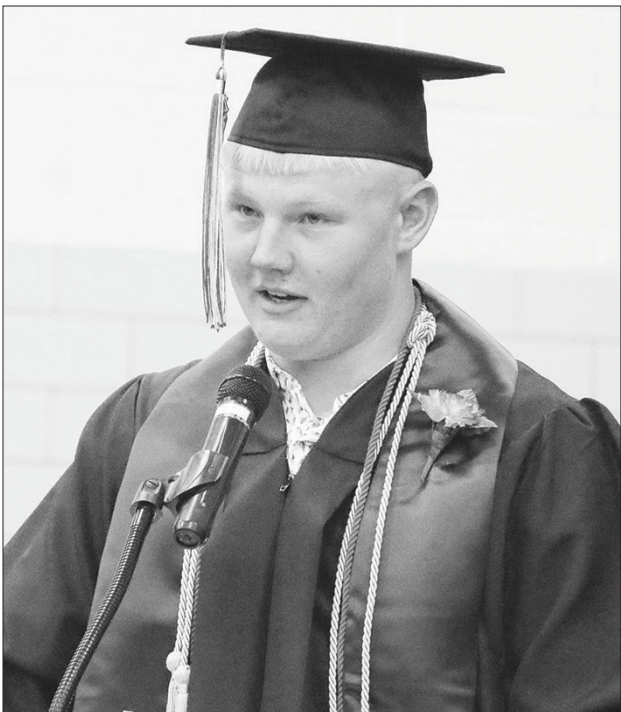


North Iowa Commencement Address



Jamison Kramersmeier

By Jamison Kramersmeier

When I found out that I had to write a speech about the past, I had no idea what I

was going to say, so later that night, I looked up the top 10 best graduation speeches ever. Unfortunately for you guys, I

did not use any of them, so bear with me.

I stand before you today not because I'm the smartest, well definitely not because I'm the smartest, not because I'm the most qualified, not because I'm the most inspirational student, but because they needed someone who was available, semi-responsible, and who could form a complete sentence. So here I am.

First off, I would like to thank all of you guys for coming out today and supporting us, whether you're a proud parent, a confused grandparent that still thinks we're in middle school, or a sibling that was bribed to be here. Seriously, thank you for being here, because it means a lot to all of us.

Before we take a trip back into the past, let's take a moment and recognize the

heroes that got us through four years of high school.

To the teachers: Thank you for dealing with our grumpy bad attitudes, the constant, "Will this be on the test?" questions, and especially thank you for teaching us stuff.

To our families: Thank you for supporting us through every late night, every panic attack, and every time we said "I swear I will do it tomorrow."

Thank you Quizlet, Google, ChatGPT, and the heroes that shared the answers to the homework the night before the assignment was due. We couldn't have done it without you.

Finally, thank you to our friends. You guys helped us laugh when we were stressed, celebrated our wins, and made even the most boring classes bearable. Most importantly, you kept

us humble, because if there is one thing friends are good at, it is making fun of you the second you stutter or mess up a presentation. Thanks guys.

Now let's take a minute to dive into the past and talk about some highlights.

In kindergarten, we all enjoyed the kindergarten circus, whether it was Brendan and I being amazing clowns, Jackson and Lily being dumb monkeys, Jennifer was a ballerina, and Ashlyn was sick so she missed it. Then of course there was Gavin, who was always swallowing swords.

In elementary, we had a lot of fun memories. Track and field day, I was always carrying our relay teams. Yes, you heard that right, it wasn't Gavin, Jackson, Ben, or Brendan carrying, it was

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Do you have certain books that you read during the summer? I normally like to read light hearted romances with brightly colored covers in the summer. I will read a few holiday books during July, but they are always light romances.

One of these light hearted rom-coms got me out of my slump. I found a "new to me" author, Lucy Score. She has written many books, but "Story of my Life" is the first one I have read. This was a great book. I actually stayed up reading to finish it. I will definitely be reading more of hers.

I actually have read for five days in a row. That may sound like nothing to some of you, but for someone who has read every day for years, it is something. I enjoyed reading that last couple of days. It has always been my stress reliever, and I am happy that I can again use it for this purpose. I have tried forcing myself to read, and it

just made my slump worse – it felt like punishment that I was inflicting upon myself. Now I know how the kids feel when I tell them they have to read for an allotted amount of time.

Be sure and check with the local libraries on their summer programs. They all sound like a lot of fun. The librarians put much time and

effort into these programs so kids can enjoy them over summer break. Some of the libraries are still having book sales. The Forest City Library is having a book bag sale. I think I will have to check that out (not saying I need more books, but . . .).

Enjoy the ball games, the weather, and grab that can't-live-without book.

Consumer Connection: Insurance tips for high school and college graduates



Sonya Sellmeyer

By Sonya Sellmeyer, Consumer Advocacy Officer for the Iowa Insurance Division

Graduating from high school or college is a major milestone and comes with new responsibilities, including managing insurance needs. Whether driving a car, renting an apartment, or planning for your health,

understanding basic insurance coverage is essential for financial protection.

For cheaper car insurance, it's smart to stay on your parent's policy, if possible. However, if you need a policy, shop around for quotes and inquire about discounts for good grades, safe driving courses, and policy bundling with renters insurance.

Also, understand key car insurance terms such as liability coverage, which pays for damage you cause to others' property or injuries to others. Iowa law requires minimum liability coverage of \$20,000 of bodily injury to or death of one person in any one accident; \$40,000 because of bodily injury to or death of two or more persons in any one accident; and

\$15,000 because of injury to or destruction of property of others in any one accident.

Collision coverage pays for damage to your car from an accident after you pay the deductible or the out-of-pocket amount. Comprehensive coverage may reimburse for non-collision incidents like theft, animal collisions, or weather damage. If your car is going with you to a dorm or apartment, report the change of location to your insurance company.

Your personal property will need protection, too. First, check with your parents to see if their homeowners policy extends coverage to a student living in a dorm or apartment. If not, renters insurance is essential and approximately \$20 a month. It protects your personal

belongings against theft and fire, and many landlords require it. Renters insurance also provides liability coverage and additional living expenses in case your dwelling becomes uninhabitable by a fire or storm disaster. The policy may also cover your property if it is stolen from your car. Be sure to take inventory of your belongings and choose coverage that matches their value. If you are purchasing a home, homeowners insurance will be required by the mortgage company.

Even young, healthy people need health insurance. Under federal law, you can stay on your parent's health insurance until age 26. If that's not an option, explore health plans that cover essential services like

preventive care, emergency services, and prescriptions. If you obtain a job with benefits, an employer-sponsored health plan is often the most affordable and comprehensive choice. Another option to consider is a Marketplace plan through HealthCare.gov. You may qualify for subsidies to lower your premium. Also, if you're pursuing further education, universities often offer cost-effective coverage.

Always speak to a licensed insurance agent regarding all your insurance options, and compare several companies before purchasing any insurance policy. Higher deductibles can lower your premium but mean more out-of-pocket costs if you file a claim. Starting your insurance journey early helps you build good habits and financial resilience.

Way back when

10 Years Ago
Tribune Files of
June 10, 2015

The Buffalo Center Swimming Pool held a fundraiser meal which paid for a new "pool shoot" basketball hoop.

Jamie Goetz delivered a commencement speech at graduation ceremonies at NIHS.

Blessing of the Motorcycles was held at St. Paul Lutheran Church in Lakota on Sunday, May 31.

20 Years Ago
Tribune Files of
June 9, 2005

Three of the more genteel ladies of this community were among the many area

people who had received invitations from Union Pacific to enjoy a train ride in passenger cars – that once toured the Rocky Mountain tracks– on Thursday afternoon. Dorothy Swanson, Ruth Smith and Naomi Garst shared facing seats and were busy reminiscing about the earlier years and the many rides they had enjoyed as young women.

Daniel and Angela Christ of Lakota are the parents of a baby girl born June 3. She has been named Madelyn Mary.

Another fine crowd was present for the Memorial Day program at the school and also the Conflux of Crosses

at Graceland Cemetery on Monday, May 30.

30 Years Ago
Tribune Files of
June 8, 1995

Three from the Class of 1991 graduate from Wartburg: Kristin Anderson, Brenda Mabus and Ryan Mathias.

Students of the month are: Freshman, Matthew Doden; Sophomore, Heidi Hageneson; Junior, Krisine Olson; Senior, Ryan Smith.

Kent and Mary Ullmann are the parents of a son born June 1. He has been named Chad William and joins Allison, Thomas and Emily at home.

40 Years Ago
Tribune Files of
June 13, 1985

Arnold G. Doden, a graduate geology student at

Iowa State University has been awarded a research fellowship by the Energy and Minerals Resources Research Institute. He will be leaving in early July for four weeks of research in southeast Iceland.

Tony James, three-year letterman for the Bison, fired a no-hitter at Armstrong-Ringsted as the Bison defeated the Mustangs, 9-1.

Steve Olsen, Richard Wubben, Brian Kramersmeier, Robert Roth and Joe Larson were busy crushing chemical cans brought in by farmers to the Bison FFA.

50 Years Ago
Tribune Files of
June 12, 1975

Miss Cindy Kaye Heydlauff is the North Iowa Band Festival Band Queen.

The state of loose roaming dogs continues to be held

in disrepute around this section of North Iowa as more reports of sheep and chicken killings are received. Orville Koppen reported the massacre of 122 chickens.

60 Years Ago
Tribune Files of
June 10, 1965

Dennis Albers was among 617 Drake University students who received a degree at the annual spring commencement. Dennis was one of 57 receiving a Bachelor of Science degree in Pharmacy.

Several break-ins reported on Main Street in Buffalo Center. Miller Pharmacy, Buffalo Tap, Coast-to-Coast, Marv's TV and Appliance all reported break-ins over the last couple of weeks. Money, beer and television sets have been reported as stolen.

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The *Buffalo Center Tribune* welcomes the opinions of our readers in the form of letters to the editor, as long as the submissions are not in bad taste and refrain from attacking individuals without supporting documentation or a rational and legally defensible justification. In any event the newspaper reserves the sole discretion to decide whether or not a reader submission will be published. If your letter is selected it will be run on a single occasion and you agree to give us the right to publish it in print and digital form. The *Tribune* will not accept letters that are duplicated, reprinted, copied, or otherwise reproduced. Letters should be original, type-written or neatly handwritten. Letters should not exceed 300 words. Letters exceeding this length could be subject to editing and may not be published in their entirety.

The *Buffalo Center Tribune* does not as a general rule print form letters or letters which are also submitted to other newspapers. We are most interested in sincere personal views as opposed to canned publicity releases or talking

points for an individual or a cause, therefore if a writer cannot assure us that their submission is individual and personal, it may be rejected.

Your Letter to the Editor must include:

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- Your complete address
- Your telephone number

Your address and telephone number will not be printed in the newspaper, but will be used for verification by newspaper editorial staff.

Unsigned letters and letters containing personal attacks the newspaper deems to be of a libelous nature will not be published. The *Buffalo Center Tribune* reserves the right to end debate on a topic after both sides have had ample chance to express their views. The *Buffalo Center Tribune* reserves the right to edit or refuse all letters. All columns and letters on the opinion page are the views of the authors and do not necessarily reflect the views of the *Tribune*.

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All corrections will be printed on page 2 in the next issue published. The correction will denote the issue, article and incorrect information along with the correction. Digital corrections will also be made and an editor's note will be added to the bottom of the article in question noting what was inaccurate and noting when the article was amended. If the article was posted on Facebook, Twitter or any other online medium controlled by the *Buffalo Center Tribune*, a post will be made linking to the corrected article, noting the correction.



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..... 9 a.m. Monday*

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