

THE STATE OF MONTANA

Commissioner of Political Practices  
1205 Eighth Avenue  
Post Office Box 202401  
Helena, MT 59620-2401  
Phone: 406-444-2942  
Fax : 406-444-1643  
www.politicalpractices.mt.gov

Campaign Finance and Practices

Complaint Form (10/09)

FOR OFFICE USE ONLY

HAND DELIVERED   
CERTIFIED MAIL   
SIGNED/NOTARIZED

Type or print in ink all information on this form except for verification signature

Person bringing complaint (Complainant):

Complete Name Bernard J Harrington  
Complete Mailing Address 4033 Alisades Park Dr  
Billings, MT 59106  
Phone Numbers: Work (406) 653-9199 Home (406) 656-6556

Person or organization against whom complaint is brought (Respondent):

Complete Name Montana Community Foundation + Montana <sup>Women's</sup> Foundation  
Complete Mailing Address PO Box 335  
Helena, MT 59624  
Phone Numbers: Work (406) 443-8313 Home (406) 443-2543

Please complete the second page of this form and describe in detail the facts of the alleged violation.

Verification by oath or affirmation

State of Montana, County of Lewis & Clark County  
I, Bernard J. Harrington, being duly sworn, state that the information in this Complaint is complete, true, and correct, to the best of my knowledge and belief.  
(SEAL) Bernard J. Harrington  
Signature of Complainant  
Subscribed and sworn to before me this 27<sup>th</sup> day of May, 2010.  
Maura Brown  
Notary Public  
My Commission Expires:



Attachment to Complaint against the Montana Community Foundation and the Montana Women's Foundation, (collectively referred to as the "Foundations").

The Foundations are in violation of Mont. Code Ann. § 13-37-225 for failing to include the required "paid for by" disclaimer on their internet publications regarding their involvement in the I-164 400% Interest is Too High Campaign. Please see the attached printouts of the Foundations' webpages containing election material absent the statutorily required disclosure. Please also note the first attachment is dated March 18, 2010, and the second attachment is dated May 5, 2010. Each day that these election materials have been available on the internet, advocating support of the ballot issue constitutes a separate violation of Montana's Elections and Campaign Practices chapter. The Foundations may claim that its coverage constitutes an exception to the statutory definition of "contribution"; however, that claim is misplaced because the bona fide news story exception to the definition of "contribution" requires that the story be "distributed through the facilities of any broadcasting station, newspaper, magazine, or other periodical publication of general circulation." Mont. Code Ann. § 13-1-101(7)(b)(ii). Certainly, this website is not a newspaper, magazine or periodical of general circulation, and these materials are clearly advocating passage of I-164.

As evidenced by press coverage and the length of time that the proponents have been publicly promoting this ballot issue, complainant is under the belief and therefore alleges that if investigation of the Foundations took place, one would find unreported resources have been utilized in support of the ballot issue. The dates on the attached webpage printouts show that the Foundations is also in violation of Mont. Code Ann. §§ 13-37-229; 13-37-230 and ARM 44.10.411, which require reporting of all contributions to a ballot issue and all expenditures made on behalf of a ballot issue. Further support of the untimely filing the financial reports is supported by the content of the attached webpages which state that on February 23, 2010, the Women's Foundation signed on to support the initiative. Further the amounts reported by the Montana Community Foundation/Montana Women's Foundation on its C-4 Incidental Committee Finance Reports filed to date do not match the contributions reported by the 400% Interest is Too High – Cap the Rate ballot committee—a discrepancy of nearly \$20,000.00! Also, in-kind expenditures must be reported on the day that the expenditure is made, and the filed C-4 reports do not comply with this timing requirement. ARM 44.10.323. See generally In the Matter of the Complaint Against the Montana Chamber of Commerce Regarding Its Activities In Opposition to I-121 And I-125, decided June 2000, regarding failure to timely report in-kind contributions and expenditures.

The Foundations filed its C-2 Statement of Organization on April 26, 2010. C-2's are required by Mont. Code Ann. § 13-37-201 to be filed within 5 days of making "an expenditure or authoriz[ing] another person to make an expenditure on its behalf, whichever occurs first." The date on the website acknowledging support of the ballot issue is February 23, 2010. By admission in an article published on the internet it is clear that the date the C-2 was filed is past 5 days from the first expense the Foundations incurred if this information was published on February 23, 2010. It is quite possible and highly likely that the Foundations incurred expenses in support of the ballot issue prior to February 23, 2010. This failure to timely file the C-2 is a violation of Montana's campaign finance laws.

By engaging in political activity, complainant believes that the Foundations may be acting outside the course and scope of nonprofit organizations as allowed under the IRS rules and guidelines regarding political activities of nonprofit organizations. Moreover and somewhat ironically, to the extent that the board members of the Foundations are participating on the board in their official capacity, such as that of a vice president of a bank, every board member's employer must also file as an incidental committee and report the time that the employer compensates the employee for his or her participation on the board. See the attached documentation of the Foundations' board members. Failure of the employer to report the compensation afforded to an employee for serving a board, constitutes a breach of the campaign finance laws. If the employee's time is not considered compensated by their employer, why attach the individual's title and employer to their designation as a board member? See generally In the Matter of the Complaint Against the Montana Chamber of Commerce Regarding Its Activities In Opposition to I-121 And I-125, decided June 2000, regarding failure to adequately and timely report in-kind contributions and expenditures with regard to an employee being compensated for time spent working on a campaign.

## WOMEN'S FOUNDATION OF MONTANA

HOME

WHY WOMEN &amp; GIRLS

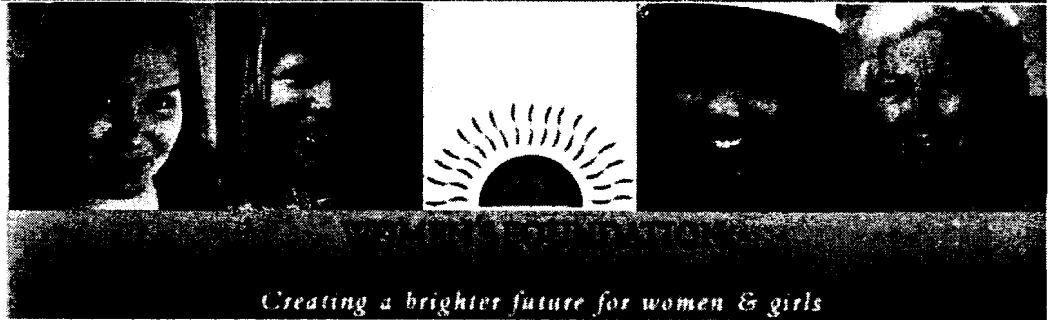
ABOUT US

NEWS

GRANTS

DONATIONS

RESOURCES



## CAP THE RATE

On February 23, 2010, the Women's Foundation of Montana along with senior, consumer, religious and economic development organizations filed language with the Montana Secretary of State for an initiative to limit the amount of annual interest on payday and title loans.

"Four hundred percent interest is too high, that is why AARP is joining this effort to protect Montanans," said Bob Bartholomew State Director for AARP in Montana. "Montana's seniors, low-income and working families deserve a cap on interest rates for payday and title loans."

The proposed initiative seeks to address a problem area of consumer financing that has been the subject of several attempts at the Montana Legislature that have failed. The groups joining in the campaign are calling their effort, "400% Interest is Too High; Cap the Rate."

"In this economy, anyone could need an emergency loan," said Rebecca Mastee with Montana Catholic Conference. "Montana families struggling to make ends meet should not be charged over 400% interest. This is why the Montana Catholic Conference supports this initiative to cap the rate at 36%."

Payday loans and car title loans have been under increasing scrutiny around the country and have been a concern for Montana groups for many years. These groups say these types of loans create a debt trap and cause an unsuspecting borrower to pay \$800 for a short term loan of \$300 with most of the profits going to firms owned by out-of-state companies.

"Over 70% of these predatory lenders are owned by out of state firms, said Tom Jacobson with Rural Dynamics. "In 2008, they made over \$40 million in loans and collected over \$9 million in interest and fees, draining millions of dollars from Montana's local economy."

According to 2008 filings with the Montana Department of Administration Division of Banking, 82 of the 116 payday loan establishments are owned by out of state firms. These national chains collected over \$7 million of the over \$9 million in interest and fees collected statewide in 2008.

**Women's Foundation  
of Montana**

PO Box 1145  
Helena, MT 59624

phone 406-443-8313

fax 406-442-0482

email us

support [our work](#)

"Predatory lenders were targeting military families, and the Department of Defense found that this was harming the combat readiness of our armed forces," said Sheila Rice with NeighborWorks. "So, our military families are now protected by a cap that limits the interest rate to 36%. We believe that all Montana families deserve the same protection."

**PAYDAY LENDING FACTS**

Definition: Deferred deposit lending (sometimes called a cash advance or payday loan) is the practice of using a post-dated check or electronic checking account information as collateral for a small, short-term loan.

MCA 31-1-701 et seq. allows loans of up to \$300 (not more than 25% of borrower's gross income), fees not to exceed 25% of the amount borrowed and repayment due within 31 days or less.

From 2005 to 2007, Montanans paid **over \$25 million** in interest and fees to payday lenders.

From 2005 to 2007, Montanans borrowed over **\$141 million** from payday lenders.

**2007 Deferred Deposit Loan Activity**

Loan Volume	181,896 loans totalling \$47,271,444.00
Interest and fees paid	\$7,112, 204.00
Total borrowers	38,625
Borrowers w/ 13+ loans per year	7,922 (21%)
Average loan size	260

57% (102,986) or more of loans made in 2007 were to just 7,922 repeat borrowers.

In August of 2007, 76% of Montanans surveyed said they would support an interest rate cap on short term loans. (Harstad Strategic Research, August 2007).

In 2007, Congress passed the John Warner (R-VA) National Defense Authorization Act which capped the rates charged to military personel and their families for predatory loan products at 36%.

**"They are scum sucking bottom feeders."**

--Dave Ramsey, host of the national syndicated radio program *The Dave Ramsay Show*.

**"Payday lenders charge nearly twice the price of the New York City mafia."**

--Prof. Chris Peterson, 2007 Consumer Advocate of the Year, Nat'l Assoc. of Consumer Agency.

**"Those states which enforce a comprehensive interest rate cap at or around 36 percent for small loans have solved their debt problem; realizing a savings of \$1.5 billion for their citizens while preserving a more responsible loan market."**

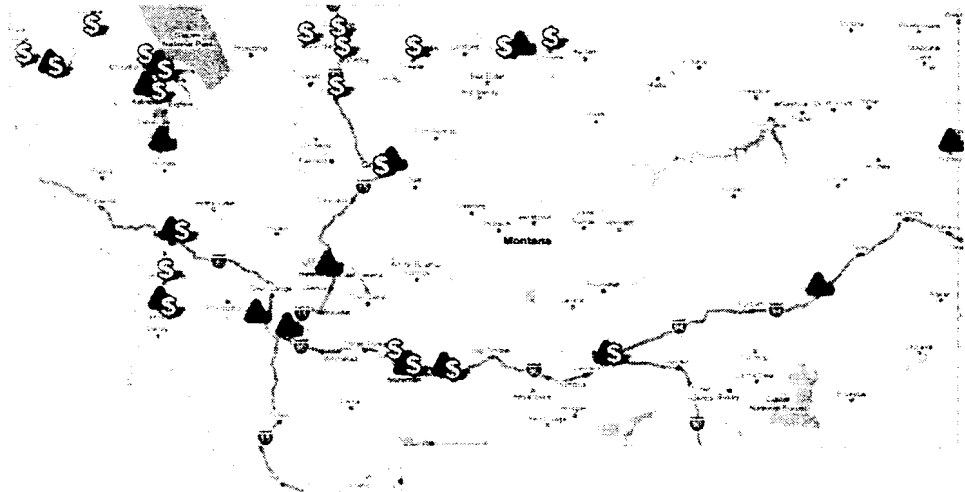
--*Springing the Debt Trap: Rate caps are only proven payday lending reform*, Center for Responsible Lending, December 13, 2007.


**"It is clear that the payday lending business model is based on the repeat collection of high loan fees from one borrower in successive transactions, without the extension of new principal. The industry has a vested interest in legislation and regulations that allow the high fees and repeat borrowing cycle to continue."**

--Department of Defense Report on Predatory Lending Practices Directed at Members of the Armed Forces and Their Dependents, August 9, 2006.

**Without payday loans, where will people turn when faced with financial emergencies?**

- Borrow from friends or family
- Use a credit union or finance company
- Put off unnecessary purchases
- Take a credit card cash advance
- Take an employee advance
- Negotiate with creditors

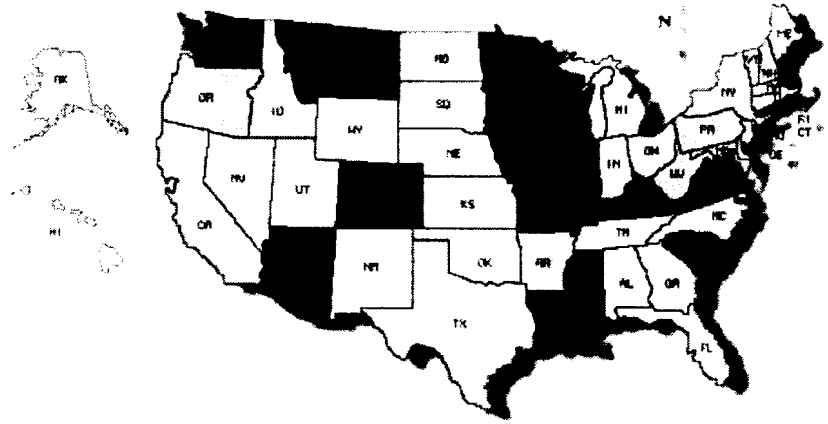


 Payday Lenders

 Credit Unions with Payday Loan Alternatives

The following 15 states plus the District of Columbia effectively cap payday loan interest rates: Arkansas, Connecticut, D.C., Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Vermont, and West Virginia.

- Predatory Rate State
- Rate typically 35% or less
- - Considering rate cap



OUR PARTNERS

- AARP Montana**
- Center for Responsible Lending**
- homeWORD**
- Montana Catholic Council**
- Montana Community Foundation**
- Montana Women Vote**
- NeighborWorks Montana**
- Rural Dynamics**
- SEIU Healthcare 775 NW**

*"When we cast our bread upon the waters, we can presume that someone downstream  
— whose face we will never know — will benefit from our action,  
as we who are downstream from another will profit from that grantor's gift."  
~ Maya Angelou*



The Women's Foundation of Montana is the leading funder of change for women and girls in our state. We raise money to build an endowment that provides reliable, permanent source of grants to invest in economic self-sufficiency for women and brighter futures for girls. Copyright © 2007 Women's Foundation of Montana. All rights reserved.

WOMEN'S FOUNDATION OF MONTANA

HOME

WHY WOMEN & GIRLS

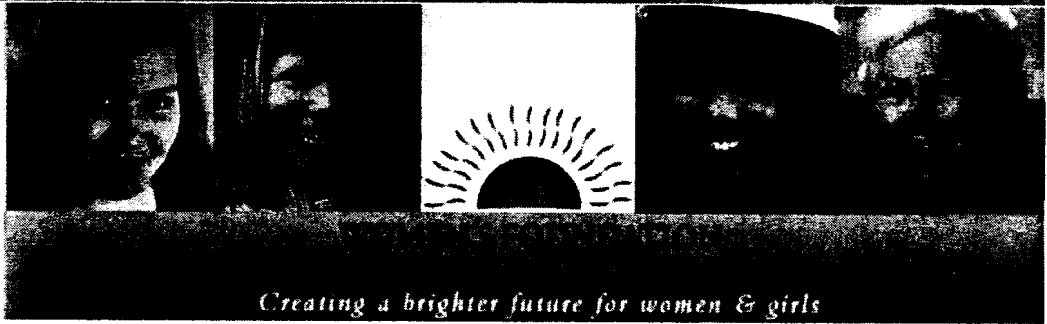
ABOUT US

NEWS

GRANTS

DONATIONS

RESOURCES



400% IS TOO HIGH  
CAP THE RATE

This year the Women's Foundation of Montana is working with other organizations to limit the interest rate that can be charged on "predatory" (payday and car title) loans to 36%. We are doing this work because we see the economic effect of predatory lending on women. Check out our [payday lending facts](#).

[Read about the 2010 ballot initiative to limit the amount of annual interest on payday and title loans.](#)

OUR WOMEN, OUR STATE

The Women's Foundation of Montana is the leading funder of change for women and girls in our state. We are raising money to build an endowment to provide a permanent source of grants to invest in economic self-sufficiency for women and brighter futures for girls. We believe that when women and girls prosper, communities thrive.

The Women's Foundation of Montana is an endowed fund of the [Montana Community Foundation](#), which provides professional management of our assets and professional staff to run our grant programs. This strong partnership has made our rapid growth possible.

Women's Wire:  
Summer 2009

OUR CHALLENGES

Statistics indicate that Montana ranks among the bottom states for both per capita income and wages.

The earnings of Montana women are the lowest in the nation.

Overcoming these barriers and empowering women and girls to realize their potential is our challenge and our commitment.  
[Read More](#)

**Women's Foundation  
of Montana**

PO Box 1145  
Helena, MT 59624

phone 406-443-8313

fax 406-442-0482

email [us](#)

support [our work](#)

*"When we cast our bread upon the waters, we can presume that someone downstream – whose face we will never know – will benefit from our action, as we who are downstream from another will profit from that grantor's gift."*

~ *Maya Angelou*



The Women's Foundation of Montana is the leading funder of change for women and girls in our state. We raise money to build an endowment that provides a reliable, permanent source of grants to invest in economic self-sufficiency for women and brighter futures for girls. Copyright © 2007 Women's Foundation of Montana. All rights reserved.

WOMEN'S FOUNDATION OF MONTANA

HOME ●

WHY WOMEN & GIRLS ●

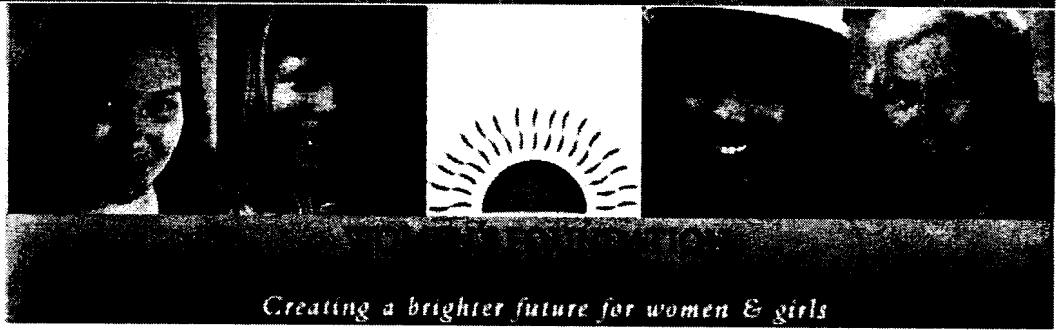
ABOUT US ●

NEWS ●

GRANTS ●

DONATIONS ●

RESOURCES ●



400% IS TOO HIGH  
CAP THE RATE

This year the Women's Foundation of Montana is working with other organizations to limit the interest rate that can be charged on "predatory" (payday and car title) loans to 36%. We are doing this work because we see the economic effect of predatory lending on women. Check out our [payday lending facts](#).

[Read about the 2010 ballot initiative to limit the amount of annual interest on payday and title loans.](#)

OUR WOMEN, OUR STATE

The Women's Foundation of Montana is the leading funder of change for women and girls in our state. We are raising money to build an endowment to provide a permanent source of grants to invest in economic self-sufficiency for women and brighter futures for girls. We believe that when women and girls prosper, communities thrive.

The Women's Foundation of Montana is an endowed fund of the [Montana Community Foundation](#), which provides professional management of our assets and professional staff to run our grant programs. This strong partnership has made our rapid growth possible.

Women's Wire:  
Summer 2009

OUR CHALLENGES

Statistics indicate that Montana ranks among the bottom states for both per capita income and wages.

The earnings of Montana women are the lowest in the nation.

Overcoming these barriers and empowering women and girls to realize their potential is our challenge and our commitment.

[Read More](#)

Women's Foundation  
of Montana

PO Box 1145  
Helena, MT 59624

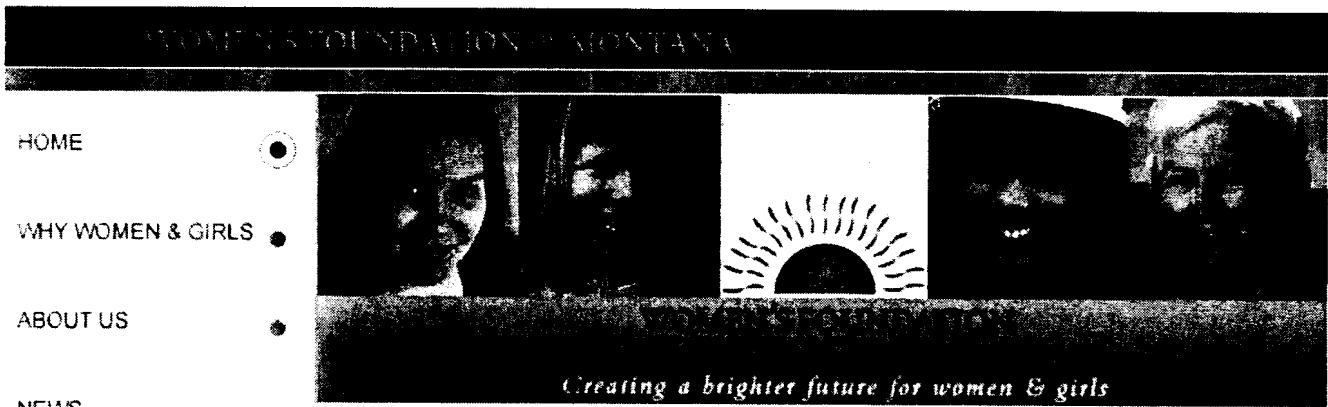
phone 406-443-8313  
fax 406-442-0482  
email [us](#)  
support [our work](#)

*"When we cast our bread upon the waters, we can presume that someone downstream — whose face we will never know — will benefit from our action,*

*as we who are downstream from another will profit from that grantor's gift."*  
~ Maya Angelou



The Women's Foundation of Montana is the leading funder of change for women and girls in our state. We raise money to build an endowment that provides a reliable, permanent source of grants to invest in economic self-sufficiency for women and brighter futures for girls. Copyright © 2007 Women's Foundation of Montana. All rights reserved.



### CAP THE RATE

On February 23, 2010, the Women's Foundation of Montana along with senior, consumer, religious and economic development organizations filed language with the Montana Secretary of State for an initiative to limit the amount of annual interest on payday and title loans.

"Four hundred percent interest is too high, that is why AARP is joining this effort to protect Montanans," said Bob Bartholomew State Director for AARP in Montana. "Montana's seniors, low-income and working families deserve a cap on interest rates for payday and title loans."

The proposed initiative seeks to address a problem area of consumer financing that has been the subject of several attempts at the Montana Legislature that have failed. The groups joining in the campaign are calling their effort, "400% Interest is Too High; Cap the Rate."

"In this economy, anyone could need an emergency loan," said Rebecca Mastee with Montana Catholic Conference. "Montana families struggling to make ends meet should not be charged over 400% interest. This is why the Montana Catholic Conference supports this initiative to cap the rate at 36%."

Payday loans and car title loans have been under increasing scrutiny around the country and have been a concern for Montana groups for many years. These groups say these types of loans create a debt trap and cause an unsuspecting borrower to pay \$800 for a short term loan of \$300 with most of the profits going to firms owned by out-of-state companies.

"Over 70% of these predatory lenders are owned by out of state firms, said Tom Jacobson with Rural Dynamics. "In 2008, they made over \$40 million in loans and collected over \$9 million in interest and fees, draining millions of dollars from Montana's local economy."

According to 2008 filings with the Montana Department of Administration Division of Banking, 82 of the 116 payday loan establishments are owned by out of state firms. These national chains collected over \$7 million of the over \$9 million in interest and fees collected statewide in 2008.

"Predatory lenders were targeting military families, and the Department of Defense found

**Women's Foundation  
of Montana**

PO Box 1145  
Helena, MT 59624

phone 406-443-8313

fax 406-442-0482

email [us](#)

support [our work](#)

that this was harming the combat readiness of our armed forces," said Sheila Rice with NeighborWorks. "So, our military families are now protected by a cap that limits the interest rate to 36%. We believe that all Montana families deserve the same protection."

**PAYDAY LENDING FACTS**

Definition: Deferred deposit lending (sometimes called a cash advance or payday loan) is the practice of using a post-dated check or electronic checking account information as collateral for a small, short-term loan.

MCA 31-1-701 et seq. allows loans of up to \$300 (not more than 25% of borrower's gross income), fees not to exceed 25% of the amount borrowed and repayment due within 31 days or less.

From 2005 to 2007, Montanans paid **over \$25 million** in interest and fees to payday lenders.

From 2005 to 2007, Montanans borrowed over **\$141 million** from payday lenders.

**2007 Deferred Deposit Loan Activity**

Loan Volume	181,896 loans totalling \$47,271,444.00
Interest and fees paid	\$7,112, 204.00
Total borrowers	38,625
Borrowers w/ 13+ loans per year	7,922 (21%)
Average loan size	260

57% (102,986) or more of loans made in 2007 were to just 7,922 repeat borrowers.

In August of 2007, 76% of Montanans surveyed said they would support an interest rate cap on short term loans. (Harstad Strategic Research, August 2007).

In 2007, Congress passed the John Warner (R-VA) National Defense Authorization Act which capped the rates charged to military personel and their families for predatory loan products at 36%.

**"They are scum sucking bottom feeders."**

--Dave Ramsey, host of the national syndicated radio program *The Dave Ramsay Show*.

**"Payday lenders charge nearly twice the price of the New York City mafia."**

--Prof. Chris Peterson, 2007 Consumer Advocate of the Year, Nat'l Assoc. of Consumer Agency.

**"Those states which enforce a comprehensive interest rate cap at or around 36 percent for small loans have solved their debt problem; realizing a savings of \$1.5 billion for their citizens while preserving a more responsible loan market."**

--*Springing the Debt Trap: Rate caps are only proven payday lending reform*, Center for Responsible Lending, December 13, 2007.

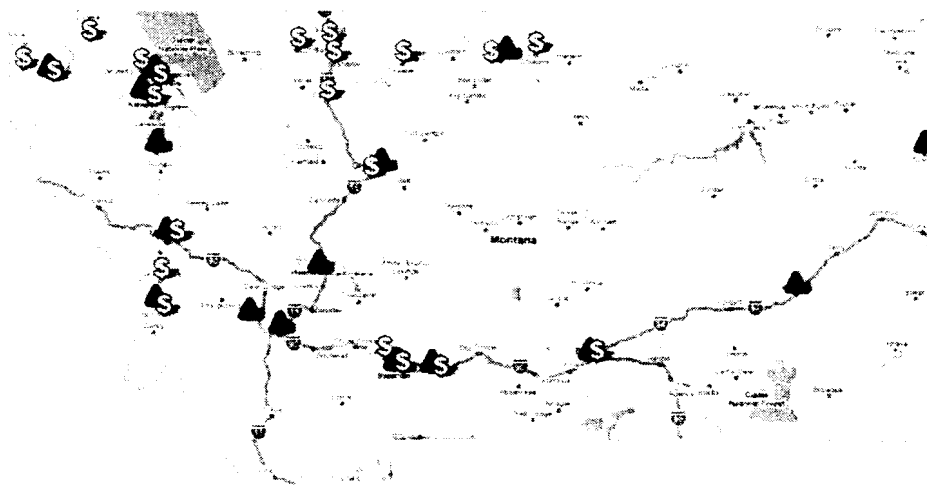
**"It is clear that the payday lending business model is based on the repeat collection of high loan fees from one borrower in successive transactions, without the extension of new principal. The industry has a vested interest in**


**legislation and regulations that allow the high fees and repeat borrowing cycle to continue."**


--Department of Defense Report on Predatory Lending Practices Directed at Members of the Armed Forces and Their Dependents, August 9, 2006.

**Without payday loans, where will people turn when faced with financial emergencies?**

- Borrow from friends or family
- Use a credit union or finance company
- Put off unnecessary purchases
- Take a credit card cash advance
- Take an employee advance
- Negotiate with creditors

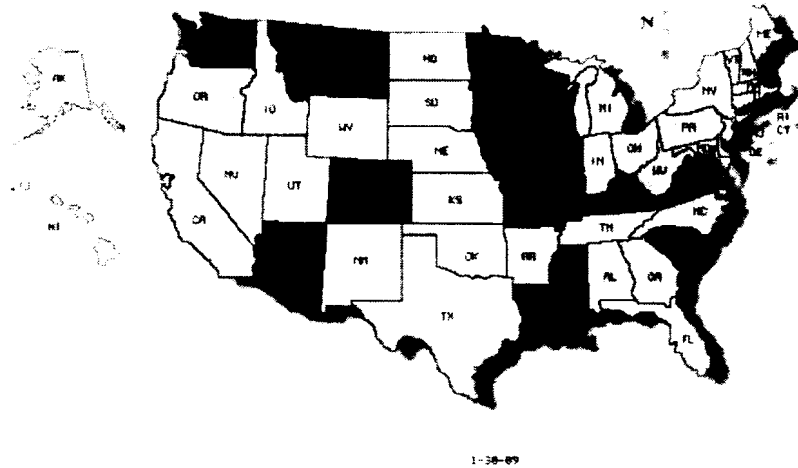


 Payday Lenders

 Credit Unions with Payday Loan Alternatives

The following 15 states plus the District of Columbia effectively cap payday loan interest rates: Arkansas, Connecticut, D.C., Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Vermont, and West Virginia.

- Predatory Rate State
- Rate typically 36% or less
- - Considering rate cap



#### OUR PARTNERS

- AARP Montana**
- Center for Responsible Lending**
- homeWORD**
- Montana Catholic Council**
- Montana Community Foundation**
- Montana Women Vote**
- NeighborWorks Montana**
- Rural Dynamics**
- SEIU Healthcare 775 NW**

*"When we cast our bread upon the waters, we can presume that someone downstream  
— whose face we will never know — will benefit from our action.  
as we who are downstream from another will profit from that grantor's gift."  
~ Maya Angelou*



The Women's Foundation of Montana is the leading funder of change for women and girls in our state. We raise money to build an endowment that provides a reliable, permanent source of grants to invest in economic self-sufficiency for women and brighter futures for girls. Copyright © 2007 Women's Foundation of Montana. All rights reserved.

WOMEN'S FOUNDATION OF MONTANA

- HOME
- WHY WOMEN & GIRLS
- ABOUT US
- OUR HISTORY
- ADVISORY COMMITTEE**
- NEWS
- GRANTS
- DONATIONS
- RESOURCES



ADVISORY COMMITTEE

The Women's Foundation of Montana has an Advisory Committee of women from across the state who provide leadership for our organization, establish our granting priorities, and determine which grant requests will receive support.

COMMITTEE MEMBERS

**Sheila Rice (Chair), Great Falls, MT**



A former two-term legislator from Great Falls, Sheila worked for 24 years for Energy West. She is now the Executive Director of both the Neighborhood Housing Services of Great Falls and the Montana Homeownership Network, nationally recognized for its dedication to providing home ownership opportunities to hardworking Montanans. Mother of three adult children, she is also grandmother to a boy and a girl.

**Alyce Kuehn (Vice Chair), Ekalaka, MT**



Alyce works as a hydro-engineer, telecommuting from her ranch computer in Ekalaka to a database in Denver as she designs new irrigation systems or retrofits existing ones. She and her husband Bill take delight in visits from their Arizona grandchildren. In recognition of her many accomplishments that have enriched several eastern Montana communities, she was named a Billings YWCA "Salute to Women" honoree in 2002.

**Linda Carlson, Helena, MT**



Linda is a 36-year resident of Montana. Her career spans three decades of nonprofit, legislative and state government employment. She has served the Montana Wildlife Federation, the Myrna Loy Center for the Performing and Media Arts, and the Montana Women's Lobby as development director. She has served on the boards of Big Brothers-Big Sisters, Helena Area Habitat for Humanity, United Way of Lewis & Clark County, the Friendship Center, Myrna Loy Center and St. Peter's Hospital Foundation. Linda is currently the executive director of the Governor's Office of Community Service, and manages Montana's AmeriCorps programs. Linda is a mother and grandmother.

**Penny Copps, Billings, Mt**



Women's Foundation of Montana

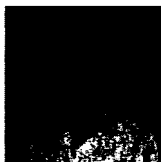
PO Box 1145  
Helena, MT 59624

phone 406-443-8313  
fax 406-442-0482

email us  
support our work

Penny is well-known across the state for her previous work in corporate and civic affairs, economic development, education and, most recently, as the owner and manager of one of Montana's most successful quilt shops, Deer Country Quilts in Seeley Lake. Penny recently moved to Billings with her husband Jack, who was named superintendent of Billings Public Schools. During her twenty year career with US West (later Qwest), she found time to serve on the boards of the Helena School District, the Montana High School Association and the National School Boards Association. She has chaired the Montana Entrepreneurial Network board and co-chaired the Montana Rural Development Partnership, Montana Special Olympics and the Montana Centennial Celebration.

***Merle Chambers (Ex-Officio), Denver, CO***



As President of Chambers Family Fund, the foundation that provided the challenge grant to create the Women's Foundation of Montana, Merle devotes considerable time to philanthropy. She serves on numerous nonprofit and foundation boards and has often been recognized for her vision and commitment to improving the lives of women and girls. She was the recipient of the Committee of 220's Philanthropic Innovator Award in 1999 and was named the Outstanding Philanthropist in Colorado in 2002. Her BA is from the University of California at Berkeley, her JD from the University of California's Hastings College of Law, and her LLM (tax degree) from the University of Denver.

***Lou Ann Crowley, Missoula, MT***

Lou Ann is a former member of the Missoula City Council with strong ties to the nonprofit community. While on the city council, she attended a dinner hosted by the Five Valleys Regional Endowment Fund. Other invited guests were the recipients of that year's Five Valleys grant awards. "I learned what \$2,000 or \$1,500 or even \$500 meant to the life of a nonprofit organization, and I wanted to be a part of that," she says, recalling her introduction to the importance of community endowment funds. She subsequently joined the Five Valleys board and, through her work with the grants committee, learned about the Women's Foundation of Montana.

***Chantel McCormick, Helena, MT***



Chantel has a long history of philanthropy and activism in both the political and nonprofit arenas. Originally from Kalispell, Chantel founded and managed a successful fundraising and public relations firm in Lexington, Kentucky. After graduating from Montana State University in 1999, Chantel spent several years as a fundraiser for various local, state and federal candidates. She also worked as chief fundraiser for three state Democratic parties and has promoted various nonprofit organizations and issue campaigns. Chantel is a member of American Fundraising Professionals, Public Relations Society of America, Women Impacting Public Policy, Lexington Young Professionals Association and the Junior League. She currently works as an energy development officer in the Montana Department of Commerce, working to bring clean, green energy to Montana.

***Mandy Smoker Broaddus, Helena, MT***



Mandy works for the Office of Public Instruction in the Indian Education Division, where her work focuses on Indian Student Academics and Achievement. An enrolled member of the Fort Peck Sioux and Assiniboine tribes, Mandy earned her BA in English (minor in Education) from Pepperdine University, a Master of Fine Arts degree from the University of Montana, and has completed all course work towards a Masters degree in American Indian Studies from UCLA. For three years she served as an Administrator in an all-Indian public school on the Fort Peck Reservation. Mandy has also taught various college level courses in Montana and Colorado. In addition, Mandy is a published author. Her first collection of poetry entitled, "Another Attempt at Rescue" was published by Hanging Loose Press in 2005.

**Valerie Taliman, Helena, MT**



Valerie is an enrolled citizen of the Navajo Nation, and Director of Communications for the Indian Law Resource Center. Ms. Taliman owns Three Sisters Publishing and is a former editor of *Indian Country Today* newspaper and former co-producer of *Native America Calling*, a nationally syndicated Native talk radio show. She is currently a columnist for *Indian Country Today*. In 2003, Ms. Taliman co-chaired Amnesty International's Indigenous Peoples Task Force which issued a groundbreaking report on human rights violations against Native peoples in the United States, Canada, and South America. Ms. Taliman served on the board of Montana Conservation Voters, and the organizing committee of Montana's 2006 Conference on Race. She is also the proud mother of four college students.

PAST COMMITTEE MEMBERS

**Ellen Alweis, Billings, MT**



Dedicated for decades to improving her community, Ellen has served as a school board trustee, during which time she helped establish the Young Families program. For her many civic contributions — including those to Growth Through Art, the Western Heritage Center, and Congregation Beth Aaron—the Billings YWCA named her as one of its first "Salute to Women" honorees. A Southern Methodist University graduate, she was also active in the family business. She and her husband Don have two grown children and two grand-daughters

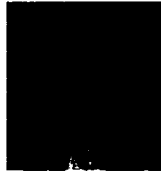
**Anne Cole, Billings, MT**



Anne is the executive director of the Education Foundation for Billings Public Schools, dedicated to enhancing educational opportunities. Actively involved in making her community a better place, she is also a director of the Remmer Family Foundation, which supports programs that help disadvantaged preadolescent and adolescent girls take charge of their lives to escape the confines of poverty. An avid tennis player, she lives in Billings

with her husband and two children.

***Jamie Cornish, Ph.D., Bozeman, MT***



Dr. Jamie Cornish is the marketing director at the Museum of the Rockies in Bozeman, where she lives with her husband and their two children. She previously worked for Sesame Street and the Walt Disney Company, conducting research and developing publicity and marketing strategies. Her B. A. is from Princeton University; she earned her M.

Phil. and Ph.D. from Cambridge University.

***Dorothy Eck, Bozeman, MT***



After years of community involvement, Dorothy launched her distinguished career in politics as a volunteer for the League of Women Voters and later served as its statewide president. She was elected a delegate to the 1972 Montana Constitutional Convention and later served as a state senator from 1981-2000. With her M. S. in Applied Science from Montana State University, she taught Sociology and Political Science there as a faculty adjunct. A longtime supporter of the Women's Foundation of Montana, Dorothy continues to work with a variety of programs in the Bozeman area.

***Jean Kahn, Bozeman, MT***

An artist and retired business owner, Jean Kahn has extensive experience working with organizations concerned with improving the status of women. Originally from Texas, she and her husband retired to Montana, where both have become involved with various civic and philanthropic organizations. In addition to the Women's Foundation of Montana, Jean has served on boards of the Greater Yellowstone Coalition and the Women's Center of Dallas.

***Elizabeth (Liz) C. Marchi, Kalispell, MT***



Liz is the President/CEO of Montana West Economic Development/ Flathead County EDA Montana, a privately funded economic development organization in Northwest Montana focused on fostering high value job opportunity. She is a member of the Montana Academy of Distinguished Entrepreneurs (MADE), a group that, in association with

the University of Montana School of Business, teaches, supports, and recognizes distinguished entrepreneurship

***Nancy Owens, Basin, Mt***

A Ph.D. anthropologist, Nancy claims several areas of expertise, including national and international economic development policy; Indian reservation, Third World, and rural economic development; and environmental and women's studies. She is an organizational consultant and a professor in the interdisciplinary Ph.D. program of the Union Institute Graduate School, the first "University Without Walls." She co-founded and remains a director of the Montana Artists Refuge, a residency program for artists in Basin.

***Diane Sands, Missoula, MT***

A self-described feminist activist, Diane has worked passionately for more than 30 years on issues of importance to Montana's women. A state legislator in the late '90s, she has also lobbied on behalf of women and families for more than a decade. Diane has taught Women's Studies and History in the Montana university system and, as the director of the Montana Women's History Project from 1975 to the present, recorded tens of hundreds of stories that otherwise would have been lost. She lives and works in Missoula.

***Carolyn Stamy, Libby, MT***

A Libby resident, Carolyn is a consultant for nonprofit organizations. In addition to chairing the Women's Foundation Advisory Board, her community involvement includes serving as a director of the Lincoln County Community Foundation. She earned a BA from Whitworth College, with a concentration in Community Leadership. Her two daughters are graduates of the Montana university system.

***Suzanne Small Trusler, Lame Deer, MT***

Suzanne has been a general contractor and rancher for the last 31 years. Through her general construction company, Morning Star Enterprises, headquartered on the Northern Cheyenne Reservation, she has helped bring economic prosperity to many Native Americans. In addition, she has worked tirelessly to bring other jobs to the Northern Cheyenne nation. She and her husband have raised two daughters and a son. She is committed to the Women's Foundation, because its efforts encompass all nationalities.

***Sheila Conners, Kalispell, MT***

Born and raised in Chicago, Sheila has been a Montanan nearly 25 years. She received her undergraduate degree in occupational therapy from the University of Illinois and an MBA from the University of Montana. Sheila lived in Great Falls for several years, where she served as executive director of the YWCA and later as an adjunct professor in business at Northern Montana College in Great Falls. She founded one of the city's most popular events, the Rankin Run. Now living in Kalispell, Sheila teaches yoga, works part-time as an occupational therapist and manages a couple of small businesses. Throughout her career, she has made time to be an active volunteer, chairing a capital campaign for a Montessori school in Kalispell, helping guide her public radio station and working in political campaigns.

[BACK TO TOP](#)



The Women's Foundation of Montana is the leading funder of change for women and girls in our state. We raise money to build an endowment that provides a reliable, permanent source of grants to invest in economic self-sufficiency for women and brighter futures for girls. Copyright © 2007 Women's Foundation of Montana. All rights reserved.

# THE MONTANA COMMUNITY FOUNDATION



[HOME](#)

[Learn About Us](#)

## LEARN ABOUT US

- [Mission and Vision](#)
- [History](#)
- [Our Board](#)
- [Our Staff](#)
- [Contact Information](#)
- [Our Publications >](#)
- [Local Community Foundations](#)
- [News](#)
- [Investment Performance](#)
- [FAQs](#)

## OUR BOARD OF DIRECTORS

### Randy Hanson, Chair (Havre)



Randy brings extensive experience in the field of economic and community development to the Foundation, plus first-hand knowledge of rural Montana economies. He has been the Northcentral Montana Regional Development Officer for the Montana Department of Commerce since 1999. Before that he worked in small business development for 22 rural counties in northcentral and eastern Montana. With one of his sons, Randy still operates the farm he grew up on in southeastern Montana, and he and his wife, Valerie, are active in the Hill County Community Foundation.

### Jeff Bretherton, Vice Chair (Missoula)

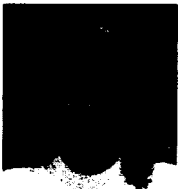
Jeff returned to his native Montana in 2005 to head up the development and planned giving programs of the Rocky Mountain Elk Foundation. Before that, he developed a new nonprofit agency, the Minnesota Real Estate Foundation, to work exclusively with charitable gifts of real estate. He was closely allied in that work with the Central Minnesota Community Foundation. He also worked as the development and planned giving officer of Minnesota's Saint John's University, where he earned his B.A. in 1993. He also serves on the Boys and Girls Club board of directors and Missoula's Planned Giving Council.

### Bob Bronson, Treasurer (Great Falls)



Bob is a CPA and managing shareholder in the Great Falls accounting firm of Hamilton Misfeldt & Co. He has been with the firm since 1977. He has been involved with the CPA profession at every level, including the Great Falls Chapter of CPA's, which he served as president, and the peer review committees of both the Montana Society of CPA's and the International Group of Accounting Firms. He has also served his alma mater, the University of Montana, as past president of the Grizzly Athletic Association and an adviser to the accounting program in the UM School of Business Administration.

### Mary Craigle, Secretary (Helena)



Mary is the Chief of the Montana Census & Economic Information Center Bureau. Her research skills are invaluable to the Foundation in spotting and understanding demographic trends in Montana. Before taking her position at the Census & Economic Information Center, Mary managed research functions for the Montana Department of Revenue, the Commissioner of Higher Education, the Office of Public Instruction and the Department of Corrections. She owned her own market research firm in Kansas City, Missouri, before moving back to Montana in 1996.

## HOW TO GIVE

## HOW TO RECEIVE

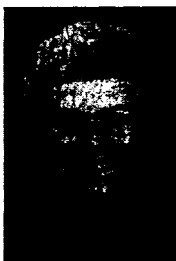
## OUR FUNDS

## LOCAL COMMUNITY FOUNDATIONS

## CONTACT US

## SEARCH

---

**Joan Bennett (Great Falls)**

A retired officer of Bennett Motors in Great Falls, Joan maintains an office in the family business to carry out the many good works she does for her community and for Montana. In addition to her work for the Foundation, Joan is a director of the Lewis & Clark Interpretive Center Foundation and an active adviser to the Great Falls-Billings Catholic Diocese. A former mayor and city commissioner of Great Falls, Joan worked with low-income and affordable housing programs for many years, serving on both the Great Falls Housing Authority and the Montana Board of Housing. She also served her community as a director of the Great Falls Chamber of Commerce.

---

**Stan Nicholson (Seeley Lake)**

Stan Nicholson is an applied economist who has worked for the Brookings Institution, the Ford Foundation and Colby College. A Montana native, he now lives in Seeley Lake. He has been project director of the Montana Fiscal Forums and consultant to the University of Montana. His most recent work has been as a volunteer with citizen groups and school boards. In addition to serving on the Montana Community Foundation board, Stan is a founding member of the Seeley Lake Community Foundation.

---

**Bill Kearns (Townsend)**

Bill is a longtime friend of the Foundation, having served as a regional representative before joining the statewide board in 2003. He is also a founder and director of the Broadwater County Community Foundation. Chairman of State Bank of Townsend, founded in 1899 by his grandfather, Bill is an active citizen in his community and state. The Townsend Rotary Club, Townsend Chamber of Commerce and Broadwater County Development Corp., as well as the Foundation, have all benefited from his leadership, vision and generosity.

---

**Dan Clark (Bozeman)**

decline.

Dan is the Director of Montana State University's Local Government Center. The Center's mission is to strengthen the capacity of local government units and provide training, technical assistance and research services to elected, appointed and administrative officials. Dan works with local government practitioners and their professional associations, tribal governments, state agencies, legislators, and the Montana University System to accomplish the mission. We got to know Dan through his former position as director of the Horizons program, administered by the MSU Extension Service. The community leadership program works to reduce poverty in small, rural and reservation communities with histories of economic and population

---

**Mike Gustafson (Billings)**



Mike is president and CEO of Wesco Resources in Billings. Under his leadership, Wesco entered the oil and gas exploration and coal development business in 1973. He has directed and managed several joint venture partnerships with leading utility companies in the Pacific Northwest. He currently directs Wesco's efforts to develop the Tongue River Railroad, a railroad proposal designed to access and transport coal reserves from the Powder River Basin. He has served on several nonprofit boards, including the Saint Vincent Healthcare Foundation, Rocky Mountain College, Yellowstone Community Health Plan, the JASON Foundation for Education, Intermountain Children's Home and Eagle Mount.

---

#### Stacey Mueller (Missoula)



A fourth-generation Montana native, Stacey is the current publisher of the Missoulian and former Chief Financial Officer of the Rocky Mountain Elk Foundation. She has served on several nonprofit boards, including the Missoula Chamber of Commerce, the United Way of Missoula County, and Community Medical Center of Missoula. She is a Certified Public Accountant and a graduate of the University of Montana School of Business Administration. Stacey lives in Missoula with her husband Mike and two daughters.

---

#### Betsey Weltner (Big Sky)



Betsey has over 25 years of communications experience in both the public and private sectors. She has worked in various capacities, from congressional aide to president of her own communications firm to U.S. Reputation Director for BP. Currently, Betsey works as an independent consultant for corporate clients that include Honeywell, Plum Creek Timber and BP. She also serves on the Big Sky District Water & Sewer Board. She first became involved with the Foundation through her work on Big Sky LIFT, a grant program instituted in 2009 to aid low income residents of Big Sky affected by the recession.

---

#### Cinda Holt (Stevensville)



Cinda is the business development specialist for the Montana Arts Council. Since she moved back to Montana in 1994, she has provided consultation in all matters relating to nonprofit business, fundraising and capital campaigns for groups representing the performing arts, media and film, festivals, heritage and preservation, and natural resources. Previously, Cinda served nearly ten years as the managing director of the Sundance Film Festival. Cinda brings her extensive experience and lifelong love of theater and fine arts to the Foundation board.

---

#### Dale Woolhiser (Missoula)



A Montana native, Dale is the First Vice President-Investments with UBS Financial Services in Missoula. After graduating from the University of Montana in 1974, Dale worked in the financial services industry for the next fifteen years before taking an early retirement to become a children's book author. Dale returned to financial management in 1995 as a branch manager for Merrill Lynch. He has been actively involved with Big Brothers Big Sisters of Missoula as a board member and is a founding board member and current President of the Missoula Community Foundation. In 2009, Dale was honored with a Community Service Award from the University of

Montana for his outstanding service and commitment to the Missoula community.

---

**BACK TO TOP**

The Montana Community Foundation | 1 N. Last Chance Gulch, Suite 1 | Helena, MT 59601  
Phone: (406) 443-8313 | [Email Us](#)