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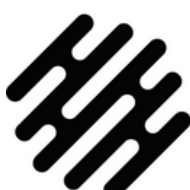


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# The Communicator

— Your Community Connection —

**Edition 39**  
**November 1, 2025**  
**[tiogandnews@gmail.com](mailto:tiogandnews@gmail.com)**  
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## Community News

### Greetings from your local American legion! - Scott Post

Looking back at this past year, our membership has grown. We have implemented a chapter of the American legion riders. It is not a motorcycle club. Legion members, sons of legionnaires and legion auxiliary are eligible.

Veterans Day is almost upon us we are reminded and reflect on extraordinary legacy of those who have served in the United States Armed Forces. Their past service is not just a chapter of history-it is the foundation upon which our freedom stands. From the revolutionary war to the conflicts of the 20th century and beyond, our service members have answered the call of duty, courage, resilience and an unwavering commitment to the ideals of liberty and justice. They stood on the frontlines, not for personal gain, but for the promise of a better tomorrow for all Americans. Their sacrifices remind us that freedom is not free. It is earned through sweat, determination, and at times, the ultimate sacrifice. As we honor their past service, let us preserve their legacy. Teach our children bravery, care for those who still bear the scars of war and build a nation worthy of such sacrifices.

To all who have served, we say thank you! We will never forget! We will always honor! And we will forever be grateful!

This past spring we made the announcement that we were donated property to build a new Veterans building. Since we have assembled a building committee and hired an architect. We have all agreed that a Veteran's complex could be a split building. A building at this cost should be occupied more than a few times a month. The American legion consists of 4 pillars, Veterans Affairs and Rehabilitation, National Defense, CHILDREN AND YOUTH and Americanism. Our vision is to have room for our growing membership, relatives, military service history, Veteran memorabilia, large gathering room that can also be used for family or community events. Also, something highly needed in this community. To help our vision become a reality it is going to take grant money, fundraising and a generous community.

We have received some donations, but in need of much more. Your donations would be greatly appreciated.

THEY CAN BE SENT TO PO BOX 1078, TIOGA ND, 58852. Receipts will be given for tax purposes.

The Tioga American legion will be having a Veterans Day program on Tuesday November 11th, 6pm at the Neset building.

All area veterans and family are invited.

Thank you! Scott B. Post, Commander



## Small Business Spotlight - Kristin Iverson, Thrivent

### 6 year-end financial tasks to set yourself up for success in the year ahead - Kristin Iverson, Thrivent Financial

As the year wraps up, take time to review your finances and set yourself up for success in the year ahead. Tackle the tasks before the deadlines hit.

There's never a bad time to check financial tasks off your to-do list. That said, there are a few tasks you must complete by the end of the calendar year to take advantage of their full benefits. And the earlier you start, the better. Optimizing your finances now also means you'll be in a better place to give generously next year and beyond, whether it's to your family or to the organizations and causes you care about. Here are six financial tasks you should aim to complete before Dec. 31 each year.

#### **1. Maximize and adjust your retirement contributions**

Employer-sponsored retirement accounts like 401(k)s offer compelling tax benefits, so you should take full advantage of this option if you can.

In 2025, the annual contribution limit to employer-sponsored retirement plans is \$23,500—and if you're 50 or over, you can make an additional catch-up contribution of up to \$7,500. Plus, thanks to the SECURE 2.0 Act, you'll be able to make another \$3,750 in contributions if you're 60, 61, 62 or 63 years old on December 31, 2025.

However much you're contributing, these funds must be deducted from your paycheck by Dec. 31 of each year.

Even if you can't contribute your full 401(k) limit for the year, try to meet your employer's 401(k) match

limit, if they offer one.

#### **2. Consider a Roth IRA conversion**

Contributions to Roth IRAs are made after tax, and withdrawals are tax- and penalty-free after you turn 59 1/2, provided you've had the account for five years or longer. This makes Roth accounts an important part of a tax-diversified investment portfolio. If you have funds in a traditional IRA, one option that might make sense from a tax planning perspective is a Roth IRA conversion. This is when you convert some or all of a traditional IRA to a Roth IRA. You'll owe taxes on the amount you convert, but it means you won't pay tax when you make a qualified withdrawal from your Roth account in retirement.

#### **3. Update your charitable giving strategy**

There are charitable tools that make it possible to both support the causes you care about and get something in return, so you can keep giving for years to come. You can itemize your deductions and include your charitable contributions—but if you won't surpass the current standard annual deduction of \$15,750 for an individual or \$31,500 for a married couple, you might want to look for other ways to support the causes you care about.

One option is a charitable donor-advised fund (DAF). With a DAF, you make a charitable contribution to create your fund, potentially enjoying tax benefits. Your money is invested with long-term growth in mind, and you make grants to your favorite charities from the fund. Another option is a qualified charitable distribution (QCD). If you're 70 1/2 or older, you can make a tax-free donation from your IRA of up to \$108,000 in 2025 to a qualified charity. Once your required minimum distributions (RMD) kick in at age 73 (or age 75 if you were born in 1960 or later), QCDs can satisfy some or all of them, and your favorite causes benefit, too. Contributions to both DAFs and QCDs must be made by Dec. 31 to qualify for the current tax year.

#### **4. Optimize family gifting**

Gifting to family doesn't just feel good. It can be tax smart, too. For example, if you're likely to be in a higher tax bracket, you may want to gift assets to your family members, so they incur the reportable income instead of you. This could take advantage of the annual gift tax exclusion. In 2025, single people can gift up to \$19,000 tax free, and married couples can gift up to \$38,000 per recipient. Something to keep in mind is the lifetime basic exclusion amount (BEA), which applies to estate and gift taxes. The Tax Cut and Jobs Act (TCJA) more than doubled this amount, from \$5.49 million in 2017 to \$13.99 million in 2025. The One Big Beautiful Bill Act, which was signed into law in July, increased this amount to \$15 million for 2026 and beyond.

#### **5. Review and rebalance your portfolio**

There's no real deadline for rebalancing your portfolio, but it can make sense to group it with more time-sensitive financial tasks. Toward the end of the year, you and your financial advisor will understand the impact of market changes on your portfolio over the past year, as well as any life events that mean you should consider adjusting your investment mix.

#### **6. Get ready for next year**

Having a clear picture of your finances at the end of one year can help you plan for the next one. For example, you could set financial goals if you haven't already done so, review your existing goals to make sure you're on track, or adjust anything that doesn't feel realistic for your current circumstances. The end of the year is also a good time to get organized for Tax Day. You won't receive some forms until the new year, but compiling receipts, property tax statements and other documents now means there will be one less thing on your to-do list in the spring.

Call, text or email Financial Advisor Kristin Iverson at 701-490-8743 or [kristin.iverson@thrivent.com](mailto:kristin.iverson@thrivent.com) to set up a time to discuss what strategies are right for you.

Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional. Roth IRA contributions are not tax-deductible, but withdrawals of contributions and earnings are tax-free, if you follow the rules. To withdraw earnings without penalties, you must first have the account for five years and be age 59 1/2. State tax rules may differ from federal rules governing the tax treatment of Roth IRAs and there may be conflicts between federal and state tax treatment of IRA conversions. Consult your tax professional for your state's tax rules. Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. [Thrivent.com/disclosures](http://Thrivent.com/disclosures). Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit [Thrivent.com](http://Thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors.



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<div>Inspirational Quote</div> <div>Volunteers don’t necessarily have the time, they just have the heart. Thank a Firefighter</div>	<div>Tioga Trivia</div> <div>How many volunteer firefighters does the Tioga Fire Department have? Prev Edition Answer: 42,300</div>	<div>Bible Verse of the Week</div> <div>Be on your guard; stand firm in the faith; be courageous; be strong. 1 Corinthians 16:13</div>	<div><div>Fulkerson Stevenson Funeral Homes “It Is Our Privilege And Purpose To Serve You” 104 South Main, Tioga, ND 58852 Phone 701-664-2122 www.fulkersons.com</div></div>		
<div>A Little Chuckle</div> <div>How do firefighters flirt? They turn up the heat!</div>	<div>Did you know?</div> <div>Firefighters’ suits can withstand 1,000 degree heat</div>				
<div>Save the Dates!</div> <div><ul style="list-style-type: none"><li>Nov 8: Fireman’s Carnival, Community Center</li><li>Nov 21: WEVSC Turkey Bingo, Community Center</li><li>Nov 24: Fall HS Music Concert, 7PM THS</li><li>Dec 4: Magical Medora Christmas, Community Center</li><li>Dec 6: Magical Mainstreet Christmas, Main Street</li><li>Dec 12: EDC/TMC A Night for Tioga Gala, Community Center</li></ul></div>	<div>Prayers to the Family of:</div> <div>Elizabeth (Liz) Katherina Lund: October 19, 1925 - October 29, 2025 Debra Diane Rice: April 29, 1947 - November 1, 2025</div> <div>“May there be comfort in knowing that someone so special will never be forgotten.”-Julie Hebert</div>				
<div><div>Quarter 4 update from the Desk of Tioga City Commission President, Brett Rieniets</div><div>City Hall: We are full swing into Q4 of 2025, and our operating rhythm of the city continues to change and improve. We successfully made it through the budget season and are capping off the overall process with our special assessments. I can personally attest to the fact that having a high functioning employee base that is committed to excellence has proven to reap benefits that are normally considered routine and just part of one's job. Wendy, Desi, Shanny, and Brenda make these daunting tasks look easy but that shouldn't be overlooked or taken for granted. What that group has accomplished over the course of 2025 has been remarkable and I couldn't be prouder to get to have them as my coworkers. When you get a chance to stop in at City Hall, thank them for everything they are doing for us. Pay your water bill...but then thank them for what they do for us. Community Center: Joy Sparks started her journey as our Community Center Coordinator on October 1st, and she hit the ground running. From my vantage point, I would say one of the most meaningful characteristics Joy possesses is her passion for the city, the community, the “littles”, and what we can do as a facility to create opportunities for the community to utilize their building. She has a number of ideas to increase day-over-day traffic through the building and I'm excited to see her vision turn into reality. Not only has Joy learned a new role and all of the nuances that come with that, but she has persevered through a period of being very short-staffed as well. We are currently looking for a small uptick in headcount for the community center, so if you are interested in or know someone who might be interested in joining the team as either a full-time or part-time employee, please reach out to Joy. The main thing I would like to relay about the community center is this: That is YOUR building. Use it, enjoy it, hold events, hold meetings...it is YOUR building to use. Softball Field: After around a year of back and forth with our engineering firm and FEMA, our CLOMR has finally been approved, and we have the proverbial green light to get after reconstructing the field that was removed to make way for the community center expansion. We are currently out for bids on a number of options we would like the communities feedback on: A) Planting grass B) Laying sod C) Artificial turf We are very early on the planning portion of this project, and we would like the community's guidance on what they would like to see installed. We know there is a strong push to replace the field, we know it has proven to be detrimental to our sports teams and their schedules, and we know we aren't interested letting history repeat itself by going through another season without their home field being available for them. What we don't know is what our community's financial appetite is for a new ball field. Each option will come with a different level of expense, and we need to know what you feel would be the most responsible yet awesome way to execute the project. Public Forum: Before the end of the calendar year, we would like to put together a meeting for the community so you can ask questions and offer feedback to create avenues for the commission board to better serve you. Our regularly scheduled commission meetings have been rather dull for a number of months with little participation nor engagement from the community. Some may say that only squeaky wheels get the grease, and if there isn't noise then things are running great, but we enjoy having our bosses participating and guiding us. We want your feedback. We want to hear your concerns. We want to be coached to better serve you. We don't want to hear that everything is going great and then find out that may not be a universal sentiment via social media. A community forum would be a great platform to either broadcast concerns or build trust and confidence in what we are trying to accomplish for you. The dates and venue will be published well in advance so everyone has ample time to plan and prepare to participate.</div><div><b>Tioga Community Center Brings Generations Together with Sports, Fun, and Community Spirit with CC Coordinator, Joy Sparks</b> The newly revitalized Tioga Community Center is quickly becoming the heart of the community, offering residents of all ages a place to connect, stay active, and celebrate together. Designed as a multi-generational hub, the center features a range of modern amenities including an expanded library, basketball and volleyball courts, indoor soccer space, golf simulator, a game room, party facilities. “From youth leagues to book clubs, we wanted to create a space where everyone feels welcome,” said Joy Sparks, Director of the Tioga Community Center. “It’s more than just a building — it’s a gathering place for families, friends, and neighbors. I love hearing people having a good time” The indoor soccer area and batting cages give athletes a place to practice year-round, regardless of the weather. For those looking for a more relaxed atmosphere, the game room offers pool tables, table tennis, foosball, shuffleboard — perfect for teens and families alike. One of the center’s most popular features is its party and event space, which can be reserved for birthdays, reunions, and community celebrations. The flexible layout and modern kitchen facilities make it an ideal spot for both casual gatherings and larger events. There are meeting rooms with media available too. In keeping with its multi-generational mission, the Tioga Community Center also offers programs tailored to different age groups and interests – a young couple is starting a gaming club, a walking challenge is coming this winter, there is a father and his sons on a fitness mission walking in the evenings already. “The Community Center is bigger and better,” said Pat Albert, a longtime Tioga resident. “It’s great to see it full of people.” “The Tioga Community Center is the result of so many peoples’ time and talents, I am proud to get to be a part of it,” said Sparks.</div></div>				<div><div>Where <i>Passion</i> meets <i>Purpose</i></div><div><b>Hiring: Long Term Care CNA</b> As a CNA, you'll play an important role in caring for our residents by assisting with daily activities, supporting independence, and building meaningful connections. <ul style="list-style-type: none"><li>• Sign on bonus</li><li>• Full and part-time opportunities</li><li>• ND CNA certification and BLS required</li></ul>Apply today! www.tiogahealth.org 701-664-3305 ext. 9502</div><div></div></div>	
<div>Mark your calendars</div> <div>Nov 3: City Commission Mtg. 7PM Tioga City Hall Nov 8: Fireman’s Carnival 7PM Community Center Nov 11: Veteran’s Day Nov 11: Veteran’s Nov 12: Tioga Fund Advisory Board Mtg, 6PM City Hall</div>	<div>Tioga School Calendar</div> <div>Nov 4/6: Parent Teacher Conferences Nov 5: Endowment Fund Board Meeting 7PM Nov 11: No School Nov 13: School Board Meeting 6:30 THS Library</div> <div></div>	<div><div>HOURS: MONDAY- FRIDAY: 7AM- 5PM SATURDAY: 7AM-12PM 10428 67TH ST NW, TIOGA, ND 58852 PHONE# (701) 664-3886 WWW.SUNDHAGENS6.COM</div></div>			
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