

connections

3rd Quarter 2008



The Opportunity Link Quarterly Newsletter



Opp Link Unites Montana with National Energy Workforce Initiative

The state of Montana has joined a national coalition to provide a systems approach to energy workforce development. Following a convening of industry, economic development, workforce and education representatives hosted by Opp Link and MSU-Northern, the state of Montana is one of five states that have partnered to establish the National Energy Systems Technology and Education Center (NESTEC) as a National Science Foundation (NSF) Center of Excellence. With Idaho, Montana joins a consortium of partners from Connecticut, Maryland, and Washington representing industry, education, government, community-based workforce and economic development organizations.

The Northcentral Montana Regional Workforce Collaborative meeting in Havre

on April 16th led to an invitation to Opp Link by Idaho State University (ISU) in Pocatello to convene a group of stakeholders from Montana for a conversation about existing and emerging energy development in the Northwest, and ways to utilize the program developed at ISU in Montana.

This national approach is based on the Energy Systems and Technology Education Center (ESTEC) program currently underway at Idaho State University. The program promotes energy careers in the Intermountain West through an extensive outreach network, delivers curricula validated by industry to a diverse population, and places graduates in the energy workforce. "Our students are offered jobs upon graduation with starting salaries of \$55,000 and up," said Richard Holman, Deputy Director at ESTEC and Energy

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Established in 2004, Opportunity Link is a non-profit organization that strives to create and implement strategies and encourage partnerships that will reduce poverty in the region long term. Opportunity Link does not accept unsolicited grant requests but instead devotes resources to promote public-private sector collaborations to develop systemic solutions. Opportunity Link, Inc. is one of ten communities that have established a 10-year partnership with the Northwest Area Foundation (www.nwaf.org) which is dedicated to helping communities reduce poverty for the long term. For more information, visit

www.opportunitylinkmt.org

Over \$4 Million in Economic Stimulus Payments Still Unclaimed in Montana

Facing an October 15 deadline, 4.3 million Americans still need to claim their economic stimulus payments as of September 7, 2008, according to the IRS. Low-income seniors, disabled veterans and others with disabilities were among the 20 million people identified who are not otherwise required to file a tax return and, as a result, are at risk of missing out on their \$600 payments (\$1,200 for couples).

In the Opportunity Link 11-county region, 2,201 residents have been identified as remaining to file, with stimulus payments valued at \$660,300.

Consumers who have not yet filed can get assistance through Tax Help Montana. To file a claim or locate a tax assistance site, visit www.MontanaFreeFile.org. For additional information contact Jodi Schmick at 454-5731.

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*“There are a lot of opportunities on the horizon for one of our most valued natural resources, **skilled workers**. With hundreds of jobs already created and thousands more on the way in our robust energy sector, Montana will need a qualified and skilled workforce to be the mechanics, electricians, steel and metal workers, laborers, accountants, marketers, scientists and engineers. To meet this challenge we need to provide our workers the opportunity to enhance their skills and learn new ones.”*

- Governor Brian Schweitzer

Workforce (continued from page 1)

Workforce Initiatives Manager at the Idaho National Laboratory.

NESTEC will address, on a national scale, the shortage of qualified workers anticipated by the energy industry for reasons such as aging populations and shortfalls in the number of students enrolling in science and engineering programs, among others. The demand for workers in the energy sector is anticipated to grow by 45 percent in the next 15 to 20 years. The program will focus on the standardization and national dissemination of energy, energy-related and STEM curricula, career pathways and community outreach models developed in the course of implementing the original ESTEC. It offers fundamental and generalizable knowledge and skills which students can

apply in entry-level jobs, or build on to with continued education.

The NSF Advanced Technological Education (ATE) program focuses on the education of technicians for the high-technology fields that drive our nation’s economy. ATE Centers of Excellence include partnerships between two and four-year colleges and universities, secondary schools, businesses, industry, community-based organizations (such as Opportunity Link) and government.

“Our ability to compete in the global market rests in our ability to train and retrain the workforce through regional, transformational leadership in education and training approaches,” said Senator Max Baucus

UM Report to Assess Labor Force Training and Availability

*Contributed by Pat Barkey, Director
Bureau of Business and Economic Research, University of Montana*

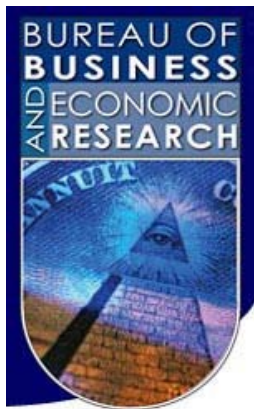
What is the best strategy for growing the local economy? We probably don’t all answer this question the same way. But at least one part of every answer should be the same – because a talented, trained workforce is a vital ingredient to sustainable economic growth. That why it is so important to have solid baseline data on the preparation and training – and the availability – of the workforce in north central Montana, so we can have a benchmark to judge our efforts as we move forward.

assess availability and preparation for the labor force.

The project promises to reveal information about the local labor market that goes beyond that contained in more commonly available statistics, like the unemployment rate. The report will detail not only how many have jobs, but how many are looking – even if they are currently employed full time. The survey also asks questions about the kinds of jobs workers are looking for, what kind of wages they are willing to accept, and what kind of training they are interested in.

The Bureau of Business and Economic Research (BBER) at the University of Montana is completing a comprehensive study of the labor force in north central Montana on behalf of Opportunity Link. Over the last four months, BBER survey researches have contacted hundreds of residents in the 11-county region of the state, using a survey questionnaire developed in partnership with Opportunity Link to

The report will present separate findings for three of the seven PRO geographies in the Opportunity Link region: Central, Northcentral, and and Northwestern Counties, with particular attention paid to American Indian reservations. The report will also detail its findings separately for low income and other respondents separately. The complete report will be available by November 2008.



Editor’s note: The BBER will present findings from their report at the Opportunity Link Membership Meeting scheduled for January 17, 2009. If you would like to be on the invitation list for this event, please contact Opportunity Link at (406)265-3699/1-877-332-3699 or email dsoriano@havremt.net

A Message from the Board President

Mary Ruth St. Pierre, Stone Child College Extension, Rocky Boy Agency

My involvement with Opportunity Link goes as far back as the invitation from NWAf to unite ideas and formulate a vision of prosperity for our region. Promises were made and everyone left hopeful that this project would deliver. It has been four years since the Northcentral Montana Community Ventures Coaliton was established, and like a grandchild, I have seen through planning, birth, and now, growing up.

The Coalition adopted a new name and identity in 2005 and along with it began to gain focus and strength. A 3-year work plan developed in 2007, complimented by a full staff and supported by the Northwest Area Foundation, enabled Opportunity Link to form partnerships to bring local projects to fruition.

In the first six months of 2008, the organization invested a total of \$406,448 in projects with local partners which have leveraged at least \$1.4 million back into our communities. I am confident the returns will continue to

Increase as we near year's end.

Opportunity Link has found its niche – working through its partners. It exists to coordinate, fill gaps, provide support and invest with its partners in good projects for our communities. Investments in transportation have provided over 200 rides a month for residents, partnership with Rural Dynamics promoting EITC that resulted in an increase in those returns by at least \$405,045, and the partnership with District 4 HRDC's Self-Help Housing program that has helped complete 14 new homes and 38 individuals to pay off fines with community service.

I am proud to see this project grow and live up to its mission, indeed uniting people, linking resources and fighting poverty. I invite you to visit the website, sign up to receive the newsletter and other information about happenings in the region, or contact the staff to get involved with our projects. My sincere thanks to you for your continued support of this important initiative.

- Mary Ruth St. Pierre

Grants for Native American Business Owners

Applications are now available for the Montana Department of Commerce's 2009 Montana Indian Equity Fund that can assist established Native American businesses or help those looking to start a business. This year, up to \$7,000 in grant funds will be awarded to two recipients from each of Montana's seven federally-recognized Indian Reservations and the Little Shell Chippewa Tribe. There is also funding available to one enrolled member living off the reservation.

During the 2008 Indian Equity funding cycle, grants of \$7,875 were made to two Native American businesses in the Opportunity Link region: Square Butte Trading Post in Rocky Boy, and Quality Star Quilts in Fort Belknap.

Applications will be accepted from October 1st to December 1st, 2008. To obtain the application packet, contact Philip Belangie, Entrepreneur Development



Using the grant from the Montana Indian Equity Fund as leverage, entrepreneur Rae Ann Cline (standing, left) recently expanded The Mane Event styling salon in Browning to include a coffee shop and gift boutique.

Program Manager with the Department of Commerce at (406) 721-3663 or pbelangie@mt.gov. The application packet can also be downloaded from the Opportunity Link website at www.opportunitylinkmt.org/downloads

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OFFICES

Havre Office

2229 5th Avenue
Havre, MT 59509
(406) 265-3699
1-877-332-3699

Great Falls Office

2022 Central Avenue
Great Falls, MT 59401
(406) 454-5705

www.opportunitylinkmt.org

SAVE THE DATE

Opportunity Link Annual Membership Meeting

January 17, 2009 in Havre, MT

Additional information will be coming soon!

Establishing a Community IDA Matched Savings Program

Individual Development Accounts (IDAs) are matched savings accounts that enable low-income families to save, build assets and enter the financial mainstream. The most well-known program that provides funds for organizations to establish IDA's is the federal government's Assets for Independence (AFI) program.

Assets for Independence IDA's include a savings incentive match along with required financial education. The savings can be applied to three appreciating assets: homeownership, post-secondary education for the saver or dependent, or to start a small business. The success of AFI IDA programs across the country include 60,000+ participants saving through the program, \$45 million+ saved, \$70 million+ used for asset purchases,

7,000+ appreciating assets for homes, 5,600+ for education, and 4,800+ for business capitalization.

AFI provides grants up to \$1 million with an average of \$350,000 per project period. Grantees must provide non-federal match funds equal to the amount of the AFI grant. Eligible applicants for this grant are nonprofit organizations; government agencies and low-income credit unions if partnering with a nonprofit or community-based antipoverty group.

Resources are available to help if you are interested in applying: the AFI Resource Center website www.acf.hhs.gov/assetbuilding or contact Maureen Garrity at the Center at meg_9951@yahoo.com.

Additional Weatherization Funds Available

Governor Brian Schweitzer signed an executive order in July 2008 freeing up funds to save Montanans money and energy through weatherization. The executive order allowed approximately \$1 million from the emergency fund to be moved to the Low Income Energy

Assistance Program (LIEAP) to be used now for weatherizing homes in Montana. Program eligibility is based on income and assets (see table to the left). Both homeowners and renters may apply between October 1 and April 30 of each cycle.

Where to apply for LIEAP in Northcentral Montana:

Hill, Blaine and Liberty Counties
District IV HRDC
2229 5th Avenue, Have, MT 59501
(406) 265-6743, (800) 640-6743

Cascade, Chouteau and Glacier Counties
Opportunities, Inc.
905 1st Avenue North
PO Box 2289, Great Falls, MT 59403
(406) 761-0310, (800) 326-0955

Phillips County
Action for Eastern Montana
2030 North Merrill, PO Box 1309
Glendive, MT 59330-1309
(406) 377-3564, (800) 227-0703

Judith Basin County
District VI HRDC
Centennial Plaza, 300 1st Ave. N Rm 203,
Lewistown, MT 59457
(406) 538-7488, (800) 766-3018

Pondera, Teton and Toole Counties
North Central Area Agency on Aging
Pondera Village Shopping Center
323 South Main, Conrad, MT 59425
(406) 271-7553

Blackfeet Reservation
Tribal Energy Assistance Office
PO Box 850, Browning, MT 59417
(406) 338-7977, fax (406) 338-7530

Fort Belknap Reservation
Tribal Energy Assistance Office
PO Box 66, RR1, Harlem, MT 59526
(406) 353-8499, fax (406) 353-2797

Rocky Boy Reservation
Tribal Energy Assistance Office
Rocky Boy Route, Box 568
Box Elder, MT 59521
(406) 395-4728, (406) 395-4503

LIEAP Income Restrictions (not more than 150% of federal poverty level)	
Persons in family or household	Income equal to or less than
1	\$15,600
2	\$21,000
3	\$26,400
4	\$31,800
5	\$37,200
6	\$42,600
7	\$48,000
8	\$53,400
9	\$58,800
10	\$64,200

To determine eligibility for LIEAP and other assistance programs, visit the Bridge to Benefits website at <http://montana.bridgetobenefits.org/>

Spotlight on Earned Income Tax Credit (EITC)

Contributed by William Kinder, Family Economic Security Program, Rural Dynamics

What is the Earned Income Tax Credit?

The Earned Income Tax Credit (EITC) is a federal tax credit for low-income working individuals and families. It is intended to reduce the tax burden on low-income workers, supplement their wages, and provide work incentives. The impact of the EITC on a working family's income can be considerable. For example, in 2005, a single parent raising two or more children and earning between \$11,000 and \$14,400 is eligible for the maximum EITC of \$4,400—a full 30 to 40 percent increase in the family's income. Taxpayers with one child can claim a maximum EITC of \$2,662.¹

Has the EITC been successful?

The EITC is one of the most successful federal anti-poverty programs ever developed. Conceived by the Ford administration and enacted in 1975, the federal EITC allows more than 4 million people—roughly half of them children—to escape poverty each year.² President Ronald Reagan described it as “The best anti-poverty, the best pro-family, the best job creation measure to come out of Congress.” Enjoying broad bipartisan support, the federal EITC has been expanded under EVERY president since its inception.

How does a state EITC work?

A state EITC is generally set at a percentage of the federal program—for example, a 20% state EITC would match 20% of a worker's federal credit (i.e. a \$1000 federal credit would yield a \$200 state credit for a total refund of \$1200). This extra credit supplements the federal EITC and works as a rebate for state taxes paid by low-income working people. Like the federal EITC most state EITCs are refundable, which means that even if the credit is larger than the amount of taxes owed, the filer receives the difference. This refund is vital to ensuring that working families can pay off debt, build assets, and rise above the poverty line.

Do individual states have EITCs?

Yes, but not all. Rhode Island became the first state to enact a state EITC in 1986. Since then 23 states and the District of Columbia have enacted a tax credit at the state level. The implementation of state EITCs has continued to grow in recent years, as 5 states have enacted the credit since 2006, and 9 states increased their existing credit. Earlier this year, Washington became the first of the nine states without a broad-based income tax to enact a state EITC, setting an important precedent. Other states without income taxes are now considering the EITC as an option. Currently, Montana does not have a state level EITC.

Would a state EITC help working families in Montana?

Montana families would benefit greatly from a state supplement to the federal credit. In 2005, about 17% of Montana's federal tax filers claimed the federal EITC, which brought \$123 million to working families in the state.³ In 2009, this figure is estimated to be \$135 million.⁴ Based on these figures, a state EITC equal to 20% of the federal credit would return an additional \$24 million dollars to low income working families in Montana.⁵ Since the implementation of a state EITC would help so many working families, organizations from across the state—including Opportunity Link—have partnered to form the Montana EITC Coalition. The Coalition is dedicated promoting awareness of EITC programs and its benefits in Montana.

For more information about the benefits of a state Earned Income Tax Credit, contact Will Kinder with Rural Dynamics at wkinder@ruraldynamics.org 454-5721.

1 http://www.stateeitc.com/basics/fed_eitc.asp
 2 http://www.stateeitc.com/basics/fed_eitc.asp
 3 <http://www.brookings.edu/projects/EITC.asp>
 4 <http://www.cbpp.org/3-5-08sfp.htm>
 5 <http://www.cbpp.org/3-5-08sfp.htm>

Proof in the Power of Partnerships

Opportunity Link's partnership with Rural Dynamics to the promotion of TaxHelpMontana free tax preparation sites in the region **resulted in an increase of filings by 65%**. EITC returns filed increased by an estimated \$405,045 from 2006, and an estimated **increase** in the total amount of **State refunds by 133%** and **Federal refunds by 51%**. By using the free tax preparation services at the sites, the use of paid tax preparers and rapid refund loans was reduced in an amount equivalent to a **savings of at least \$102,080**.

As of June 2008, TaxHelpMontana and the IRS both reported a total of 3,225 tax returns filed at free tax sites in Northcentral Montana alone, equivalent to 63% of the total filed in the state. Using this percentage, an estimated **\$1.03 M** in EITC, **\$2.3M** in Federal refunds (including EITC) and **\$.5M** in statewide refunds were brought back to Northcentral Montana families.

TAX YEAR 2007

- In the Opportunity Link 11-county region,*
- **A total of 3,225 tax returns were filed at 11 Tax Help Montana sites. This is 63% of total statewide.**
 - Across the entire state,*
 - **A total of 1,325 filers claimed the Earned Income Tax Credit (EITC), for an average of \$1,207 per return.**
 - **483 filers claimed the Child Tax Credit for a total of \$512,398.**
 - **The average adjusted gross income of filers was \$16,524.**
 - **1,751 people who filed were over the age of 60.**

If Montana were to enact its own state EITC program, it is estimated that each filer claiming the credit would received an additional \$340

“No initiative does what the Earned Income Tax Credit does. It puts money in families' pockets to buy consumer goods to take care of their families and provide opportunity and possibility.”

*-Mayor John DeStafano Jr.
New Haven, CT*

NTI's Bus Service Making Very Real Difference in Region

Contributed by Deb Brandon, Coordinator, Northern Transit Interlocal



“Not being able to drive made me feel isolated and I didn’t like to have to depend on others to take me places.”

- Ursula Makes-Coldweather



Walt Jensen of Santa Barbara, CA boarding NTI after arriving on Amtrak

Northern Transit Interlocal’s bus schedule and days of operation are available online at

http://toolecounty.mt.gov/NTI_Schedule.html or by calling (406) 470-0727.

Due to complications of diabetes, Ursula Makes-Coldweather of Shelby has been unable to drive for nearly ten years. Ursula has a need for frequent transportation to Great Falls for specialized medical care for a foot wound, failing eyes and a heart condition. Ursula must also make frequent trips to Browning to visit her primary health care provider and obtain necessary prescription medicines. With the departure of Rimrock Trailways’ intercity service to northern Montana in 2005, Ursula was forced to rely on the kindness of friends to provide transportation, and many times found she had to pay for rides to both Great Falls and Browning. “Not being able to drive made me feel isolated and I didn’t like to have to depend on others to take me places,” shared Ursula.

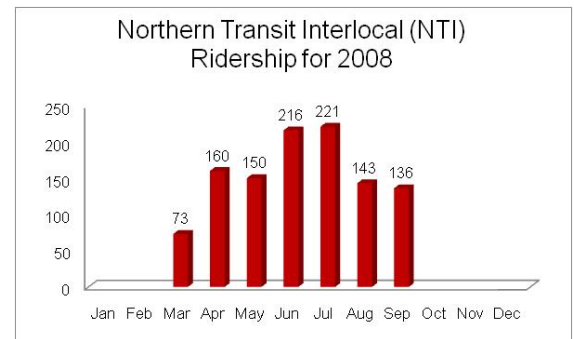
Beginning in early 2006, community and stakeholder meetings were held to solicit input into the design of a regional transportation plan for northcentral Montana. A regional transportation advisory committee (TAC) was formed to facilitate the establishment of a transit. In September, the communities of Shelby, Conrad and Cut Bank and counties of Toole, Pondera and Glacier partnered to sponsor a transit study and develop a five year transit plan. The Northern Transit Interlocal was then formed by the communities to re-initiate regional bus service. In September 2007, Toole County accepted the leadership role to ensure reasonable insurance rates. Northern Transit Interlocal (NTI) began offering transportation service for the residents and visitors of northern Montana in March, 2008.

NTI’s bus service is donation-based and handicapped accessible.

Partnering organizations like Northwest Healthcare graciously provided NTI with a patient navigator who meets the bus each day and assists any riders having medical appointments. Northwest Healthcare also offers a reduced lunch rate for patients as well as free use of their wellness facility for the day of a patient’s visit.

The transportation corridor for NTI expands monthly with coordination with other providers such as Toole County and Liberty County Transit. Riders from Glacier County now have a weekly

Funds necessary to create and sustain the service at no cost to the public were secured from city and county governments, Montana Department of Transportation, Northwest Healthcare, and Opportunity Link. NTI provides a measure of independence to people who otherwise would not have transportation. Ursula Makes-Coldweather says, “I’m sure glad to have bus service again. I appreciate everything you people are doing for me.”



NTI started its operations in March 2008 with ridership of over 200 in June and July. Information is obtained from NTI reports.

Information about NTI's service and other transportation news, visit the Opportunity Link website at <http://www.opportunitylinkmt.org>

Self-Help Program Moves In Nine First-Time Homeowners

Opportunity Link and District 4 HRDC organized a "Community Work Day" to support the Mutual Self-Help Housing program on August 16th. Over fifty volunteers stepped up to help the nine families complete finishing work on their new homes and landscaping. ACI Concrete crew members poured foundations for garages, driveways and door entries in the morning, and volunteers from the community donated a total of 248 hours to the program.

Families participating in the program are required to contribute at least 65% of the labor and work to build the homes. Each family must put in a total of 32 hours each week on the construction with 17 hours allowed to come from family members or volunteers. To assist the families,

Opportunity Link partnered with HRDC and the city and county courts to create a pool of volunteers from individuals in the court system with minor offenses that opt to pay off fines by performing supervised duties at the home building site. The partnership has an ideal approach to offer individuals in the court system an alternate way to pay off fines levied against them, while at the same time helping families participating in the program complete construction of their homes. "These families would not have been able to complete the work on their homes without the help of the volunteers and organizations," said Starlaen Perkins of Opportunity Link and event coordinator. For more information about this program or to volunteer, contact Paula Horsely at 265-6743 or Star at 265-3699.



Volunteers at Mutual Self-Help Community Work Day in Havre August 16th



OppLink Makes Headway in Transportation for the Region

Opportunity Link's work on transportation has already increased access to transportation by residents of Northcentral Montana. Its partnership with NTI in December 2007 resulted in bus rides being offered in a 5-county area with a continued increase in ridership that is almost 200 monthly. Its partnership with Blackfeet Transit in May 2008 paved the way for coordination of routes and rides with NTI. Now, residents of the Blackfeet Indian reservation and patients of the Indian Health Service facility in Browning are able to access medical services in both Great Falls and Kalispell through the NTI buses.

Opportunity Link's Board of Directors also recently moved forward on a partnership with Fort Belknap Transit to assist with them with their start-up. Fort Belknap Transit was awarded federal transit funds for capital equipment and operations amounting to \$218,000 in March 2008. Those funds come back in the form of reimbursement for actual costs, but the program lacked the capital

to cover initial costs associated for operation. With this partnership, they will be able to operate by end of this year and offer rides in the Fort Belknap Indian reservation, Harlem and Hays-Lodge Pole areas.

To date, Opportunity Link has invested a total of \$120,000 to transit services in the region. It is an active participant in the coordination for the establishment of a public transportation system in the north central region of Hill and Blaine counties. To support this effort, Opportunity Link has secured the technical services of Western Transportation Institute (WTI), a nationally recognized center in rural transportation research and education located in the College of Engineering at Montana State University in Bozeman.

Opportunity Link is very much committed to achieving its vision of a regional public transit system that is able to provide affordable transportation to all.

A full report on Opportunity Link's work on transportation in Northcentral Montana is in the 2nd quarter 2008 report available on our website www.opportunitylinkmt.org.

ATTENTION HOMEBUYERS!

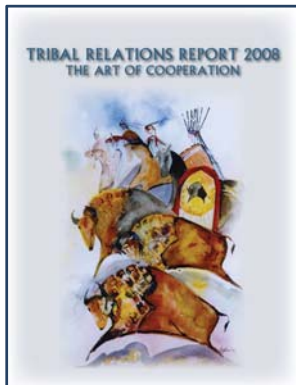
The National Association of Homebuilders launched a consumer website to help first-time homebuyers. It offers detailed explanations of the new first-time-homebuyer tax credit, including how it works, who qualifies for it and pay-back information.

The tax credit, which expires June 30, 2009, can be as much as \$7,500 and applies to first-time buyers who purchased a home on or after April 9, 2008 and before July 1, 2009.

Check the website for more information.

www.federalhousingtaxcredit.com

2008 Tribal Relations Report Now Available



Governor Brian Schweitzer recently released the 2008 Tribal Relations report which summarizes the major accomplishments of the State and Tribes working together and provides a list of all state-tribal agreements during the 2008 fiscal year.

Some of the accomplishments listed include the signing of the Birch Creek water

agreement as part of the overall water rights settlement with the Blackfoot Tribe; Implementation of a pilot project with the Chippewa Cree Tribe to make Medicaid eligibility determinations, and the hiring of statewide Tribal Medical liaison, among others.

The full report can be downloaded from <http://gain.mt.gov/reports.asp> or from the Opportunity Link website.

CONTACT US

Havre Office

2229 5th Avenue
PO Box 80
Havre, MT 59501
(406) 265-3699 or
1-877-332-3699
Fax (406) 265-2075

Great Falls Office

2022 Central Avenue
Great Falls, MT 59401
(406) 454-5705
Fax (406) 761-8622
www.opportunitylinkmt.org

Upcoming Events around the Region

- Small Business Expo 2008, October 16, Holiday Inn Great Falls
- "Welcome to Success in the New West!", October 17, Kalispell
- Heartland Institute's "Helping Small Towns Succeed" Training, October 21-23, Billings
- Make Connections to Profitability, October 21, Livingston
- "Made in Montana" Marketing workshop, October 22, Stone Child College, Rocky Boy Agency
- Starting and Financing a Business Workshop, October 22, Butte
- Montana Fall Transit Training Workshop, October 29-30, Billings
- Joint Housing Application Workshops, October 30, NeighborWorks, Great Falls
- One-Day Entrepreneurship Boot Camp, November 5, Bozeman
- Small Business Workshop- Doing Business with the Government, November 6, Butte
- Montana Community Foundation's Grantmaking Workshops, November 7, Chinook
- Ag Outlook 2008: Farm Bill, Wind Energy and Climate Change, November 14, Bozeman
- Opportunity Link's Annual Membership Meeting, January 17, 2009, Havre
- Harvesting Clean Energy, January 25-27, 2009, Billings

Opportunity Link, Inc.

P.O. Box 80
Havre, MT 59501
406-265-3699

<http://www.opportunitylinkmt.org>