

# MONTANA ASSOCIATION OF SCHOOL BUSINESS OFFICIALS



*Empowering School Business Leaders Through Education*

**FEBRUARY 2021**

## UPCOMING TRAINING OPPORTUNITIES



### MTSUIP/MTSBA ANNUAL HR SYMPOSIUM

There is one session left! Contact [Wendy Brenden](#) at MTSBA to late register.

Feb. 23 This session will focus on the employment relationship from start to finish, including establishing expectations through job descriptions, effective evaluation procedures, discipline pitfalls and termination of employment. We will also include guidance on the non-renewal of non-tenured teachers.

**FREE** to MTSUIP member school districts and ***no limit on the # of attendees from the same member district.***  
Non-member districts may also attend for a fee.

### **NEW! GROWING CYBER RISKS for SCHOOLS in 2021**

The Montana School Property & Liability Insurance Plan (MSPLIP) is sponsoring a webinar on Friday, **February 26 at 1:30 p.m.** Learn about emerging cyber trends, how to better prepare your schools and district and cyber incident response solutions. ***MSPLIP brings this webinar to you at no charge*** – just register by clicking [here](#) and you'll receive the confirmation message that contains instructions for joining the meeting.

### 2021 ELECTION CHECK-IN MEETINGS

Join Nicole Thuotte (OPI) and MASBO for the following bi-weekly one-hour Zoom meetings. All meetings will be from **9:00 a.m. – 10:00 a.m.** No registration required – just show up with your election questions.

- February 26: Mail Ballot Elections
- March 12: Election Judges, Notices
- March 26: Ballot Certification
- April 9: Absentee/Mail Ballots
- April 23: Preparing for the Election, Provisional Ballots
- May 7: Election Wrap Up

### 2021 MTSBA/MASBO SCHOOL FINANCE AND BUDGET SYMPOSIUM

[Register](#) for the following sessions which take place on Tuesdays in March from 1:00 – 3:00 p.m.

- March 9 Overview of the history of school finance in Montana and the advancements in funding Montana's public schools over several legislative sessions, and an overview of MTSBA's and MASBO's 2021 Legislative Priorities and the status of those priorities.
- March 16 Focus will be on the budgeting process, including an overview of the budgeted and non-budgeted funds, including allowable uses and restrictions. Concepts such as budget authority vs. cash, allowable reserves, General Fund budget formula and appropriate uses of federal COVID funds.
- March 23 Focus on the flexibilities and efficiencies to maximize district resources and enhance personalized learning. We will focus on the policies and procedures to implement these changes in district operations.

## MASBO Board of Directors

President	<u>Lorie Carey</u> , Jefferson Co. High School	Region 1 Director	<u>Lacey Porrovecchio</u> , Bigfork
Vice-President	<u>Rita Huck</u> , Huntley Project K-12	Region 2 Director	<u>Belinda Klick</u> , Sun River Valley
Past President	<u>Jacki Young</u> , Fairview	Region 3 Director	<u>Colleen Drury</u> , Scobey
Fiscal Agent	<u>Kim Aarstad</u> , East Helena	Region 4 Director	<u>Kevin Patrick</u> , Butte
Ex-Officio, MTSUIP	<u>Jen Mettler</u> , Baker K-12	Region 5 Director	<u>Rebekah Rhoades</u> , Lewistown
Ex-Officio, OPI	<u>Renee Richter</u> , Financial Specialist	Region 6 Director	<u>Stacy Montgomery</u> , Forsyth

## MASBO Staff

Denise Williams  
Executive Director  
406-461-3659

Marie Roach  
Association Services Coordinator  
406-461-8804

Steve Hamel  
Interim Services/Trainer  
406-431-0124

## MEET YOUR MASBO BOARD OF DIRECTORS STACY MONTGOMERY, FORSYTH SCHOOLS

Hello Members of MASBO!

My name is Stacy Montgomery and I am the Business Manager and Clerk at Forsyth Public Schools. I have been with Forsyth Schools for just about 2 years now. I also have a side gig with Kircher School District in Miles City! Previous to these positions, I was the Business Manager/Clerk with Rosebud School District for about 12 years total with a break in the middle of 10 years. Wow, that makes me feel old!! I love the challenges of working in school finance. It seems there is always something new to learn.



I have lived in Montana since 1994 but was born and raised in Williston ND. I met my husband at a rodeo. He was a bull rider, and I was just the innocent spectator. One year later we got married in Las Vegas during the National Finals! We have 3 children, one grandson, and the most amazing dog named Jackie! The kids all live close to Forsyth, so we get to see them often. Our oldest is Courtney. She and her husband live in Billings with our only grandson, Benny. Cameron the middle child works on the family ranch by Rosebud, and Joby my youngest works in Forsyth at the Elementary School (her husband also works for the family ranch). My husband and I love to travel, camp, fish tournaments, kayak, and hang out with friends.

I have been a member of MASBO throughout my career and would never have made it past year one without this fantastic organization. Needless to say, I was excited when asked if I would accept the appointment as Region 6 Director. I look forward to seeing everyone in the upcoming months!



## P-CARD NEWS

### Audits No Longer Required

Guess what? You are no longer required to send a copy of your annual financial audit to BMO. However, if your account is delinquent BMO may ask for a copy of it.

## MASBO BUDGET WORKSHOPS

Yes, there will be a Budget Workshop with Mike Waterman this spring! We'll spend the day doing hands-on work with your district's enrollment history, developing projections, and then integrating it all into the General Fund tools currently available to make sure your District has resources needed to weather the pandemic.

We know and understand that several of you are ready to get back to in-person workshops and at the same time others might not feel comfortable in that setting. Along with wanting to provide quality, timely instruction to our members, our priority, especially now, is to provide a healthy and safe setting for attendees, presenters, MASBO staff and hotel staff. To do this, we'll need everyone's understanding and cooperation for the procedures and protocols we'll have in place.

The workshop will be held in two locations:

March 12 in Missoula

March 23 in Billings

You can register by clicking [here](#). You can choose to attend in person or virtually.

**In-Person:** Registration for each location is limited to 50 attendees. We will provide masks and hand sanitizer. The meeting room will be set up classroom style with one person to be seated at each table. Other restrictions or protocols required by the county health department and/or the hotel will be followed.

If you are ill, feeling ill, diagnosed as ill, or otherwise demonstrating symptoms of illness, please do not attend the workshop. Notify Marie Roach and she will cancel your registration fee (cancellation fee will be waived).

**Virtual:** We will offer a virtual option to attend. You will receive an email with the Zoom link, agenda, power point presentation, copies of handouts and a link to the most current OPI General Fund spreadsheet.

We will not record the workshop sessions.

## MASBO SUMMER CONFERENCE

Many of you are wondering about the MASBO Summer Conference. Will we be able to have it in person? Will everyone be able to attend? What can we keep the same and what will we have to do differently? Will presenters and exhibitors be able to attend in-person or virtually? How can we keep everyone safe?

The MASBO Board of Directors met in late January to discuss these questions. We have long been booked for the Billings Hotel & Convention Center the week of June 14-18. One thing is for sure, there will be certain aspects that will be different from past conferences. We decided to poll the membership and discuss the results at our next meeting, which takes place February 28–March 2. Thanks to all who responded to the survey and stay tuned for more information!



## NOTICE OF INTENT TO INCREASE NON-VOTED LEVIES

As you plan for your FY2022 budgets, remember to address those funds that have non-voted (permissive) levies required to be reported on the annual Notice of Intent to Increase Non-Voted Levies ([20-9-116, MCA](#)): Tuition (13), Adult Education (17), Building Reserve (61), Transportation (10), Bus Depreciation (11) and Flexibility (29). Trustees must adopt the resolution and it must be published in a newspaper that will give notice to the largest number of people in the district as determined by the trustees and posted on the school district's website by **March 31, 2021**.

Resources posted on the MASBO website include a [power point presentation](#) and a [spreadsheet](#).

## NEW MASBO VENDOR MEMBER

Welcome ABM Education Solutions! James Kleinke, Director of ABM Education Solutions, provided the following information.

*ABM's purpose is to take care of the people, spaces and places that are important to you. We provide a wide variety of services in each industry we serve, but I solely focus on education. As costs for K12 continue to grow and funding shrinks, ABM provides services to maximize the resources that support learning. We help districts and colleges reduce operating expenses without sacrificing quality by providing cost-effective solutions specific to your school or district's needs: custodial, engineering, landscape & turf, energy, HVAC & mechanical, and facility maintenance. ABM has been performing these services for over 100 years and partner with 350+ districts nationwide, 4500 school buildings and clean over 500M square feet of K12 space annually. [www.ABM.com/education](http://www.ABM.com/education)*

*I look forward to connecting with districts across the state to see how we can help increase curriculum and programs, while decreasing non-instructional spend. Please let me know if I can expand on our purpose and mission.*

## SCHOOL ELECTIONS

The regular school election day is May 4, 2021. Click [here](#) to see the School Election Calendar, which has been updated to reflect the various deadlines. The calendar also shows the forms related to each task.

- Candidates for a trustee election may file a **Declaration of Intent and Oath of Candidacy** (click [here](#) to access the form) between **December 10, 2020 and March 25, 2021**. The candidate for trustee must be registered to vote at the time the Oath is filed.
- Don't forget to give a copy of your election resolution to the county election administrator.
- Make sure the county election administrator has your contact name, phone and email address.
- Running a mail ballot election? Make sure the Secretary of State's office receives your **written plan, including timetable and sample instructions**, no later than **Friday, March 5**.
- Contact your county election administrator to ensure that the notice of close of regular registration will be published as required by law (13-2-301, MCA).
- Last day for a candidate to withdraw from the election is **April 1** (must send a statement of withdrawal to the election administrator).
- Deadline for a write-in candidate to file a Declaration of Intent is **April 1**. **Note:** The form must be filed with the district clerk, regardless of who is running the election.
- The trustees may call the election by acclamation, cancel the election and give notice that the election will not be held on **Friday, April 2**.
- Deadline to notify election judges of appointment is **Friday, April 2**.
- Election administrator certifies the ballot on **Friday, April 2**. Any resolutions stating exact levy amounts must be passed by this date.

The [School Election Handbook](#) is posted on the OPI website.

Click [here](#) to see the **Elections Resources** page.

Click [here](#) to see the power point presentation used at the Elections workshop in December.



## 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>Theresia 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>



## IMPORTANT DATES & DEADLINES – MARCH 2021

### December 10, 2020 – March 25, 2021

Candidates for trustee election on May 4, 2021 may file a Declaration of Intent and Oath of Candidacy	Trustee candidates file for election. A Declaration of Intent and Oath of Candidacy must be filed with the election administrator. <b>No candidate may appear on the ballot unless the candidate files between <i>Thursday, December 10, 2020 and Thursday, March 25, 2021</i>.</b> The candidate for trustee must be registered to vote at the time the Oath is filed.	<a href="#">Declaration of Intent and Oath of Candidacy</a>  <a href="#">2021 School Election Calendar</a>
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### MARCH 1 – APRIL 30

CTE Data Collection <b>March 1 through April 30</b>	The Spring CTE Data Collection identifies all 12th grade students during the current school year who have met the definition of a CTE Concentrator. This collection meets the accountability requirements for the Carl D. Perkins federal grant.	<a href="#">AIM User Guide – Spring Career &amp; Technical Education (CTE) Collection</a> <i>[needs to be updated for 2021]</i>
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### MARCH 1

FY2022 General Fund Preliminary Budget Data Sheets posted on OPI website	The Office of Public Instruction provides school districts the Preliminary Budget Data Sheet showing certified ANB, GTB subsidies, and special education funding for the following year's budget.	<a href="#">MCA 20-9-369(a)</a>  <a href="#">FY2022 Preliminary Budget Data Reports</a> (find your county; then your district(s))  FY 2022 General Fund Budget Overview  FY2022 General Fund Budget Worksheet
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### MARCH 5

Mail ballot election plan/timetable/sample instructions must arrive at the Secretary of State's Office by this date	Election administrator sends mail ballot election plan/timetable/sample instructions to the Secretary of State's Office <b>so that it is received by this deadline</b> (i.e. fax, mail, or e-mail to SOS office, not post marked). One plan must be submitted for each election. As soon as the plan (and any amendments) are approved, forward a copy of the mail ballot plan to the county election administrator.	<a href="#">MCA 13-19-205</a> <a href="#">Mail Ballot Written Plan, Timetable and Instructions</a>  <a href="#">2021 School Election Calendar</a> <a href="#">2021 School Election Handbook</a>
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### MARCH 8

County election administrator publishes notice of close of regular registration	At least 30 days prior to the election, the county election administrator publishes the notice of close of regular registration at least 3 times in the 4 weeks preceding the close of regular registration.  Contact the county election administrator to coordinate the publication.	<a href="#">MCA 13-2-301</a>  <a href="#">2021 School Election Calendar</a>
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## IMPORTANT DATES & DEADLINES – MARCH 2021

### MARCH 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 ( <a href="#">MAPS</a> ) log in page <a href="#">School Nutrition Programs Checklist</a> <a href="#">Reimbursement rates for FY2021</a> <a href="#">FY2021 School Nutrition Payments</a>
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

### MARCH 25

Grant cash request due to OPI	Grant cash requests made by this date will be paid on April 10.	<a href="#">OPI State and Federal Grants Handbook</a>
Last day for candidates for trustee election on May 4, 2021 may file a Declaration of Intent and Oath of Candidacy	Trustee candidates file for election. A Declaration of Intent and Oath of Candidacy must be filed with the election administrator. No candidate may appear on the ballot unless the candidate files between December 10, 2020 and <b>March 25, 2021</b> . The candidate for trustee must be registered to vote at the time the Oath is filed.	<a href="#">MCA 13-10-201</a> <a href="#">MCA 20-3-305</a> <a href="#">Declaration of Intent and Oath of Candidacy</a>  <a href="#">2021 School Election Calendar</a> <a href="#">2021 School Election Handbook</a>

### MARCH 26

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>(SPED) State Special Education Payments</b>	<a href="#">FY2021 Payment Schedule</a> (scroll to bottom of page)
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### MARCH 31

<p>FY 2020 Federal Single audit reports due to OPI</p> <p>For more information, contact <a href="#">Dan Moody</a>, 406-444-0701</p> <p>Please remit audit reports and correspondence to <a href="mailto:OPIAuditReports@mt.gov">OPIAuditReports@mt.gov</a>.</p>	<p>The Federal Single audit reports (formerly known as A-133 audits) are due to OPI by March 31, 2021, for entities that have <u>federal expenditures of \$750,000 or greater</u>. This includes USDA commodities.</p> <p>FY 2020 Non-Federal audits are due to OPI by June 30, 2021, for entities with <u>total revenues greater than \$500,000</u> <b>and</b> <u>federal expenditures less than \$750,000</u>.</p> <p>Entities that had <u>total revenues less than \$500,000</u> are required to have a Financial Review once every four years. Districts required to have a Financial Review for FY2020 must submit their report to OPI by June 30, 2021.</p>	<p><a href="#">2 CFR part 200, subpart F</a></p> <p> <a href="#">MCA 2-7-503</a> <a href="#">MCA 2-7-514</a></p> <p> <a href="#">A.R.M. 2-4-410</a></p> <p> <a href="#">OPI School Finance Division website – Auditing</a></p>
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## IMPORTANT DATES & DEADLINES – MARCH 2021

### MARCH 31 (continued)

Resolution of Intent To Increase Nonvoted Levy

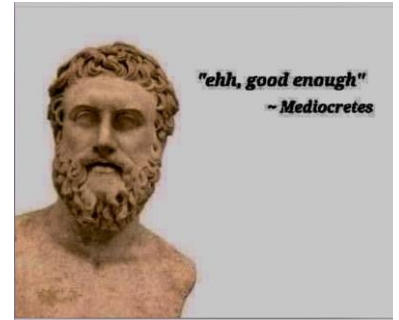
School districts that intend to impose an increase in a nonvoted levy in FY2022 for the purposes of funding the **Transportation, Bus Depreciation Reserve, Tuition, Adult Education, Flexibility** and/or **Building Reserve** funds, shall adopt a resolution and provide notice no later March 31, 2021.

Resolution requirements: At a minimum, the resolution must show the estimated number of increased or decreased mills to be imposed and the estimated increased or decreased revenue to be raised compared to non-voted levies in the Transportation, Bus Depreciation, Tuition, Adult Education, Flexibility and/or Building Reserve funds imposed in the current school fiscal year and, based on the district's taxable valuation most recently certified by the department of revenue under 15-10-202, the estimated impacts of the increase or decrease on a home valued at \$100,000 and a home valued at \$200,000.

Notice requirements: Publish a copy of the resolution in a newspaper that will give notice to the largest number of people of the district as determined by the trustees and post a copy of the resolution to the school district's website.

Additional requirements for **Building Reserve permissive levy**: Identify and list the anticipated school major maintenance projects for which the proceeds of the levy will be used in the resolution. Note: Proceeds from the levy may be expended only for the purposes in 20-9-525(2), MCA.

[20-9-116, MCA](#)



When you're almost asleep, but you hear that you got a text and you have to roll over and see who in the world would be contacting you at the ridiculous hour of 9PM.



[20-9-502 \(3\)\(a\)\(i\)\(A\), MCA](#)  
[20-9-525 \(2\),MCA](#)  
[2008 School Facility Condition Inventory Reports](#)

### MARCH 25 – APRIL 24

Post Notice of Election (Not less than 10 days, or more than 40 days before election day)

The election notice must be published in a newspaper of general circulation in the district if available, posted in at least three public places in the district AND posted on the district's website for the 10 days prior to the election, if the district has an active website. Notice using any other recognized media may be used to supplement the posting.

[MCA 20-20-204](#)

Sample form: [Notice of Annual School Election – Mail Ballot](#)

Sample form: [Notice of Annual School Election – Polling Place](#)

[2021 School Election Calendar](#)  
[2021 School Election Handbook](#)



## MASBO EXHIBITOR MEMBERS

<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>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:adamu@bruco.com">adamu@bruco.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>Fatbeam</b> Graham Taylor <a href="mailto:graham@fatbeam.com">graham@fatbeam.com</a>	<b>Fisher's Technology</b> Amanda Byrne <a href="mailto:info@fisherstech.com">info@fisherstech.com</a>
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<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@jointpowerstrust.com">cyndy@jointpowerstrust.com</a>
<b>K12 Montana</b> Jeffrey Patterson <a href="mailto:jeffp@k12mt.com">jeffp@k12mt.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> Terry Dalton <a href="mailto:tdalton@mt.gov">tdalton@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> Theresia 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>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>School Services of Montana</b> Thomas Franta <a href="mailto:tfranta@mt-schools.org">tfranta@mt-schools.org</a>
<b>Teachers On Call</b> Maya Burnaugh <a href="mailto:mburnaugh@teachersoncall.com">mburnaugh@teachersoncall.com</a>	<b>Tyler Technologies</b> Carrie Hughes <a href="mailto:carrie.hughes@tylertech.com">carrie.hughes@tylertech.com</a>	<b>Todd Watkins Consulting Services</b> Todd Watkins <a href="mailto:Toddwatkinsconsulting101@gmail.com">Toddwatkinsconsulting101@gmail.com</a>
<b>Felt Martin, 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>	<b>ABM Education Solutions</b> James Kleinke <a href="mailto:james.kleinke@abm.com">james.kleinke@abm.com</a>

# GOOD MOOD FOODS

## FEEL GREAT PHYSICALLY & MENTALLY

Just the simple act of eating is enough to make us feel good. But if you're not putting the right things in your body, that mouth pleasure is likely just a flash in the pan. That's why it's important to eat things that will keep you feeling and looking your best. We truly are what we eat. So, what do you want to be? If you want to feel energized, clear-minded and happy, there are foods that can help you achieve that state. With that advice in mind, here are some foods to get you feeling your best both physically and mentally.



### BANANAS

Rich in potassium and the mood-regulator, tryptophan, bananas are a healthy and natural way to fill up. Plus, their biodegradable peel cuts down on trash in landfills. An appetite-killing, mood-enhancing, eco-friendly superfood? That's bananas.



### QUINOA

This edible seed contains quercetin, a flavonoid shown to have anti-depressant effects. Some other anti-depressant effects include less carbs and calories and more protein and fiber than rice. Never pronounced quinoa before? Don't be bashful, no one gets it right their first time.



### TURMERIC

This East-Asian spice contains the chemical compound, curcumin, which is known to enhance mood and fight depression. Add this spice to chicken and rice for a delightful treat to your mouth and your mind. Add it to your eyes and it'll burn so try to avoid that.



### OYSTERS

This anxiety-reducing food is rich in zinc, which can help keep you calm and cool when life gets stressful. Additionally, oysters are known as an aphrodisiac, and they boost dopamine levels which therefore boost libido levels.



### DARK CHOCOLATE

Some say this is proof that God loves us: dark chocolate is good for you. Rich in antioxidants and found to reduce the stress hormone cortisol, this most decadent and delicious food is the best of both worlds. And heaven too, we've heard.

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



406.457.4400



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[mustbenefits.org](http://mustbenefits.org)