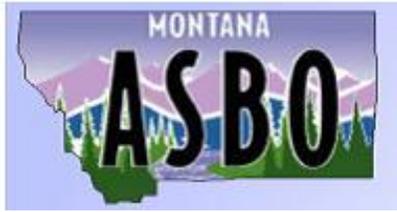


MONTANA ASSOCIATION OF SCHOOL BUSINESS OFFICIALS

JUNE 2017

MASBO is dedicated to training and supporting the people responsible for business operations in Montana schools. Our goal is to enable members to manage the business in order to support education for Montana children.



MASBO Staff

Denise Williams, Executive Director
406-461-3659 or dwilliams@masbo.com

Marie Roach, Administrative Assistant/
E-rate Specialist
406-461-8804 or mroach@masbo.com

DONNIE McVEE NAMED 2017 OUTSTANDING SCHOOL BUSINESS OFFICIAL

Donnie McVee has been a business official and MASBO member for 27 years. Currently The District Clerk/Business Manager for the Laurel School District, she also worked at Great Falls, Shelby and Brady School Districts. She served on the MASBO Executive Board from 2002-2006.



Donnie is a Montana Certified Business Official (MCSBO) and recently earned her SFO Certification from ASBO International. She has participated on lots of MASBO committees: Food Service, By Laws, Mentoring, Payroll and Certification. She co-taught with Betty Brumwell and Gwyn Andersen at New Clerk and Budget workshops, and has provided training on school district investment accounts, a process she implemented during her tenure at Great Falls Schools.

Donnie has lent her knowledge and expertise on the Fund Structure Working Group, Health & PE Standards Negotiated Rulemaking Committee and the Local Government Advisory Committee for the Department of Revenue. She was a director on the MTSUIP board for 3 years and the Laurel Chamber of Commerce board for another 3 years. She currently serves on the MSPLIP Board of Directors.

Donnie's peers say this about her:

"She is hardworking, honest, goal oriented, dedicated to doing her best, and most importantly a quality person."

"I am honored to work with a professional who is so dedicated to doing what's best for kids – especially in these challenging times."

"Donnie is a very well respected member of the Montana Association of School Business Officials. Clerks from across the state feel comfortable in picking up the phone and seeking information and advice from Donnie."

"MASBO activities have a high place of importance in Donnie's life. She loves the profession and the people."

CONGRATULATIONS, DONNIE!

The Outstanding School Business Official Award recognizes the indispensable role school business officials have in educating children. A nomination means your colleagues believe you are committed to the students, staff, taxpayers and members of your community, and also for your contribution to MASBO. Congratulations to the following individuals who were nominated for the 2017 award!

Nicole Buerkle, Plevna

Ramona Glaus, Beaverhead County HS

Donnie McVee, Laurel

Laurie Noonkester, Lockwood

Brian Patrick, Great Falls

Rebekah Rhoades, Lewistown

Randi Strickland, Three Forks

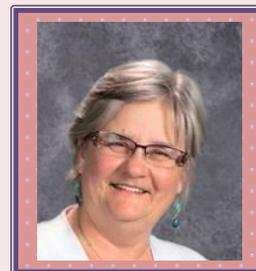
MASBO Board of Directors

President	Tammy Tulberg, Target Range Schools	Region 1 Director	Noreen Anderson, Hellgate K-8 School
Vice-President	Cindy Foley, West Valley Schools	Region 2 Director	Belinda Klick, Sun River Valley Schools
Past President	Mike Arnold, Havre Schools	Region 3 Director	Rhonda Opp, Medicine Lake Schools
Fiscal Agent	Kim Aarstad, East Helena Schools	Region 4 Director	Lorie Carey, Jefferson Co. High School
Ex-Officio, MSUIP	Denise Williams	Region 5 Director	Rita Huck, Huntley Project Schools
Ex-Officio, OPI	Kara Sperle	Region 6 Director	Jen Mettler, Baker Schools

A Message from Your MASBO President Tammy Tulberg (Target Range Schools)

Dear MASBO members, MASBO board members, Denise & Marie,

I would first like to thank you for the confidence that you placed in me in allowing me to serve as your president. Wow, I can't believe how quickly 2 years has flown by. It has been my honor to serve you!



Our organization is one of the best! Denise and Marie are a dynamic duo and our board is a great representation of all of our members. It is a great feeling to know that we all strive to provide the best growth opportunities for you.

I believe that growth should be happening all the time; whether that is growth in membership or growth in knowledge. Our business is an ever changing one and it is through the opportunities that MASBO provides that we all can try to keep our heads above the water. I encourage you to take every opportunity to attend the variety of training sessions that we provide and to encourage others to join MASBO.

Please remember that we all have something to contribute to MASBO!

I know that I am passing the baton to a great new President in Cindy Foley and our board will continue to look for ways to improve our programs.

Best wishes and don't forget that next year is our 50th celebration.

Tammy



LORIE CAREY ELECTED for MASBO VICE-PRESIDENT

Lorie Carey (Jefferson County High School) was elected to serve as MASBO Vice-President. Lorie has been Region 4 Director since 2014. Her election to VP has created a vacancy in the Region 4 Director position. The MASBO Board will appoint a member from Region 4 to serve until March 2018 when an election can be held to fill the vacancy for the remainder of the term.

Congratulations, Lorie!



SUPER IMPORTANT - - we need your feedback!
SUMMER CONFERENCE AND NEW CLERK ACADEMY ATTENDEES:
If you haven't done so already, please complete the 2017 Summer Conference & New Clerk Academy Evaluation. Click [here](#) to get started!

2017 SUMMER CONFERENCE FOLLOW-UP

Thanks to all who were able to take time away from the office during the week of June 12 - 16 to join us at the *Own IT!* summer conference and New Clerk Academy at Fairmont Hot Springs. There were 180 attendees, 24 exhibitors and 60 presenters providing training in 48 sessions. Much learning, networking and FUN was had by all. Here are some highlights:

- **TRAINING SESSIONS**

Fairmont Hot Springs Convention Center's spacious meeting rooms proved to be a great set up for us. The session schedule was designed to provide a wide variety of topics delivered with different teaching/learning styles. New this year was a 2-hour Excel Combo Platter, which combined a legislative update on budgets with working on skills in Excel. Getting Ready for the TFS was re-vamped to focus on spreadsheets and featured power users who explained how to get information from the accounting and payroll systems. Back by popular demand was General Fund Budget Calculations (6 hours total), Roundtable Discussions and topics covered by our sponsors on workers comp, DOL facility inspections, federal healthcare reform and health insurance trends. *Thanks to the numerous presenters for their time, effort and travel to make this year's conference a success.*

- **SPONSOR AND EXHIBITOR SUPPORT**

MASBO is extremely fortunate to have on-going support from our five major sponsors and several key vendor/exhibitors. These organizations help us with training on important topics and also provide financial resources for our meals, breaks, conference supplies, door prizes and social events. More information is found on page 10 of this newsletter.

- **MEMBERSHIP RECOGNITION AND AWARDS**

At the Thursday luncheon and business meeting, the MASBO board of directors announced and gave out 10-year, 20-year and 30-year membership pins, and recognized 12 retirements and 7 certification program achievements (see list on page 11 of this newsletter). Kevin Noren, from BMO Harris Bank and Holly Wallace, representing the Illinois ASBO Procurement Card Program presented the annual rebate check and awards to p-card districts that had the highest purchases overall and highest purchases per ANB. Donnie McVee was named the 2017 Outstanding Business Official, and Donnie also received a framed certificate from Horace Mann for earning her ASBO SFO certification.

- **SUNSHINE FUND**

Thank you to everyone who brought an item for the silent auction, bought surplus logo wear from the garage sale and/or donated cash. Your efforts and generosity brought in a total of **\$3,151.00**, which we promptly forwarded Peggy Tobin of Sunburst Schools. Also, we send a huge thanks to Bunky Wirtz for organizing and handling this event each year.

IN CASE YOU MISSED IT

Click [here](#) to see several power point presentation and spreadsheets that are posted on the MASBO website. Many thanks to the presenters who were willing to share their information with us.



MASBO MEMORIAL SCHOLARSHIP FOR NEW CLERKS

The Clerk/Business Manager is an integral member of the district's administrative team, responsible for a diverse, complex, and challenging array of duties and deadlines. Most can recall their first days on the job as intimidating, overwhelming and scary. Through perseverance and determination, along with the network of support services available through their membership in MASBO, many have been able to say they rose above the fear, became experts in their field, made a lot of friends and had fun along the way.

In recent years, we've mourned the loss of several members who have departed this world while still serving at their schools. In memory of Clerk/Business Managers who are no longer with us, the MASBO board has created the *Memorial Scholarship for New Clerks*.

Criteria for Eligibility

A person eligible to receive the New Clerk Scholarship will meet the following criteria:

- Must be an active MASBO member, as defined in the association's by-laws; and
- Must be employed as the Clerk, Clerk/Business Manager, Business Manager, Director of Business Services, or other similar title in a Montana public school district; and
- Must have no more than 3 years' experience in the position in a Montana public school district.

Presentation of Award

Beginning with the 2016 Summer Conference, at the Closing Session, the names of all eligible New Clerks will be entered into a drawing. Winner need not be present to win.

Scholarship Award

The scholarship award may be used as follows:

- Free registration to the Fall New Clerk Academy, *or*
- Free registration to the next summer New Clerk Academy, *or*
- Free registration to any two (2) of the following workshops;
 - a. Elections
 - b. Technology
 - c. Budget for New Clerks
 - d. Spring Regionals

If the scholarship is not used by June of the year following the award, the award is forfeited. The scholarship must be used by the recipient; it is not transferrable.

Liz Thibert, Vaughn Schools won the Memorial Scholarship for New Clerks for FY2018. **Congratulations!**

MONTANA CONFERENCE OF EDUCATION LEADERSHIP (MCEL)

The 2017 MCEL Conference, "*Leadership for Transforming Education, Empowering Montana Students*" will be held **October 18 - 20** and is co-hosted at the DoubleTree Inn and Northern Hotel in Billings. Go to www.mcel.org for registration, conference schedule and hotel reservation information.





2017 REBATE HITS ALL TIME HIGH OF \$231,736.79

MASBO received \$231,736.79 for our prorated share of Illinois ASBO's Procurement Card Program rebate for purchases made between April 2016 and March 2017. This is based on over \$18.7 million in total P-card purchases made by Montana school districts, an increase of almost \$3 million over total purchases made in the previous program year. The MASBO Board of Directors approved a rebate to its 120 P-card participants equal to 1.05% of that district's purchases. Click [here](#) to see the distribution list posted on the MASBO website.

The following participants had the **Top 5 Highest Total Purchases**:

- Sidney Schools (\$1,420,049)
- Havre Schools (\$1,411,255)
- Polson Schools (\$902,553)
- Harlem Schools (\$765,152)
- Browning (\$695,001)

The following participants had the **Top 5 Highest Purchases per ANB** (based on FY2017 Budget Report)

- Plevna (\$2,884.25)
- North Star (\$2,172.01)
- Highwood (\$1,791.65)
- Ekalaka (\$1,652.91)
- Hot Springs (\$1,590.44)

Havre Schools won a free registration to the 2018 MASBO Summer Conference. Congratulations!

UPCOMING TRAINING OPPORTUNITIES

OPI Summer Workshops

The OPI School Finance Division will provide its annual summer workshops as follows:

- July 13 HELENA Helena High School, 1300 Billings Ave.
- July 18 MISSOULA Big Sky High School 3100 S Ave W
- July 19 KALISPELL Glacier High School 375 Wolfpack Way
- July 20 FORT BENTON Agricultural Museum & Center of MT 1205 20th St
- July 25 MILES CITY Custer Co. High School 20 S Center Ave
- July 26 BILLING Lincoln Center, 415 N 30th St.
- July 27 BOZEMAN Willson School, 404 W Main St, Room 217A

For more information and to register online, [CLICK HERE](#). Questions? Call [Nicole Thuotte](#), 406-444-4524.

2017 Summer E-grants Training with OPI

The Summer E-grants Tour Schedule is as follows:

- July 11 Glendive: Dawson High School Computer Lab
- July 18 Belgrade High School Computer Lab
- July 20 and August 1 Helena High School Computer Lab
- July 25 Kalispell: Glacier High School Computer Lab
- August 8 Butte: East Middle School Computer Lab

For more information, please contact Shawna Pieske at 406-444-5660 or spieske@mt.gov.

MASBO ENDORSES THESE PROGRAMS

 <p>AMERICAN FIDELITY a different opinion</p>	<p>Healthcare Reform Section 125 Services Health Savings Account Services Angie Newman, State Manager II 877-589-2544, ext. 352 angie.newman@americanfidelity.com http://www.americanfidelity.com/home.aspx</p>
 <p>MSGIA WORKERS COMPENSATION RISK RETENTION PROGRAM</p>	<p>Montana Schools Group Insurance Authority Workers Compensation Insurance Shawn Bubb, Director of Insurance Services 406-457-4500 sbubb@mtsba.org http://www.msgia.org/home</p>
 <p>MUST MONTANA UNIFIED SCHOOL TRUST</p>	<p>Health, Dental, Vision, Life and Long-Term Disability Benefits Christi Sharp, Chief Executive Officer 406-457-4510 csharp@ms-sf.org http://mustbenefits.org/</p>
 <p>MT\$UIP Montana Schools Unemployment Insurance Program</p>	<p>Montana Schools Unemployment Insurance Program Theresia LeSueur, Director 406-457-4407 tlesueur@mtsba.org http://www.mtsuip.org/</p>
 <p>Montana Schools Endorsed by MREA & MASBO Property & Liability Insurance Plan</p>	<p>Montana Schools Property & Liability Insurance Plan Dave Pillatzke, Program Manager 406-457-4531 dpillatzke@paynewest.com http://msplip.com/</p>

IMPORTANT DATES & DEADLINES

JULY 1

First day of fiscal year	The school fiscal year begins on July 1 and ends on June 30	MCA 20-1-301
First day to advertise budget meeting	Between July 1 and August 10 of each year, the clerk of each district shall publish a notice of the annual budget meeting.	MCA 20-9-115 OPI Budget Timeline
Individual transportation contracts (TR-4) are due to the County Superintendent and to the Office of Public Instruction	A school district must complete and sign a TR-4 Individual Transportation Contract (3 copies) for the ensuing year. Send to the county superintendent and submit electronically to the OPI.	MCA 20-10-121 MCA 20-10-124 A.R.M. 10-7-101(2)(b) Pupil Transportation Forms Calendar
Last day to send bus contracts to the county superintendent	By July 1, a district must send copies of all completed school bus contracts to the county superintendent.	MCA 20-10-125 A.R.M. 10.7.101(2)(a)

JULY 10

Traffic Education TE06 Year-End Reports due to OPI.	<p>Submit your TE06 Year-End Report before July 10 for an estimated reimbursement of at least \$90 for each student who completed a traffic education course at your school between July 1, 2016 and June 30, 2017. The TE06 Year-End Report includes your program and budget information and can be submitted when all your courses have completed for the current school year.</p> <p>Verify that all student lists for the current school year have been submitted and recorded by the OPI's Traffic Education office by logging into the Traffic Education Data & Reporting System (TEDRS) and clicking on Reports/Student Count Report. You can also complete and submit your TE06 via TEDRS.</p> <p>The actual reimbursement amount will be determined when OPI receives all TE04 Student Lists and TE06 Year-End Reports. The number of students is divided by the percentage of driver license fees allocated for reimbursement to schools. Reimbursements are issued in mid-August.</p> <p>For more information, contact Fran Penner-Ray, 406-444-4396.</p>	Form TE06 OPI Traffic Education Forms and Reports
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JULY 20		
County treasurer provides statement of cash balances and bond information	County treasurer provides bond, endowment fund and cash balances for school trustees' financial summary (TFS) and cash balances for county school funds supported by countywide levies.	MCA 20-9-121 MCA 20-9-604(5) OPI Budget Timeline
JULY 22		
County transportation committee must meet to approve bus routes and additional payments on individual transportation contracts by the fourth Monday in July	A county transportation committee (CTC) must act to approve or not approve all bus routes established by districts. The CTC must also act on all applications for increased individual payments due to isolation. Approval of board of trustees for increased payments is required prior to CTC action.	MCA 20-10-132 A.R.M. 10.7.101(2)(c)
JULY 25		
Grant cash request due to OPI	Grant cash requests made by this date will be paid on August 10.	OPI Grants Calendar
JULY 31		
Form 941 for Quarter 2 is due	Form 941 payroll report for Quarter 2 (April, May, June) is due.	Form 941 Form 941 Instructions
Last day to liquidate funds for grants that ended June 30, 2017	Last day to liquidate funds for grants that ended June 30, 2017: <ul style="list-style-type: none"> ➤ ABLE Extension ➤ ABLE, El Civics ➤ State ABLE ➤ ACT Plus Writing (Gear-Up) ➤ Carl Perkins and Technical Education ➤ Title IV, 21st Century Community Learning Centers ➤ Indian Education for All ➤ In-State Facilities: Significant Needs ➤ Pre-School Development Grant 	OPI Grants Calendar

ASBO 2017 Annual Meeting & Expo

The ASBO Annual Meeting & Expo will be **held September 22-25** in Denver, CO. This conference offers a lot of valuable workshops and seminars on school business topics and best practices, top notch keynote speakers, and opportunities to meet and network with school business officials nationwide. Click [here](#) to read more, register and make hotel reservations.



HANDY YEAR-END RESOURCES

OPI Spreadsheets

- ✓ [Reconciling Cash to the County Treasurer](#)
- ✓ [Fund 15 Recap Worksheet](#)
- ✓ [Student Activity Fund Recap Spreadsheet](#)
- ✓ [List of Year-End Encumbrances or Accruals Worksheet](#)
- ✓ [Compensated Absences Spreadsheet](#)

MASBO Summer Conference Presentations

- ✓ [TFS Checklist](#)
- ✓ [TFS Payroll Presentation](#)
- ✓ [TFS Finance Presentation](#)
- ✓ [TFS Spreadsheets](#)

KEEP CURRENT WITH OPI

Each month, the Office of Public Instruction posts the OPI Summary of Activities which gives lots of information about upcoming deadlines, training opportunities and guidance. Click [here](#) to see this month's issue.

EFFECTIVE JULY 1, 2017 – RETIREMENT SYSTEM CONTRIBUTION RATES

PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS)

In Fiscal Year 2018, the employer contribution rate increases 0.1% for all employers. This additional employer contribution rate increases 0.1% every year from fiscal year 2014 through fiscal year 2024.

School Districts and High Schools	
School District Contribution Rate	6.80%
Employer additional contribution rate (paid by employer)	1.40%
Total Contribution for School District Employers	8.20%
Employer additional contribution rate (paid by the state)	0.27%
State Contribution for School Districts	0.10%
Total	8.57%
Member Rate	
Employee Contribution Rate for all members	7.90%

For more information, see <http://mpera.mt.gov/ContributionRates.shtml>

TEACHERS' RETIREMENT SYSTEM (TRS)

Start Date	End Date	Active Members	Working Retirees
EMPLOYER RATES			
7/1/2017	6/30/2018	8.870%	11.250%
		Working Retirees HB363	19.51%

Start Date	End Date	Tier One Member	Tier Two Member
EMPLOYEE RATES			
7/1/2013	Present	* 8.150%	** 8.150%

* **Tier One:** become a member *before* July 1, 2013

** **Tier Two:** became a member *on or after* July 1, 2013

For more information, click [here](#).

***A special 'Thank You' to our sponsors & exhibitors
for their support of the 2017 Summer Conference & New Clerk Academy!***

Montana Schools Unemployment Insurance Program (MTSUIP)

Name badge holders and New Clerk Academy luncheon and breaks

Lifetouch National School Studios

Photos for conference name badges and MASBO membership directory

Montana Schools Group Insurance Authority (MSGIA/WCRRP)

Tuesday mixer, Wednesday luncheon and Keynote Speaker

Black Mountain Software, Inc.

Wednesday dinner for golfers and walkers

D.A. Davidson & Company

Wednesday afternoon break

Horace Mann Companies

Transportation for Wednesday walking activity

Montana United School Trust (MUST)

Thursday and Friday continental breakfasts

Montana Schools Property & Liability Insurance Program

Thursday luncheon, Beach Party barbeque and DJ/karaoke music

Insurance Management Services of Montana

Thursday afternoon break

American Fidelity Assurance Company

Infinite Campus

Montana Public Employee Retirement Administration (MPERA)

Pine Cove Consulting

Bruco, Inc.

Tyler Technologies

Aflac

BMO Harris Bank (MASBO p-Card Program)

Illinois ASBO p-Card Program

School Specialty

MT Recruitment Project

National IPA

Klimas Financial Services

Intermountain Building Operators Association (IBOA)

TimeClock Plus

Joint Powers Trust

Montana No Kid Hungry

Natural Essentials

**MASBO Service Pins
Summer Conference June 15, 2017**

10 YEARS

Name	School District
<i>Mike Arnold</i>	<i>Billings</i>
<i>Geneal Bott</i>	<i>Kinsey</i>
<i>Shawneen Davis</i>	<i>Lincoln County</i>
<i>Kim Fadrhonc</i>	<i>Great Falls</i>
<i>Anna Guesanburu</i>	<i>Jordan</i>
<i>Boyd Jackson</i>	<i>Toole County</i>
<i>Lynda Kohut</i>	<i>Centerville</i>
<i>Sherry Long</i>	<i>Yellowstone County</i>
<i>Ginger Martello</i>	<i>Ennis</i>
<i>Cheryl Morgan</i>	<i>Flathead County</i>
<i>Julie Sperry</i>	<i>Lavina</i>
<i>Paul Taylor</i>	<i>OPI</i>
<i>Connie Walker</i>	<i>Fort Benton</i>

20 YEARS

Name	School District
<i>Cheryl Asay</i>	<i>Manhattan</i>
<i>Susan Beley</i>	<i>Wheatland County</i>
<i>Janet Davis</i>	<i>Pine Creek</i>
<i>Roberta Ginalias</i>	<i>Miles City</i>
<i>Peggy Martin</i>	<i>Deer Park</i>
<i>Lora Tauck</i>	<i>Ekalaka</i>
<i>Sara Vaughn</i>	<i>Charlo</i>
<i>Janelle Mickelson</i>	<i>Helena</i>

40 YEARS

Name	School District
<i>Jeannette Nelson</i>	<i>Fort Benton</i>



**CONGRATULATIONS
RETIREES!!**

- Kate Ike – Lake County*
- Linda Tarno – Lolo*
- Joni Wolstad – East Glacier*
- Karen Carlson – Centerville*
- Sue Becker – Big Sky*
- Robert Martelle – Forsyth*
- Sally Johnson – Seeley Lake*
- John Fuchs – Woodman*
- Karen Dozier – Stevensville*
- Jeannette Nelson – Fort Benton*
- Han Lee – Pioneer*
- Karen Anderson – Swan Valley*



CERTIFICATION PROGRAM RECIPIENTS

- Jessica Pyette, Florence-Carlton – Standard Certificate*
- Rebekah Rhoades, Lewistown – Professional Level I*
- Rita Huck, Huntley Project – Professional Level I & II*
- Mike Arnold, Billings – Professional Level I & II*
- Jane Knudsen, Malta – Professional Level I, II, & III*
- Della Van Horn, Circle – Professional Level II*
- Carmen Jackson, Hot Springs – MCSBO*

MASBO EXHIBITOR MEMBERS

Insurance Management Services of Montana (IMS) John R Boyer john@imsvest.com	Intermountain Building Operators Association (IBOA) Clarence Wieting iboa@intBOA.org	MSGIA-WCRRP Shawn Bubb sbubb@mstba.org
Horace Mann Keith Jorgensen keith.jorgensen@horacemann.com	Infinite Campus Stephanie Sondrol Stephanie.sondrol@infinitecampus.com	Klimas Financial Services, Inc. Charles Klimas cklimas@gwnsecurities.com
Rudd & Company, PLLC Julie Kostelecky, CPA, CVA jkostelecky@ruddco.com	School Specialty Scott Wilkey scott.wilkey@schoolspecialty.com	Black Mountain Software Teresa Van Buren teresav@blackmountainsoftware.com
Ron Foltz CPA firm Ron Foltz, CPA Ron.foltz@ronfoltzcpa.com	Southwest MT School Services Bruce Grubbs bgrubbs@swmss.ccsend.com	Jeffrey Weldon Felt, Martin, Frazier & Weldon, PC JWeldon@feltmartinlaw.com
Tyler Technologies Carrie Hughes carrie.hughes@tylertech.com	National IPA and TCPN Shelley Andrews shelley.andrews@nationalipa.org	D.A. Davidson & Co. Bridget Ekstrom Bekstrom@dadco.com
Fellon Insurance Services Dale Fellon fellonins@msn.com	Montana Schools Unemployment Insurance Program (MTSUIP) Theresa LeSueur tlesueur@mtsba.com	Frontline Technologies Peter Lane plane@frontlined.com
Aflac Rob Cook r_cook@us.aflac.com	American Fidelity Assurance Co. Angie Newman angie.newman@americanfidelity.com	Teachers to Teachers.com Laurie Layton, Account Manager llayton@teachers-teachers.com
Judy Cheff hjcheff@msn.com	VALIC Michael Hart michael.hart@valic.com	Montana Schools Property & Liability Insurance Plan (MSPLIP) Dave Pillatzke dpillatzke@paynewest.com
Eddie Barnard Eddie.barnard56@gmail.com	Bruco, Inc. Adam Uselman, V.P.-C.O.O. adambruco@gmail.com	Todd Watkins Consulting Services Todd Watkins Toddwatkinsconsulting101@gmail.com
Schoolhouse IT Jeffrey Patterson jeffp@schoolhouseit.com	Montana Unified School Trust Andy Holmlund aholmlund@ms-sf.org	Pine Cove Consulting Brandan Bassett bbassett@pinecc.com
Foxie Lady Computers, Inc. David Bardwell foxieladyc@aol.com	Anderson, Zurmuehlen & Co. Stefani Freese, CPA sfreese@azworld.com	Stifel Nicolaus Bryan Stelmack yroybal@stifel.com
CHMS, P.C. Doris Leader, CPA doris@chmspc.com	TimeClock Plus Blake Pitchford sales@timeclockplus.com	Wipfli/GHG Kim Dare, CPA kdare@wipfli.com

How Does Your Garden Grow?



Know the facts about safe gardening

Gardening is something you can do at any age. But before heading outside, here are some safety facts and tips:

- Before you start gardening, see your doctor to make sure you're healthy enough for physical activity. You'll also want to be up to date on your tetanus shots. Tetanus lives in the soil and enters the body through the skin, so people who garden have a greater chance of getting this type of infection.
- You should protect yourself from insects that can cause illness. Use a bug repellent containing DEET.
- To keep mosquitoes away, get rid of any items in your yard that may collect standing water.
- Sunscreen is a must, and a wide brim hat will shade the face, head, ears and neck.
- Pace yourself. If you've been inactive, slowly increase your time in the garden.
- Warm up before you start with stretching or a walk. Rest often.
- Listen to your body. If you get sore, stop and take a break.
- Drink lots of water. Stay away from alcohol, caffeine, drinks high in sugar, and carbonated drinks. Don't drink out of your garden hose unless it's labeled 'drink-safe.' If it is, always let the water flow until it runs cold before drinking.
- Eat healthy food for energy.



BlueCross BlueShield
of Montana



Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

bcbsmt.com