

HOUSE BILL NO. 1062

Presented by: **John Arnold**
 Deputy Commissioner
 North Dakota Insurance Department

Before: **House Industry, Business and Labor Committee**
 Representative Mike Lefor, Chairman

Date: **January 12, 2021**

TESTIMONY

Good Morning, Chairman Lefor and members of the committee. My name is John Arnold and I am the Deputy Insurance Commissioner for the North Dakota Insurance Department. I appear before you this morning in support of House Bill 1062, which was introduced at the request of Commissioner Godfread, and deals with certain records from insurance companies licensed in this state.

Section one would eliminate the need for insurance companies to have published an abstract of the annual statement that they file with the Department. Currently, this abstract must be published three times in a newspaper of general circulation in each judicial district in which the company conducts business. As an alternative, the Department is suggesting that this abstract be made available solely on its website. We believe that this increases access to the public and reduces an expense to insurance companies. An example of the abstract is attached to this testimony.

Sections two and three extend the confidentiality granted to the workpapers of the Department's statutory financial examinations to those of the quarterly financial analysis and of market conduct examinations. The Department has found that the confidentiality of workpapers in financial examinations leads to an increase in transparency through the free flow of information between insurers and examination staff.

Finally, section four would exempt rate and form filings from open records laws until the they have been approved by the Department. This includes filings that insurers have withdrawn from consideration or the Department has disapproved.

I respectfully request a “do pass” recommendation from the committee on House Bill 1062. I am happy to take any questions.

Public Notices

STATE OF NORTH DAKOTA IN DISTRICT COURT COUNTY OF BURLEIGH SOUTH CENTRAL JUDICIAL DISTRICT Mariliss L. Anderson, Plaintiff,) Gabriela S. Centeno, Defendant.) Civil Case No. 08-2020-CV-01636

SUMMONS [1] To: Gabriela S. Centeno, Defendant 404 W. Main Street, #100 Mandan, ND 58554 701-220-6603 [2] You are hereby summoned and required to appear and defend against the Complaint in this action, which is herewith served upon you, by serving upon the undersigned an answer or other proper response within twenty (20) days after the service of this Summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the Complaint. Dated: March 27, 2020. MICHAEL R. HOFFMAN North Dakota Bar ID 04366 Attorney for Plaintiff 120 North 3rd Street, Suite 100 Bismarck, ND 58501 701-355-0900 /s/ Michael R. Hoffman Michael R. Hoffman hoffmanmike@yahoo.com; pkthurn@yahoo.com 5/15, 22 & 29 - 7670

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Family Mutual Insurance Company In the state of North Dakota Total Admitted Assets 8752231 Total Amount of All Liabilities 1200350 Surplus As Regards Policyholders 7551881 Total Income 2958062 Total Disbursements 2265063 NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Net Premiums Received 2309691 Net Losses Paid 844147

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE I, Jon Goodfread, 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 May, A.D. 2020 (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, 2019 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. 2021. IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2020 (SEAL). JON GODFREAD Commissioner of Insurance 5/22 - 5611

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Great American Life Insurance Company In the state of Ohio Total Assets 40018795515 Total Liabilities 37150682264 Aggregate write-ins for special surplus funds 0 Common Capital Stock 2512500 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 0 Surplus Notes 0 Gross paid in and Contributed Surplus 812369688 Unassigned funds 2053231063 Total Capital and Surplus 2868113251 Total Liabilities, Capital And Surplus 40018795515 NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 7083129 Total Life and Annuity Direct Losses Paid 3010161 Total Accident and Health Direct Premiums Written 0 Total Accident and Health Direct Losses Paid 24

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE I, Jon Goodfread, 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 May, A.D. 2020 (SEAL). JON GODFREAD Commissioner of Insurance

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WEISZ & SONS INC. - PO BOX 1756, BISMARCK, ND 58503 is seeking quotes on any and all items or materials within the scope of the project. This project is located at the Bismarck Airport and titled "Construct Wet Detention Pond Drainage System & Miscellaneous Items". Bids need to be submitted by 8:00am May 29th, 2020. We will assist you in interpreting plans and specifications, preparing proposals, provide advice to obtain bonding and insurance, project scheduling, pit information (location, length of haul, type of road, etc.) method of measurement (seeding by the mile or acre, hauling by the ton-mile or by the hour, etc.) expected overtime, payment schedule, items of work included in the quote or any other project related issues. WEISZ & SONS INC. will be accepting quotes up until the deadline as specified. You can email your quotes to ryan@weiszandsons.net or fax your quote to 701-258-2194. To speak to someone in our office regarding quoting please contact Ryan Holen at 701-258-9770. Any and all disadvantaged businesses are encouraged to submit a quote. WEISZ & SONS INC. is an Equal Opportunity Employer. 5/22 & 26 - 8030

To Place a Legal Advertisement Call 355-8816 or Fax 250-0195 or Email leals@bismarcktribune.com

71455 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Financial American Life Insurance Company In the state of Kansas Total Assets 9059515 Total Liabilities 1114945 Aggregate write-ins for special surplus funds 0 Common Capital Stock 1600000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 0 Surplus Notes 0 Gross paid in and Contributed Surplus 6344569 Unassigned funds 0 Total Capital and Surplus 7944569 Total Liabilities, Capital And Surplus 9059514

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 0 Total Life and Annuity Direct Losses Paid 0 Total Accident and Health Direct Premiums Written 0 Total Accident and Health Direct Losses Paid 0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE I, Jon Goodfread, 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 May, A.D. 2020 (SEAL). JON GODFREAD Commissioner of Insurance

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70939 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Gerber Life Insurance Company In the state of New York Total Assets 4508999305 Total Liabilities 3996883909 Aggregate write-ins for special surplus funds 0 Common Capital Stock 148500000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 0 Surplus Notes 0 Gross paid in and Contributed Surplus 224321134 Unassigned funds 139294262 Total Capital and Surplus 512115396 Total Liabilities, Capital And Surplus 4508999305

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 899343 Total Life and Annuity Direct Losses Paid 280055 Total Accident and Health Direct Premiums Written 1920471 Total Accident and Health Direct Losses Paid 2699053

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WEISZ & SONS INC. - PO BOX 1756, BISMARCK, ND 58503 is seeking quotes on any and all items or materials within the scope of the project. This project is located at the Bismarck Airport and titled "Construct Wet Detention Pond Drainage System & Miscellaneous Items". Bids need to be submitted by 8:00am May 29th, 2020. We will assist you in interpreting plans and specifications, preparing proposals, provide advice to obtain bonding and insurance, project scheduling, pit information (location, length of haul, type of road, etc.) method of measurement (seeding by the mile or acre, hauling by the ton-mile or by the hour, etc.) expected overtime, payment schedule, items of work included in the quote or any other project related issues. WEISZ & SONS INC. will be accepting quotes up until the deadline as specified. You can email your quotes to ryan@weiszandsons.net or fax your quote to 701-258-2194. To speak to someone in our office regarding quoting please contact Ryan Holen at 701-258-9770. Any and all disadvantaged businesses are encouraged to submit a quote. WEISZ & SONS INC. is an Equal Opportunity Employer. 5/22 & 26 - 8030

IN DISTRICT COURT, BURLEIGH COUNTY, NORTH DAKOTA IN THE MATTER OF THE PETITION Jayme Jo Rowley

NOTICE OF PETITION FOR NAME CHANGE PLEASE TAKE NOTICE that a Petition in the above-entitled matter will be filed with the Clerk of District Court for Burleigh County, North Dakota, requesting an Order changing the name of Jayme Jo Rowley (current full, legal name) to Jayme Jo Webb (requested full, legal name). Pursuant to N.D.C.C. 32-28-02, thirty days previous notice of the intended application must be given in the official newspaper printed in this county. You are hereby notified that thirty days after publication, petitioner intends to file a petition requesting entry of the Court's Order changing the name of Jayme Jo Rowley (current full, legal name) to Jayme Jo Webb (requested full, legal name). Any objection to granting this name change must be given in writing to the address listed below within 30 days of the date of this publication. The written objection must also be filed with the Court. If no objections are given, the Court may respond to the Petition without further hearing. Dated this 18th day of May, 2020. /s/ Jayme Jo Rowley Jayme Jo Rowley 717 Concord Drive Bismarck, ND 58504 5/22 - 7923

62510 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the EquiTrust Life Insurance Company In the state of Illinois Total Assets 20735507490 Total Liabilities 19549475020 Aggregate write-ins for special surplus funds 0 Common Capital Stock 3000000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 0 Surplus Notes 0 Gross paid in and Contributed Surplus 784666772 Unassigned funds 398365698 Total Capital and Surplus 1186032470 Total Liabilities, Capital And Surplus 20735507490

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 2655225 Total Life and Annuity Direct Losses Paid 3123907 Total Accident and Health Direct Premiums Written 0 Total Accident and Health Direct Losses Paid 0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE I, Jon Goodfread, 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 May, A.D. 2020 (SEAL). JON GODFREAD Commissioner of Insurance

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ABBREVIATED NOTICE OF INTENT TO ADOPT, AMEND AND REPEAL ADMINISTRATIVE RULES

relating to license requirements; accounting statements; performance reports; license limitations; assistants covered by license; wholesale bait pond; open when in use; fishing tournaments; use of proceeds; equipment regarding aquatic nuisance species; animals prohibited in wildlife management areas; training dogs in wildlife management areas; hunt or fish records; fishing, hunting and fish-bearer certificates; license design; combined licenses; moose, elk and bighorn sheep licenses; issuance of stamps; computer generated licenses; duplicate licenses; wildlife replacement values; adjustments to base values for deer; boat safety equipment; placement of regulatory signs, markers, buoys, and other warning or marking devices.

ND Game & Fish Department

will hold a public hearing to address proposed changes to the N.D. Admin. Code.

ND Game & Fish Dept. 100 N. Bismarck Expy. Bismarck, ND Thurs., June 18, 2020 1:15 p.m.

The proposed rules are available on the Department's website at https://gf.nd.gov/ or a copy may be obtained by calling the Department at 701-328-6305. Also, written comments may be submitted to the above address through June 28, 2020. If you plan to attend the public hearing and will need special facilities or assistance relating to a disability, please contact the Department at the above phone number or address at least seven days prior to the public hearing. Dated this 13th day of May, 2020. Terry Steinwand, Director 5/22 - 7946

PUBLIC HEARING FOR A VARIANCE Notice is hereby given the Burleigh County Planning and Zoning Commission will conduct a public hearing during their scheduled meeting on June 10, 2020. This public hearing will be conducted at 5:15pm at the Burleigh Highway Department, located at 8100 43rd Street North East, Bismarck, ND. The Burleigh County Planning and Zoning Commission will hear all interested parties concerning the proposed variance. This variance is for the property legally described as: Welle Subdivision, Block 1, Lot 13, physically addressed as 8822 Welle Loop. If you are not able to attend this public hearing, you may submit your comments in writing to Burleigh County Building, Planning, Zoning, PO Box 5518, Bismarck, ND 58506-5518, or email at burleighcobuilding@nd.gov. Comments must be submitted by close of business, June 9, 2020. By Mitch Flanagan Building Official/Director For the Burleigh County Planning and Zoning Commission Dated this 18th day of May, 2020 5/22 & 29 - 7959

63274 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Fidelity & Guaranty Life Insurance Company In the state of Iowa Total Assets 26975929298 Total Liabilities 25462649832 Aggregate write-ins for special surplus funds 182967066 Common Capital Stock 3000000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 225000000 Surplus Notes 0 Gross paid in and Contributed Surplus 1322591775 Unassigned funds -220279373 Total Capital and Surplus 1513279468 Total Liabilities, Capital And Surplus 26975929300

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 7971151 Total Life and Annuity Direct Losses Paid 4698845 Total Accident and Health Direct Premiums Written 0 Total Accident and Health Direct Losses Paid 0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE I, Jon Goodfread, 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 May, A.D. 2020 (SEAL). JON GODFREAD Commissioner of Insurance

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64238 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Guaranty Income Life Insurance Company In the state of Iowa Total Assets 1790698511 Total Liabilities 1334805081 Aggregate write-ins for special surplus funds 0 Common Capital Stock 2500000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 62000000 Surplus Notes 0 Gross paid in and Contributed Surplus 289158660 Unassigned funds 102234770 Total Capital and Surplus 455893430 Total Liabilities, Capital And Surplus 1790698511

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 1240840 Total Life and Annuity Direct Losses Paid 39218 Total Accident and Health Direct Premiums Written 3947 Total Accident and Health Direct Losses Paid 0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE I, Jon Goodfread, 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 May, A.D. 2020 (SEAL). JON GODFREAD Commissioner of Insurance

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NOTICE OF SALE: YOU ARE HEREBY NOTIFIED that Wind River Properties, DBA Windsor Storage by RJR Maintenance and Management, 1610 South 12th Street, Bismarck, North Dakota, will conduct a public auction of abandoned personal property in units #10, #25, #29, #43 on 5th day of June 2020 at Three O'clock P.M. The sale shall occur at 1610 South 12th Street, Bismarck, North Dakota. Terms of sale: Cash Only. Questions should be directed to RJR Maintenance and Management, 1106 32nd Ave SE Mandan, North Dakota 58554 (701-663-1736). Wind River Properties By /s/ Jacqueline Fakler Jacqueline Fakler, Agent RJR Maintenance and Management 5/22 & 29 - 7768

64246 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Guardian Life Insurance Company of America In the state of New York Total Assets 62203964011 Total Liabilities 54588411646 Aggregate write-ins for special surplus funds 47611968 Common Capital Stock Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds Surplus Notes 1199391129 Gross paid in and Contributed Surplus 0 Unassigned funds 6368549268 Total Capital and Surplus 7615552365 Total Liabilities, Capital And Surplus 62203964011

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 6789261 Total Life and Annuity Direct Losses Paid 5243416 Total Accident and Health Direct Premiums Written 3136683 Total Accident and Health Direct Losses Paid 1608916

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68322 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the Great-West Life & Annuity Insurance Company In the state of Colorado Total Assets 48781351092 Total Liabilities 47339596050 Aggregate write-ins for special surplus funds 0 Common Capital Stock 7320176 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 395810676 Surplus Notes 0 Gross paid in and Contributed Surplus 714300263 Unassigned funds 324323927 Total Capital and Surplus 1441755042 Total Liabilities, Capital And Surplus 48781351092

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 21488971 Total Life and Annuity Direct Losses Paid 17277844 Total Accident and Health Direct Premiums Written 307068 Total Accident and Health Direct Losses Paid 165463

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To Place a Legal Advertisement Call 355-8816 or Fax 250-0195 or Email leals@bismarcktribune.com

NOTICE OF SALE: YOU ARE HEREBY NOTIFIED that 34th Street Storage by RJR Maintenance and Management, 3015 34th St NW, Mandan North Dakota, will conduct a public auction of abandoned personal property in units #19, #112, #128, #223, #439 on the 5th day of June 2020 at One-O'clock P.M. The sale shall occur at 3015 34th St NW, Mandan, North Dakota Terms of sale: Cash Only. Questions should be directed to RJR Maintenance and Management, 1106 32nd Ave SE Mandan, North Dakota 58554 (701-663-1736). Publication dates: 5/22/20 and 5/29/20 34th Street Storage By /s/ Jacqueline Fakler Jacqueline Fakler, Agent RJR Maintenance and Management 5/22 & 29 - 7766

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STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE I, Jon Goodfread, 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 May, A.D. 2020 (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, 2019 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. 2021. IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2020 (SEAL). JON GODFREAD Commissioner of Insurance 5/8, 15 & 22 - 5609

64696 ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019 of the First Continental Life & Accident Insurance Company In the state of Texas Total Assets 4951790 Total Liabilities 3307687 Aggregate write-ins for special surplus funds 0 Common Capital Stock 1050000 Preferred Capital Stock 0 Aggregate Write-ins for Other Than Special Surplus Funds 0 Surplus Notes 0 Gross paid in and Contributed Surplus 2557973 Unassigned funds -1963870 Total Capital and Surplus 1644103 Total Liabilities, Capital And Surplus 4951790

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019 Total Life and Annuity Premiums Written 0 Total Life and Annuity Direct Losses Paid 0 Total Accident and Health Direct Premiums Written 0 Total Accident and Health Direct Losses Paid 0

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UPCOMING EARLY DEADLINES PUBLISH BY RECEIVE BY Tues. May 19.....Thurs. May 14 5 PM Weds. May 20.....Fri. May 15 Noon Thurs. May 21.....Fri. May 15 5 PM Fri. May 22.....Mon. May 18 Noon Sat. May 23.....Mon. May 18 3 PM Tues. May 26.....Tues. May 19 Noon Weds. May 27.....Tues. May 19 3 PM Thurs. May 28.....Tues. May 20 Noon Fri. May 29.....Weds. May 20 3 PM Sat. May 30.....Weds. May 20 5 PM We will be closed Friday, May 22th & Monday, May 25th. Have a safe and happy holiday!