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Edition 44
January 15, 2026
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Community News

Commitment to Community through Student-Led Bank Branches - The Bank of Tioga

Established in 2021 as part of The Bank of Tioga's ongoing commitment to financial wellness, the in-school, student-led "Pirate Branch" has been instrumental in shaping the financial wellness landscape in the community. The approach goes beyond traditional banking. Students are introduced to financial concepts through hands-on training, empowering them to make sound money decisions from an early age.

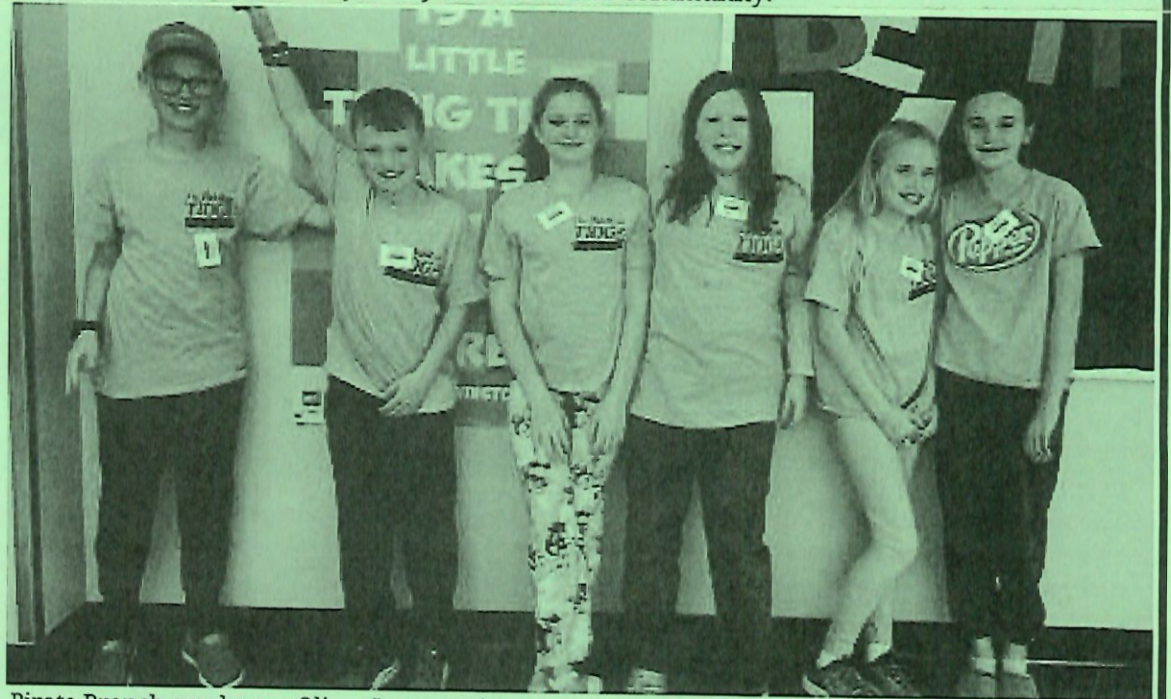
Since its inception, the program has seen remarkable growth for both the "Pirate Branch" and the "DC Branch" in Crosby. During the 2023-2024 school year, nearly 945 deposits were made by students with over \$10,365 saved, contributing to the financial education of over 1,000 students annually, across both of the student-led branches.

The student bank is designed to introduce the economic concept of saving money at an early age. In addition, the bank demonstrates that saving money should be part of a student's financial plan for his or her future, as well as increases parental involvement in children's lives through banking activity. "I've seen many students save significantly over the last four years at the Pirate Branch. Their excitement about saving and getting into a weekly routine is wonderful. Additionally, it's encouraging to see the overall positive effect the presence of the school bank has on students," shared Feliciano King, The Bank of Tioga Universal Banker. "I have always been enthusiastic about education, and the financial wellness program fascinated me, and I have grown to love the program so much. It is something that has allowed me to be more involved in the community, and as someone who is not from the area, it has blessed me with the opportunity to meet so many wonderful people."

All students K-5 have an opportunity to bank every Wednesday morning, and fifth graders go through an interview process to be selected as a student banker. The bankers this year include Oliver Jager, Parker Germundson, Symphony Boyer, Sadie Karkuff, Coulee Fretland, and Leah Myers. The Bank of Tioga employees also volunteer to assist with the student-run branch. The Bank of Tioga remains committed to building a brighter, more financially savvy future for our community.

About The Bank of Tioga:

At The Bank of Tioga, we IGNITE PROSPERITY® by helping our clients do more with their money. Whether it's saving a little extra cash each month or accomplishing a long-term strategy, our goal is to help you transform your financial life. The Bank of Tioga was chartered in 1951 and was acquired by TS Contrarian Bancshares Inc., an affiliate of TS Banking Group in 2014. With \$420 million in assets, The Bank of Tioga is committed to supporting local organizations and reinvests a portion of its net income back to the community. Branch locations include Tioga and Crosby, North Dakota. For more info visit thebankoftioga.com.



Pirate Branch employees: Oliver Jager, Parker Germundson, Symphony Boyer, Sadie Karkuff, Coulee Fretland, and Leah Myers

Why investing on Main Street is a smart move for our community - Tioga Area EDC

Green space or retail and service? The Tioga Area EDC holds empty lots on Tioga's Main Street. The idea of improving those lots is not new to the community of Tioga. It's been over a decade since the lots on North Main Street across from the bank were cleared of old business with the hope that they would be replaced with new retail space. Main Street is more than just a stretch of pavement lined with storefronts—it's the heartbeat of our community. It's where neighbors gather, where small businesses thrive, and where the identity of our town comes to life. As we look toward the future of economic growth and community vitality, investing in retail space on Main Street isn't just a good idea—it's a strategic imperative.

Retail on Main Street fuels local economies. Every dollar spent at a Main Street business circulates within the community, supporting jobs, services, and public infrastructure. Studies show that small businesses reinvest a significantly higher percentage of their revenue locally compared to national chains.

Retail spaces provide fertile ground for entrepreneurs to launch and grow their businesses. From boutique shops and cafes to service providers and creative studios, Main Street offers a platform for innovation and employment. Investment in retail space helps create jobs, attract talent, and retain the next generation of business leaders right here at home.

Main Street development encourages people to shop local, dine local, and connect with their neighbors. These are the qualities that make towns resilient and desirable in an age where people crave authenticity and community.

As we explore new ways to energize Main Street, your voice matters. What kinds of businesses would you like to see? What would make you spend more time downtown? Whether you're a resident, a business owner, or a potential investor, your insights can help shape a vision that reflects our shared values and aspirations. Let's have the conversation about how we can work together to support smart growth in Tioga.

Your input is essential to the future of Main Street, and we're committed to a collaborative approach

If you would like to share your ideas, suggestions, etc., please reach out to Josh Vachal, Tioga Area EDC Director, a Tioga Chamber of Commerce Board Member, or a City Commissioner.



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Inspirational Quote
 Think positive and positive things will happen

Tioga Trivia
 How many police officers does the City of Tioga have?
 Prev Edition Answer: 250 years old

Bible Verse of the Week
 Jesus Christ is the same yesterday, today, and forever
 Hebrews 13:8

A Little Chuckle
 Do you drink regularly or occasionally?
 I drink occasionally, but the occasion comes regularly

Did you know?
 When you talk on a cell phone while driving you are increasing your chance of being in an accident by 400%



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January is National Mentoring Month
 National Mentoring Month focuses on how we can increase the number of mentors to make sure young people in our communities have dependable people to look up to and follow in their footsteps. We know from experience, there are some great mentors in the Tioga and Ray communities. Did you know, youth with a mentor are:

- 92% more likely to volunteer in their communities
- 75% more likely to have held a leadership position
- 74% said that their mentor contributed significantly to their success later in life
- 85% said having a mentor helped with issues to school and education
- 58% said their mentor has supported their mental health
- 60% of those under 40 yrs old still seek advice from mentors

Reach out to your local schools, churches, or recreation organizations for opportunities to be a mentor today!



Hours:
 Monday- Friday: 7am- 5pm
 Saturday: 7am-12pm
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 www.sundhagensg.com

The Lord blessed Ara with a long life of almost 101 years: Tioga Native, Ara Iola Hartsoch

Ara Hartsoch, 100, of Tioga, ND passed away on Friday, January 9, 2026 at the Tioga Long Term Nursing Home in Tioga, ND.

Ara Iola Hartsoch was born February 23, 1925 in a shed called "the laundry room" behind her grandparents' house south of Tioga and just north of the Beaver Creek Church attended by midwife, Mrs. Stockman. Her parents were Lloyd and Olga (Strand) Hartsoch. Ara was their first born and a couple years later brother Arvey came and a few years later Rose Marie (Marie) joined the family. They moved to different farmsteads in the Ray and Tioga area. Her first Sunday School program was at Bethany Church south of Tioga area.

Ara graduated from Ray High School in 1944 and was employed by the Ray Bank after graduation. On August 4, 1945 she married the love of her life Earl Lincoln Hartsoch. She never did change her name! After Earl was discharged from the Army they settled in the Nesson Valley to farm and ranch. In 1960's they built a new house a few miles south of the Kota Ray Dam. They were blessed with their family of three, Maureen, Arley and Deborah. Throughout the years they also were blessed with many foster children with Dennis Marmon being the longest one living with them and becoming like a son and brother. Ara was a wonderful cook and baker. She baked her wheat and sourdough bread, Juneberry pies and cookies for Lund's Landing for years and also for many neighbors. She excelled in sewing, crocheting and quilting. She said she wished she had kept a count of the loaves, pies, buns and quilts she had made! They attended the Beaver Creek Lutheran Church all their years. She was the church Treasurer for many years as well as being a member of Ladies Aid and an officer. She was active gardener throughout her life. She helped in a big garden sale with neighbor ladies for several years in her later years. She enjoyed dressing up as Miss Abigail from Zap, ND. If you missed seeing that, you missed a very fun entertaining time! Throughout her life she loved the Lord and people. Always content, grateful, and patient. The Lord carried her through many sicknesses; an aneurysm, lymphoma and congestive heart failure; however, the Lord blessed her with a long life of almost 101 years! Ara really enjoyed her 100-year birthday celebration and was hoping to make it 101 years. She lost Earl after 59 years of marriage. Ara entered the Tioga LTC almost 8 years ago. She was so thankful for all the loving care received there. She continued crocheting for most of those years making her hand towels and visiting the staff and residents and visitors.

She leaves behind daughters, Maureen (Larry) Severson of Roseau, MN and Debbie (Jim) Jacob of Burns, WY; daughter-in-law, Cheryl Hartsoch of Ray, ND; foster son, Dennis (Patsy) Marmon of Williston, ND; grandchildren, Laureen (Steve) Byron, Royce Severson, Kent (Alicia) Severson, Heidi (Dan) Hernandez, Brent Hartsoch, Sarah (Jason) Peterson, Daniel (Amanda) Hartsoch, Erik (Amy) Hartsoch, James (Veronica) Jacob, Paul (Megan) Jacob, Michael (Bonnie) Jacob and Kevin (Colleen) Jacob; twenty three great grandchildren and three great-great grandchildren; brother-in-law, Jack (Doris) Hartsoch and numerous nieces, nephews, and cousins.

Preceding Ara in death is her beloved husband, Earl; parents, Lloyd and Olga; son, Arley; brother, Arvey and Iona Hartsoch; sister, Marie and Wayne Vance; in-laws, Alice and Herman Hartsoch; brother-in-law, Derald Hartsoch; nephew Craig Hartsoch; niece Arlene Kingstad and great niece Laurie Hartsoch.



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Prayers to the Family of:
 Shirley Jane Breckey: July 30, 1941-Jan 5, 2026
 Ara Iola Hartsoch: February 23, 1925-Jan 9, 2026

— — — — —
 "May there be comfort in knowing that someone so special will never be forgotten."-
 Julie Hebert

Mark your calendars
 Jan 19: Martin Luther King Jr Day
 Jan 20: Tioga City Commission Mtg 7PM City Hall
 Jan 20: Airport Authority Meeting 7PM Tioga Airport
 Jan 20: Tioga Park Board Meeting 6PM Park Building

Tioga School Calendar
 Jan 17: BBB vs Drake Anamoose 2:30
 Jan 19: No School
 Jan 19: GBB vs Belfield 2:00PM
 Jan 21: School Board Meeting 7PM
 Jan 23: GBB vs New Town 5:45PM
 Jan 24: BBB/GBB vs MLS 3:00PM
 Jan 29: NW Region Science Fair
 Jan 30: GBB vs Ray 7PM



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