Direct Premiums	0
Earned	0
Written	0
Total Accident and Health Direct Losses	0
Incurred	0

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

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.

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).

**JON GODFREAD**  
Commissioner of Insurance

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

**COMPANY'S CERTIFICATE OF AUTHORITY**

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

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,

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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)

**JON GODFREAD**  
Commissioner of Insurance

11452

**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**

of the  
The Hartford Steam Boiler Inspection And Insurance Company, Inc.  
In the state of Connecticut

Total Assets	2,544,447,416
Total Liabilities	1,523,986,482
Aggregate write-ins	0
for special surplus funds	0
Common Capital Stock	10,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	681,608,776
Unassigned Funds (surplus)	382,817,290
Total Capital and Surplus	1,020,460,934
Total Liabilities, Capital	2,544,447,416
And Surplus	0

**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**

Total Direct Premiums	796,057
Earned	61,678
Total Direct Losses	0
Incurred	0
Total Accident and Health Direct Premiums	0
Earned	0
Written	0
Total Accident and Health Direct Losses	0
Incurred	0

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

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.

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).

**JON GODFREAD**  
Commissioner of Insurance

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

**COMPANY'S CERTIFICATE OF AUTHORITY**

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

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,

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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)

**JON GODFREAD**  
Commissioner of Insurance