

*First
Western*
CLUB

Newsletter

Volume 27, Issue 4 | Winter 2026

Stephanie Hoffart, Coordinator • stephanie.hoffart@firstwestern.bank

October 13, 2026 Club Event 1:00 pm at the Grand Hotel – Emma Tong, Miss North Dakota

Emma Tong, Miss North Dakota 2026, is originally from Williston. She is a graduate of the University of Alabama and has been accepted to the University of North Dakota School of Medicine. Her community service initiative is “Heartbeat for Health” where she is working with the American Heart Association.

The event will include coffee and dessert. Please call 852-3711 to make your reservation by Wednesday October 7, 2026.



Please remember the meetings and events are for First Western Club members only!

Newsletters come out at least four times a year to announce upcoming meetings and events. Would you like to receive your newsletters electronically? Email your request to: stephanie.hoffart@firstwestern.bank, to be first to get them!

November 18, 2026 Club Event 1:00 pm at the Grand Hotel – Jerry Schlag, Accordionist

Jerry Schlag may be a familiar name to you if you enjoyed the Norsk Hostfest as he was known as the “roaming accordion man.” He also performed at the Fjord Festival in Minot in August. His father was an accordion player.

He and his two brothers started a band with his father. Jerry not only plays the accordion, he also plays the trumpet, trombone, bass horn, string bass and the piano but the accordion is his full-time passion.

The event will include coffee and dessert. Please call 852-3711 to make your reservation by Tuesday November 10, 2026.

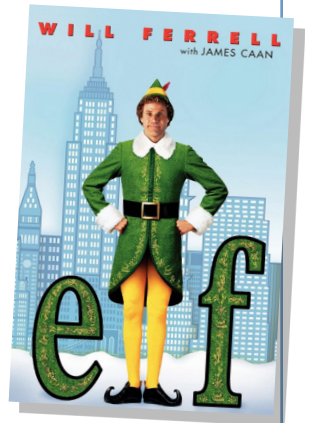


December 16, 2026 Club Event 1:00 pm at Oak Park Theater – Popcorn and a Movie

A private viewing of the movie “Elf” will be shown at the Oak Park Theater at 1500 4th Ave NW. The movie will start at 1:00 pm but arrive early to get your popcorn and soda.

The American Christmas comedy stars Will Ferrell as Buddy the Elf, a human raised by Santa’s elves, who learns about his origin and heads to New York City to meet his biological father who does not know of his existence. The movie is rated PG and should be over around 2:50 pm.

Please call 852-3711 to make your reservation by Friday December 11, 2026. As always, the movie, soda and popcorn are free.





First Western Club
PO Box 1090
Minot, ND 58702-1090



Address Service Requested

How Scammers Find Your Personal Information Online

Scammers look up information about people before they contact them. They can find details on public records, people-search websites, and social media without needing to hack anything. In a matter of minutes, a scammer can gather enough information to make their scam seem real. Because scammers already know personal details, their messages often sound believable and convincing.

Personal Information Scammers Can See

- Your home address and places where you have lived before
- Names of your family members, such as parents, brothers, sisters, and children
- Your age, birthday, and phone number
- Photos you share on social media
- Where you work or have worked, and where you went to school

- Your hobbies, interests, and groups or causes you support
- Public court records or legal documents
- Information about things you buy online or reviews you post online
- Scammers can find email addresses on a funeral home website after you visit an obituary and leave a message for the family.



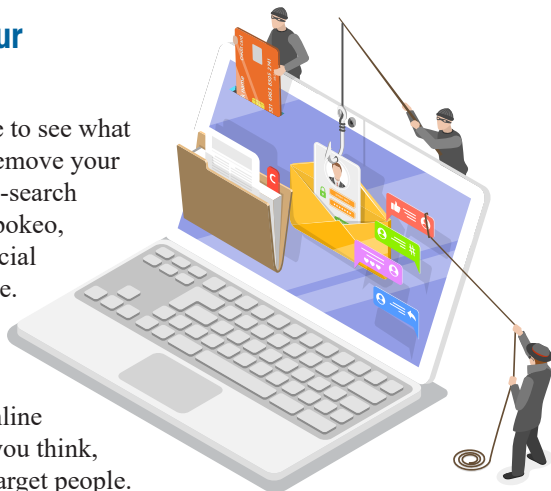
(continues below) ↓

Steps to Protect Your Information Online

Search your name online to see what information is public. Remove your information from people-search sites like Whitepages, Spokeo, and MyLife. Set your social media accounts to private.

Avoid sharing personal details like your birthday, travel plans, or military service. Your online footprint is bigger than you think, and scammers use it to target people.

You can lower your risk by sharing less personal information online and watching out for common scam tricks.



Reporting Medicare fraud:

Suspected Medicare fraud can be reported to ND SMP at 1-833-818-0029. Non-Medicare fraud can be reported to the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: Information adapted from cybersecurity expert Kurt Knutsson (CyberGuy) and general consumer protection guidance on identity theft and online privacy.

North Dakota Senior Medicare Patrol Phone:

1-833-818-0029 For more information or to locate your SMP, visit

<https://ndcpd.org/smp/> This project was supported, in part, by grant number 90MPPG0079, from the Administration for Community Living, Department of Health and Human Services. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

