

# MONTANA ASSOCIATION OF SCHOOL BUSINESS OFFICIALS



*Empower School Business Leaders Through Education*  
**AUGUST 2019**

## PLEASE NOTE OUR NEW ADDRESS:

Montana Association of School Business Officials  
P.O. Box 400  
East Helena, MT 59635

## TRAINING OPPORTUNITIES

### SCHOOL FACILITIES PLANNING & FINANCING

**September 16-17 in Helena**

Registration is now open for the School Facilities Planning & Financing workshop. Trustees, superintendents, facilities directors and business officials are invited to join us for this 1½ day training designed to provide guidance and ideas on how to approach assessment, improvement and/or expansion of your school facilities. Click [here](#) to see the agenda and to register.



### NEW CLERK ACADEMY

**September 27 in Billings**  
**October 1 in Missoula**  
**October 2 in Great Falls**

Open to clerk/business managers and other business officials with less than 5 years' experience in school finance, budgeting and accounting. This one-day workshop will concentrate on the duties and deadlines that take place in the ensuing four months. Topics include Student Enrollment Counts, Quarterly & Annual Payroll Reports, Pupil Transportation, Balancing to the County Treasurer and Governmental Accounting. Click [here](#) to see the agenda and to register for one of the three locations.

### VETERAN CLERKS WORKSHOP

**September 26 in Billings**  
**September 30 in Missoula**

Open to clerk/business managers and other business officials with 5 or more years' experience in school finance, budgeting and accounting. Topics for the day include 2019 Legislative Recap, GASB 84 Fiduciary Funds, Electronic Records Management Strategies and Roundtable Discussions on Managing Changes in Leadership, Conflict Resolution, Time Management and Multi-district Agreements. Click [here](#) to see the agenda and to register.



### MONTANA CONFERENCE OF EDUCATION LEADERSHIP

**October 16-18 in Billings**

The 2019 MCEL Conference, *"Every Child. Every School."* will be held at the **Double Tree** (host hotel) with clinic sessions also at the Northern Hotel. Registration for video and in-person attendance is available at [mcel.org](http://mcel.org). The MASBO track alone will include Intro to P-Cards, Spend Dynamics, Best Practices for Managing District Credit Cards, Impact Aid, School Elections Update, GASB 84, Transfers Between Funds, Cash & Investment Options and Board Meeting Packets. And there will be even more sessions on flexibility in funding. Don't miss this important joint leadership training!

## MASBO Board of Directors

President [Lorie Carey](#), Jefferson Co. High School  
Vice-President [Rita Huck](#), Huntley Project Schools  
Past President [Cindy Foley](#), West Valley Schools  
Fiscal Agent [Kim Aarstad](#), East Helena Schools  
Ex-Officio, MTSUIP [Denise Williams](#)  
Ex-Officio, OPI [Kara Flath](#)

Region 1 Director [Noreen Anderson](#), Hellgate K-8 School  
Region 2 Director [Belinda Klick](#), Sun River Valley Schools  
Region 3 Director [Cheri Nygard](#), Wolf Point Schools  
Region 4 Director [Kevin Patrick](#), Anaconda Schools  
Region 5 Director [Rebekah Rhoades](#), Lewistown Schools  
Region 6 Director [Jen Mettler](#), Baker Schools

### MASBO Staff

[Denise Williams](#), Executive Director  
406-461-3659

[Marie Roach](#), Administrative Assistant  
406-461-8804

## Meet MASBO Region 5 Director Rebekah Rhoades (Lewistown Schools)

As the new Director for Region 5, I thought I would take a minute to introduce myself to all of you. I was born and raised in Absarokee, MT. My dad was a teacher and my mom was an elementary school secretary (both are retired now). I graduated from Montana State University - Bozeman and got a job immediately after at the Billings Clinic where I worked in HR/Compliance for 8 years (2 more remotely). In 2009, my husband got a teaching job in Roy, so we left Billings and headed for Central MT.



In 2010, I began working for Lewistown Public Schools as a Secretary at one of the Elementary Schools. I held that job for 2 years before moving into the Business Manager position in 2012. My husband and I moved from Roy to Lewistown 5 years ago, but my husband still teaches in Roy and drives the 70 mile round trip commute. I should also mention that my brother and his wife are both teachers in Livingston, MT, so I am the only one in my family that works in the summer (yes, I am having a pity party, but I feel like you all can relate).

I have been married for 18 years to my husband Jake and have a 4 year old daughter named McKinley. In my spare time, I enjoy working on projects at my house, researching my family history, signing up for races I don't train for, and traveling with my family.

Although I have been in this position for nearly 7 years now, I still feel like a "rookie", so will probably count on many of you for your knowledge and expertise. I look forward to learning with all of you and representing our Region for the next 3 years. Feel free to introduce yourselves to me as you have the chance also!



### P-CARD NEWS-----

#### REBATE CHECKS MAILED on JULY 17

On July 17, we issued rebate checks totaling \$275,110.53 which represents between 1.12% - 1.46% rebate on total purchases made April 2018 through March 2019. Click [here](#) to see the rebate schedule posted on the MASBO website.

If you haven't done so already, **[PLEASE DEPOSIT YOUR REBATE CHECK AS SOON AS POSSIBLE](#)**, or, if you didn't receive it, contact Marie Roach at [mroach@masbo.com](mailto:mroach@masbo.com) or (406) 461-8804.

## CHECK THIS OUT

### OPI TEAMS WORK SESSIONS

The Office of Public Instruction TEAM work sessions promise to help with every aspect of TEAMS from uploading, hand-entering or rolling over TOE and Teacher-Class records. The sessions are from 9:00 a.m. to 3:00 p.m. at various locations around the state in September and October. Click [here](#) to register (the list of dates and locations are found by clicking on the down arrow next to the word “Choose”).

### OPI SCHOOL NUTRITION PROGRAM FALL WORKSHOPS

Join the OPI School Nutrition Program Specialists for the SY2019-2020 Fall Workshops. The workshops are FREE and will be located at several destinations around the state. Click [here](#) to see the dates and locations (scroll down and look for the blue box “Fall 2019 Workshops Registration”). Click on the link and register each person attending from your district.

### ASBO INTERNATIONAL ANNUAL CONFERENCE & EXPO

Registration is now open for the ASBO Intl Annual Conference & Expo which will be held **October 25-28** in National Harbor, MD. Click [here](#) to view all the details and to register (**NOTE:** early registration ends soon).

### 4 HOURS OF TRAINING for MTSUIP MEMBERS!

Get 4 hours of in-district employment training offered by MTSBA staff at **no charge** to your district – this is a value added service of membership in MTSUIP. Call Karla at 406-442-2810 for more information.

## IMPORTANT RESOURCES

- [MASBO Clerk and Superintendent Duty List](#) to define and discuss the division of duties between the clerk/business manager and the superintendent.
- [MASBO Payroll Manual](#) to assist you with the payroll process.
- [MASBO Student Activity Manual](#) contains recommended guidelines for the recordkeeping for extracurricular finances.
- [How to Access Grants in the E-Grants System](#) for instructions on how to access your grant information after you’ve logged in to the E-Grants System.

### OPI SCHOOL NUTRITION PROGRAM

- [FY2019-20 Program Checklist](#) to check off School Nutrition Program requirements as they are completed.

### OPI SCHOOL FINANCE DIVISION

- [Understanding Montana School Finance](#) provides a basic understanding of Montana school finance and school district budgets. Great for new clerks and trustees.
- [Montana School Bus Standards](#) and Resource Materials , effective July 1, 2018 and includes standards for the new Type E bus.

### INTERNAL REVENUE SERVICE

- [Withholding Calculator](#) – The Tax Cuts and Jobs Act changed the way tax is calculated. The IRS encourages taxpayers to perform a quick “paycheck checkup” by using the Withholding Calculator to check if they have the right amount of withholding for their personal situation. You may want to notify your employees.
- [Publication 15](#), Employers Tax Guide explains your tax responsibilities as an employer.

### STATE OF MONTANA

- [Form MW-4](#), Montana Employee Withholding Allowance and Exemption Certificate is used by employers to determine the amount of Montana income tax to withhold from wages paid.
- [Montana Wage & Hour FAQs](#) posted on the MT Department of Labor & Industry website.

### MPERA TRAINING VIDEOS

Check out these training videos on the MPERA website:

[ERIC Employer Training Video](#)  
[ERIC Tips and Tricks](#)

## IMPORTANT DATES & DEADLINES – SEPTEMBER 2019

### SEPTEMBER 1

Last day to submit grant amendments for grant projects ending September 30, 2019

Last day to submit grant amendments (budget or program modifications) for projects that will end September 30.

- IDEA, Part B
- Regional CSPD
- IDEA, Preschool
- IDEA, Part D: MTSS
- Title I, Part A, Improving Basic Programs
- Title I, Part A, Schoolwide
- Title I, Part C, Migrant Education
- Title I, Part D, Neglected and Delinquent
- Title I, School Support
- Title II, Part A, Improving Teacher Quality
- Title II, Part A, Improving Teacher Quality – State Level
- Title II, Part B, Math Science Partnerships
- Title III, Part A, English Language Acquisition
- Title III, Part A, Emergency Immigrant
- Title IV, Part A, School Support and Academic Enrichment
- Title V, Part B, Rural Low Income
- Title X, Part C, McKinney-Vento Homeless Education
- Project Aware Mental Health Grant

[OPI State and Federal Grants Handbook](#)

### SEPTEMBER 3 (or within 30 calendar days after receiving certified taxable values)

County superintendent reports levy requirements to the county commissioners

County superintendent reports levy requirements to the county commissioners for the following funds:

- General
- Bus Depreciation
- Tuition
- Debt Service
- Building Reserve
- Non-Operating
- Technology
- Adult Education
- Transportation
- County Retirement (county-wide levy)
- County Transportation (county-wide levy)
- Levies for Joint Districts

[OPI Budget Timeline](#)

[20-9-141\(3\), MCA](#)  
[20-10-147\(2\), MCA](#)  
[20-5-324, MCA](#)  
[20-9-439\(2\), MCA](#)  
[20-9-503\(1\), MCA](#)  
[20-9-506\(3\), MCA](#)  
[20-9-533\(4\), MCA](#)  
[20-7-705\(5\), MCA](#)  
[20-10-144\(5\), MCA](#)  
[20-9-501\(5\)\(b\), MCA](#)  
[20-10-146\(3\), MCA](#)  
[20-9-151\(3\), MCA](#)

### SEPTEMBER 10

File monthly meal claims for NSLP reimbursement

Monthly lunch, breakfast and snack counts are due the 10<sup>th</sup> of each month. Counts are submitted in the Montana Agreement and Payments System (MAPS) for National School Lunch Program (NSLP) reimbursement.

Montana Agreement and Payment System ([MAPS](#)) log in page

[School Nutrition Programs Checklist](#)

[Reimbursement rates for FY2020](#)  
[FY2020 School Nutrition Payments](#)

SEPTEMBER 10 (continued)		
OPI pays grant cash requests	OPI pays grant cash requests submitted by the 25 <sup>th</sup> of the previous month.	<a href="#">E-Grants System</a> Log in to your district's account, or click on Public Access, then Vendor Payee Details
Birthday cutoff date for 19-year-olds in ANB counts	Students who reach age 19 on or before September 10 of the school year may not be counted for ANB	<a href="#">20-1-101, MCA</a> <a href="#">20-5-101, MCA</a>
Birthday cutoff date for 5-year-olds entering kindergarten	The trustees of an elementary district shall establish or make available a kindergarten program capable of accommodating, at a minimum, all the children of the district who will be 5 years old on or before September 10 of the school year for which the program is to be conducted or who have been enrolled by special permission of the board of trustees.	<a href="#">20-7-117, MCA</a>
SEPTEMBER 15		
County superintendent submits reports and budget to the OPI (on or before September 15)	County superintendent submits annual reports to OPI, including, for each district, final budget and TFS, and form <a href="#">FP-10a</a> showing revenue amounts used to establish levy amounts for county transportation and retirement funds	<a href="#">20-3-209, MCA</a> <a href="#">20-9-134(1), MCA</a> <a href="#">20-9-501(1), MCA</a> <a href="#">20-10-146(4), MCA</a> <a href="#">20-3-205(1)(I), MCA</a> <a href="#">OPI Budget Timeline</a>
Last day to Open/Create an E-Grant Application for SY2019-2020	Districts must at least Open/Create an E-Grant application for SY2019-2020 by this date.	OPI Summary of Activities for <a href="#">July 2019</a> (see page 6)
SEPTEMBER 25		
Grant cash request due to OPI	Grant cash requests made by this date will be paid on October 10.	<a href="#">OPI State and Federal Grants Handbook</a>
SEPTEMBER 27		
OPI makes K-12 BASE aid payments	<b>Direct State Aid</b> <b>Quality Educator Component</b> <b>At Risk Student Component</b> <b>Indian Education for All</b> <b>Student Achievement Gap</b> <b>Data for Achievement</b> <b>State Special Education Payments</b>	<a href="#">FY2020 Payment Schedule</a> (scroll to bottom of page <a href="#">State School Payments</a>
SEPTEMBER 30		
Last day to obligate funds for grant projects ending September 30, 2019	Last day to obligate funds for projects that will end September 30 (see complete list under September 1)	<a href="#">OPI State and Federal Grants Handbook</a>
Last day for actual cash transfer to/from Compensated Absences Fund and Litigation Reserve Funds	Actual cash transfers to/from the Compensated Absences Liability Fund that were accrued at fiscal year end must be made by September 30 of the next fiscal year.  Actual cash transfers to/from the Litigation Reserve Fund that were accrued at fiscal year end must be made by September 30 of the next fiscal year.	<a href="#">20-9-512, MCA</a> <a href="#">ARM 10.10.312</a>  <a href="#">20-9-515, MCA</a> <a href="#">ARM 10.10.315</a>



## MASBO ENDORSES THESE PROGRAMS

	<p>Healthcare Reform Section 125 Services Health Savings Account Services <b>Jacob Bautista</b>, Office Manager 877-589-2544 <a href="mailto:jacob.bautista@americanfidelity.com">jacob.bautista@americanfidelity.com</a> <a href="http://www.americanfidelity.com/home.aspx">http://www.americanfidelity.com/home.aspx</a></p>
	<p>Montana Schools Group Insurance Authority Workers Compensation Risk Retention Program <b>Shawn Bubb</b>, Director of Insurance Services 406-457-4500 <a href="mailto:sbubb@mtsba.org">sbubb@mtsba.org</a> <a href="http://www.msgia.org/home">http://www.msgia.org/home</a></p>
	<p>Health, Dental, Vision, Life and Long-Term Disability Benefits <b>Andy Holmlund</b>, Chief Executive Officer 406-457-4400 <a href="mailto:aholmlund@ms-sf.org">aholmlund@ms-sf.org</a> <a href="http://mustbenefits.org/">http://mustbenefits.org/</a></p>
	<p>Montana Schools Unemployment Insurance Program <b>Theresa LeSueur</b>, Director 406-457-4407 <a href="mailto:tlesueur@mtsba.org">tlesueur@mtsba.org</a> <a href="http://www.mtsuip.org/">http://www.mtsuip.org/</a></p>
	<p>Payne West, Inc. Montana Schools Property &amp; Liability Insurance Plan <b>Rody Holman</b>, Program Manager 406-533-1035 <a href="mailto:RHolman@paynewest.com">RHolman@paynewest.com</a> <a href="http://msplip.com/">http://msplip.com/</a></p>

## HOUSE BILL 351 – TRANSFORMATIONAL LEARNING GRANT OPPORTUNITY

[House Bill 351](#) created a new section of law in Title 20 and amended 20-9-116, MCA to support transformational learning. The bill establishes a flexible system that includes: customized learning to address each pupil's strengths, needs and interests; continued focus on each pupil's proficiency over content; and actively engaging each pupil in determining what, how, when and where learning occurs.

Funding and expenditures for transformational learning will be tracked in the **Flexibility Fund**. School districts that **meet certain conditions** are eligible to fund their transformational learning program with:

- a state **transformational learning aid payment** for a period of 4 consecutive years,
- a local match up to the amount received from the state through a **permissive levy** in the **Flexibility Fund**, and
- **transfers of state and local revenue** from any budgeted or nonbudgeted fund (except debt service and retirement) **to the Flexibility Fund**

\* must be disclosed on the Notice of Intent to Increase Non-Voted Levies (20-9-116, MCA)

**A school district must apply for the state transformational aid payment during the application period, which is October 1 – November 1, 2019 for FY2020.** Funding is provided by submitting an application to the Office of Public Instruction for approval by the Board of Public Education. HB 351 Section 2(3)(b) states, “On an annual basis, the board of public education shall: . . . (b) qualify districts that submit an application meeting the requirements of subsection (2) for the funding in subsection (4) and the flexibilities in subsection (5) until the annual appropriation is exhausted, after which further applications, including first-time applications and annual reports requesting an expansion of a previously approved plan, are to be deferred for consideration in a subsequent year, in the order of date received, if and when additional funds become available for distribution;”

Accordingly, the OPI will time and date stamp the applications as they are received. The total appropriation for the 2020-2021 biennium is \$2.6 million. The estimated FY2020 state transformation learning aid payments is \$1,033,151. These will be distributed no later than June 30, 2020.

For more information, first read HB351. Then, go the [Transformational Learning](#) page on the OPI website and look for the red box labeled House Bill 351. There are two important links you’ll need to complete and submit the application. Good luck!



### WANT A 2019 SCHOOL LAW BOOK?

The Office of Public Instruction has ordered a **limited number** of the 2019 School Laws of Montana. If you want one, be sure to send an order form as soon as possible. Click [here](#) to access the form.

## MASBO EXHIBITOR MEMBERS

<b>Aflac</b> Rob Cook <a href="mailto:R_cook@us.aflac.com">R_cook@us.aflac.com</a>	<b>AIG RETIREMENT SERVICES</b> Michael Hart <a href="mailto:michael.hart@valic.com">michael.hart@valic.com</a>	<b>American Fidelity Assurance Company</b> Jacob Bautista, Office Manager <a href="mailto:jacob.Bautista@americanfidelity.com">jacob.Bautista@americanfidelity.com</a>
<b>Anderson, Zurmuehlen &amp; Co.</b> Stefeni Freese, CPA <a href="mailto:sfreese@azworld.com">sfreese@azworld.com</a>	<b>Edie Barnard</b> <a href="mailto:Edie.barnard56@gmail.com">Edie.barnard56@gmail.com</a>	<b>Black Mountain Software</b> Teresa Van Buren <a href="mailto:teresav@blackmountainsoftware.com">teresav@blackmountainsoftware.com</a>
<b>Bruco, Inc.</b> Adam Uselman, V.P.-C.O.O. <a href="mailto:adambruco@gmail.com">adambruco@gmail.com</a>	<b>C &amp; C School Accounting</b> David Bardwell <a href="mailto:Help@CandCSchoolAccounting.com">Help@CandCSchoolAccounting.com</a>	<b>D.A. Davidson &amp; Co.</b> Bridget Ekstrom <a href="mailto:Bekstrom@dadco.com">Bekstrom@dadco.com</a>
<b>Fellon Insurance Services</b> Dale Fellon <a href="mailto:fellonins@msn.com">fellonins@msn.com</a>	<b>Fisher's Technology</b> Amanda Byrne <a href="mailto:info@fisherstech.com">info@fisherstech.com</a>	<b>Frontline Technologies</b> Elise Ozarowski <a href="mailto:eoazarowski@frontlineed.com">eoazarowski@frontlineed.com</a>
<b>Horace Mann</b> Keith Jorgensen <a href="mailto:keith.jorgensen@horacemann.com">keith.jorgensen@horacemann.com</a>	<b>Infinite Campus</b> Stephanie Sondrol <a href="mailto:Stephanie.sondrol@infinitecampus.com">Stephanie.sondrol@infinitecampus.com</a>	<b>Insurance Management Services of Montana</b> John R Boyer <a href="mailto:john@imsvest.com">john@imsvest.com</a>
<b>Joint Powers Trust</b> Cyndy Maxwell <a href="mailto:cyndy@jointpowertrust.com">cyndy@jointpowertrust.com</a>	<b>Klimas Financial Services, Inc.</b> Charles Klimas <a href="mailto:cklimas@gwnsecurities.com">cklimas@gwnsecurities.com</a>	<b>Montana Public Employees Retirement Administration</b> Jenny Weigand <a href="mailto:jweigand@mt.gov">jweigand@mt.gov</a>
<b>MSGIA-WCRRP</b> Shawn Bubb <a href="mailto:sbubb@mstba.org">sbubb@mstba.org</a>	<b>Montana Schools Unemployment Insurance Program (MTSUIP)</b> Theresa LeSueur <a href="mailto:tlesueur@mtsba.com">tlesueur@mtsba.com</a>	<b>Montana Unified School Trust (MUST)</b> Andy Holmlund <a href="mailto:aholmlund@ms-sf.org">aholmlund@ms-sf.org</a>
<b>New Hope Technology Foundation</b> John Hughes <a href="mailto:john@newhopetech.org">john@newhopetech.org</a>	<b>OMNIA Partners</b> Bethany Tate <a href="mailto:bethany.tate@omniapartners.com">bethany.tate@omniapartners.com</a>	<b>Payne West, Inc./MSPLIP</b> Rody Holman <a href="mailto:RHolman@paynewest.com">RHolman@paynewest.com</a>
<b>Pine Cove Consulting</b> Brandan Bassett <a href="mailto:bbassett@pinecc.com">bbassett@pinecc.com</a>	<b>Schoolhouse IT</b> Jeffrey Patterson <a href="mailto:jeffp@schoolhouseit.com">jeffp@schoolhouseit.com</a>	<b>Southwest MT School Services</b> Thomas Franta <a href="mailto:tfranta@swmss.coop">tfranta@swmss.coop</a>
<b>Tandy Enterprises</b> Donna M. Tandy <a href="mailto:donnatandy77@gmail.com">donnatandy77@gmail.com</a>	<b>Teachers On Call</b> Maya Burnaugh <a href="mailto:mburnaugh@teachersoncall.com">mburnaugh@teachersoncall.com</a>	<b>TimeClock Plus</b> James Baker <a href="mailto:marketing@timeclockplus.com">marketing@timeclockplus.com</a>
<b>Tyler Technologies</b> Carrie Hughes <a href="mailto:carrie.hughes@tylertech.com">carrie.hughes@tylertech.com</a>	<b>U.S. Omni 403(b) Retirement Savings Plan Administration</b> Ryan Phillips <a href="mailto:rphillips@omni403b.com">rphillips@omni403b.com</a>	<b>Todd Watkins Consulting Services</b> Todd Watkins <a href="mailto:Toddwatkinsconsulting101@gmail.com">Toddwatkinsconsulting101@gmail.com</a>
<b>Felt, Martin, Frazier &amp; Weldon, PC</b> Jeffrey Weldon <a href="mailto:JWeldon@feltmartinlaw.com">JWeldon@feltmartinlaw.com</a>	<b>Wipfli LLP</b> Kim Dare, CPA <a href="mailto:kdare@wipfli.com">kdare@wipfli.com</a>	<p><b><i>How does NASA organize a party?</i></b></p> <p><b><i>They planet.</i></b></p>



# TIPS FOR A **HEALTHY** AND **HAPPY** SUMMER

Summer is the perfect time to turn off the tube, get off the couch, head outside, and explore. These tips will help to keep the fun going while ensuring health and happiness.

## **STAY HYDRATED—DRINK PLENTY OF WATER**

High temps during summertime can increase the amount of water we need to consume. The typical recommendation is 64 oz. of water per day, but with additional moderate physical activity, your water intake needs can double.

Getting enough water benefits mind and body, enhancing concentration and cognition while also improving endurance and physical performance.

## **EXERCISE MODERATELY**

If you feel you're out of shape, introduce an exercise regimen slowly and work your way up to higher-intensity workouts.

Start slowly and gradually build up to enjoy the workout and benefit from the exercise. In addition to the physiological and physical benefits, our minds also improve with added activity. Rich, oxygenated blood enters our brain, sharpening our reasoning and thinking, and awakening out mental faculties.

## **EAT FRESH, SEASONAL, AND LOCAL PRODUCE**

Watermelon, tomatoes, cantaloupes, cucumbers, summer squash, and berries—to name a few—are yummy foods that are abundant during the summer. These delicious fruits and veggies are filled with healing nutrition and nourishing juices. For example, watermelon is high in lycopene, a compound with strong antioxidant properties that protect the body from aging and inflammation. Fruits of summer are jam-packed with minerals and vitamins, including magnesium and Vitamin C, which are lacking in the diets of many Americans.

## **CLOCK ADEQUATE SLEEP**

Generally speaking, the more physically active you are, the more rest your body requires. Experts estimate that over 40% of American have difficulty sleeping and suffer from sleep deprivation, a condition that predicts medical issues later in life.

When possible, adopt a bedtime routine. Avoid eating and working late. Turn off the television and smart devices 30 minutes prior to going to bed—the blue light emitted from electronics prevents the body from releasing melatonin, a hormone that promotes sleep. End the day with deep breathing, quiet reflection and light stretching to let your body know that it's time to sleep. Clock eight-nine hours of sleep per night most nights of the week.

Source: [www.seormc.org](http://www.seormc.org)



[mustbenefits.org](http://mustbenefits.org) | 406.457.4400 |  @MUSTbenefits