

FALL 2017

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B2B



BOSS OF THE YEAR

SARA MEDLEY FROM MOUNTAIN-PACIFIC QUALITY HEALTH

page 6



..... *plus*

True Cost of Building a Home

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CEO Message

RELEVANCE, ADVOCACY, AND OPPORTUNITY



CATHY BURWELL

As the Helena Chamber nears the end of 2017, I have thought about ways we have worked this year to stay on top of the needs of our chamber members and to keep the chamber a viable and necessary business partner for our members.

RELEVANCE

I find that keeping the chamber relevant to the businesses, to the business owners & bosses, and to the general membership is of utmost importance. We can no longer be just an “events” chamber – we need to keep addressing the business needs, the work we can do to help our businesses in their quest for success. We need to be aware of and offer services, training, or networking opportunities that every generation wants. Our older generations are happy with the traditional events & networking, while our younger members want different – which is why we changed the hours of our Business After Hours events to 4-6 p.m.(from our past 5-7p.m.). The new time offers members who have family obligations to get home to and other priorities after work, time to attend and still fulfill their personal obligations.

ADVOCACY

Not only did we have a fairly successful legislative session with our full-time lobbyist during the first 4 months of this year, but we also have continued to keep you up to date on the work of the City of Helena Commission. The importance of cultivating, encouraging, and working towards a pro-business city commission has been at the forefront

for much of the year. The Chamber’s Govt. Affairs Committee has worked to encourage pro-business people to run for the commission. They asked all candidates to fill out a questionnaire that was then graded to identify candidates that aligned with the chamber’s positions. The top scoring candidates were endorsed by the Chamber Board. We are Helena’s business organization and it is imperative that we stand up for business in our local elections.

OPPORTUNITY

Our members need to have many opportunities to engage and learn in order for their businesses’ and their own professional careers to grow. With this in mind, we have added our Wisdom Wednesday series – taking place the 2nd Wednesday of each month – and it is seeing good success! Having a stellar line-up of local professionals present on a wide variety of topics of interest to business people has been received well by our members. We will continue to select good topics and speakers for these. We also have been offering a glimpse into the success stories of local CEO’s, community leaders, and more through our Executive Connect series presented by our Chamber Young Professionals. While these are YP events, we have opened them to all members.

If you ever have input or suggestions on ways the Chamber can help your business and your staff, please let us know – we WANT to be your business partner!

Remember the saying – if you want to go faster – go alone, if you want to go further, go together! Together, we can keep the Helena Chamber.....**Relevant, Advocating,** and full of **Opportunity** for our members!

CATHY BURWELL // PRESIDENT/CEO

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2017 HELENA CHAMBER'S BOSS OF THE YEAR

2017 marks the 6th year for the Helena Area Chamber of Commerce



SARA MEDLEY

to take nominations for and award the Boss of the Year. The chamber recognizes that all businesses of the Helena Area owe a great deal of their success to the local business leaders – the CEO's, Owners, Managers, Supervisors, and more – and that,

often, both personal and business success is due to the expertise in leading great teams of people. Every year the Helena Chamber receives many nominations for a number of deserving bosses, but, as is true in any award, there can only be one that rises to the top.

Sara Medley, C.E.O. of Mountain – Pacific Quality Health, was surprised by friends, family, and colleagues on Monday, October 16th as the Helena Chamber presented Sara with the 2017 Boss of the Year Award.

Sara, indeed surprised, was honored by the gesture. True of any great boss, she credited her team at Mountain-Pacific Quality Health for making the company great. In a nomination letter to the Chamber, the Mountain-Pacific Quality Health staff outlined the many reasons Sara deserved the award this year.

THE STAFF BOASTS:

Sara is an extremely classy lady who passionately believes in Mountain Pacific Quality Health.

As employees, it is very motivating to watch our very own Wonder Woman, Sara, in action Her energy, positive attitude and can-do spirit is infectious.

She is skillful in infusing an excitement for innovation and growth, yet maintaining a “we are family” atmosphere.

She takes personal interest in each employee – sending them a personal note on birthdays, engages with them in the hallways or around the office, injecting humor & fun at staff meetings & gatherings.

She recognizes that staff training and development is vital to the business as well as to the employees.

Sara makes each of us feel that we are a gifted contributor by listening, affirming and accepting our perspectives and ideas.

Sara never expects anyone to do anything she wouldn't do herself and treats others the way she expects to be treated.

Sara has been instrumental in implementing the Healthy Living for Life campaign and believes this applies strongly to our team.

Good bosses, true leaders and presidents take heart in their

communities. Sara is an active member in her church, Family Promise, and many other efforts.

She is an excellent communicator and has worked hard to build a strong team.

Sara was presented with a plaque and prize package donated by members of the chamber valued at over \$2000.00.

Sara Medley was appointed CEO of Mountain-Pacific Quality Health Foundation in the fall of 2012.

Medley has been involved in quality improvement and healthcare management her entire career. She has been with Mountain-Pacific Quality Health for more than 30 years—24 of which were spent managing Mountain-Pacific Quality Health operations.

A Carroll College graduate and a life-long resident of Helena, she is a member of the American and Montana Health Information Management Association and also serves on numerous boards and committees.

CONGRATULATIONS, SARA!



Reach Higher Montana, the public benefit arm of the Montana Higher Education Student Assistance Corporation (MHESAC), guides, prepares, and supports Montana students with inspiration, information, and resources for college.

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Specific services include:

- FAFSA completion assistance
- Financial aid presentations for parents of high school students
- Education finance planning
- Scholarship searches and assistance
- Involvement in community efforts to help more students prepare for college.

Reach Higher Montana Scholarships provide \$1,000 awards to Montana students pursuing, or hoping to pursue, college in Montana. Scholarships are awarded to graduating high school seniors and continuing college students.

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Reach Higher Montana sponsors access to Scholly, an innovative nationwide scholarship search tool. To date, Montana students have reported scholarship wins through Scholly valued at **\$318,500**.

Reach Higher Montana College Goal

helps students and parents successfully complete the Free Application for Federal Student Aid (FAFSA) ahead of the early application deadlines for Montana schools.

21,000
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Reach Higher Montana Summit for Youth in Foster Care

provides eligible foster youths with a college preparation experience held on a college campus each summer. They learn about personal financial management, college success strategies, and communication. College-bound participants receive a new laptop and students pursuing other forms of postsecondary education receive life skills packages.

Foster Care Education and Training Vouchers

provide up to **\$5,000 per year** for eligible college-bound students who have “aged-out” of the foster care system.

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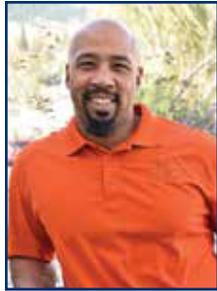


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A CLOSER LOOK AT THE COSTS OF BUILDING A NEW HOME

BY ELAINE M. MARCILLE, EXECUTIVE OFFICER, HELENA BUILDING INDUSTRY ASSOCIATION



ELAINE M. MARCILLE

If you're in the market for a new home, you may be wondering about the factors that contribute to the total cost of the home. The National Association of Home Builders recently published a

Cost of Construction Survey, which details the various costs of building a typical new single-family home. Many of the results show that costs have remained consistent in recent years.

According to the 2015 survey,

the biggest single component of a home's price is construction costs, which accounts for 62 percent of the cost. The cost of the finished lot is the second largest factor at 18.2 percent.

Survey respondents broke down construction costs into eight major construction stages:

- Interior finishes: 30 percent
- Framing: 18 percent
- Exterior finishes: 15 percent
- Major system rough-ins: 13 percent
- Foundations: 11.6 percent
- Final steps: 6.8 percent
- Site work: 5.6 percent
- Other costs: 0.5 percent

The survey reaffirms the steady progress of our economy since the Great Recession, as home values have gradually risen. And, in each year since 2009, the size of single-family homes has grown as well. The average home in 2015 had 2,802 square feet of finished space, compared to 2,402 in 2009.

The size of the lot has increased significantly, too, jumping to 20,129 square feet (nearly half an acre) in 2015, from 14,359 square feet just two years ago.

Though building practices and the cost of labor, land and materials can vary widely across the country, these national averages provide an encouraging snapshot of the

building industry and our nation's housing recovery. The upward trend of home buyer confidence and home price appreciation is inspiring more and more consumers to build the home of their dreams.

Though builders might generally use similar tools and materials when building homes, not all are alike when it comes to things like technique, training and customer service. Finding the right builder whose business approach aligns well with your personal preferences is essential to a pleasant home-building experience.

The builder will be asking you plenty of questions during your initial meeting to discuss the home you envision. But the questions you ask the builder are equally important to determine if it's going to be a positive partnership. Consider asking the builder about the following:

Work Experience – You will want

to find a builder with extensive experience building homes similar to the one you want. Ask to see examples of floor plans and designs they've done before to ensure their company can deliver what you need. You should also ask if they have or are working toward any professional designations, which show that the builder has advanced training in a particular area. A few examples of such designations include a Certified Aging-in-Place Specialist (CAPS), a Graduate Master Builder (CMB), and a Certified Green Professional (CGP).

References – Any high-quality builder should be ready to provide you with several names and phone numbers of satisfied customers. If they can't, consider that a red flag and walk away. When reaching out to those former clients, ask about how well the builder followed through on the initial plans, and if the builder met their

expectations regarding budget and timing. Don't forget the most telling question of them all: If they could do it all over, would they hire that builder again?

Communication Style – Many builders will do their best to accommodate your communication preferences. But it's always best to establish expectations as early as possible. The frequency (weekly, monthly, as-needed, etc.) and method (phone, text, email) of how you communicate early on with each other is something that will set the tone throughout the whole building process.

For more information about how to find the right builder to create your dream home, contact your local Home Builders Association at www.Helenabia.com.



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THE ECONOMIC IMPACT OF TOURISM

Tourism continues to maintain its position as a leading industry and vital contributor to Montana's, and Helena's economy. In 2016 Montana hosted 12.3 million visitors who spent over \$3.5 billion. This



MIKE MERGENTHALER

supported 53,000 jobs statewide and \$1.32 billion in salaries which generated \$194 million in state and local taxes and lowered taxes on each Montana household by over \$474. Montana hotels saw \$689.5 million in sales which added \$20 million to the states' general fund.

The average spending in Lewis & Clark County, of which Helena is the greatest contributor, by nonresident visitors to Montana totaled \$157.7 million. This \$157.7 million in local spending directly supports \$112.4 million of economic activity in the region and supports an additional \$69.2 million of economic activity, indirectly. The total contribution of nonresident spending to the regional economy was \$181.6 million.

This directly supports 1,780 jobs in the area with employee compensation of nearly \$44 million.

Statistics from STR (Smith Travel Research) show that Helena's occupancy for the last 12 months was 62.5% which is 7% higher than last year. This summer, in the months of July and August, was the first time in which the Average Daily Rate surpassed \$100. The average rate for the past 12 months being \$94.48.

Helena will add an additional 95 rooms when the new Home2

Suites opens in the Trinity Center next April. This will bring the total number of hotel rooms in Helena to 1,647.

The Helena Chambers Convention and Visitors Bureau continued promoting Helena by placing ads in several national publications including Better Homes and Gardens, Western Journey, National Geographic Traveler, Bicycling, Nature Conservancy, Sunset, Outside, NW Travel, NW Fly Fishing and Draft Magazines. Circulation for these magazines was just over 4.2 million and over 15,000 requests for information about Helena were received from these publications.

During the summer of 2016 the CVB hosted 2 social media bloggers who posted their weeks travels and experiences to Helena on Podcasts and Instagrams as well as videos on YouTube and Facebook. In July, Author Larry Campbell visited Helena and other sites along the Missouri River from Montana to Missouri, and then published the book "Rollin on the River: Sights and Stories along the Missouri River." Dr. Campbell came back through Helena this past August promoting his book and gave a very fascinating presentation on his adventures along the River.

The CVB did extensive digital media advertising during the year. Some of these media campaigns included Google Ad Network, Sojern and Opera Mobile. Some of our target markets included regional marketing in Idaho, Washington, Oregon and South Dakota.

The larger markets that we targeted were Seattle, Salt Lake City, San Francisco and Chicago.

The CVB also produced a video to be used in different marketing segments. A local videographer was contracted and produced a great advertising tool for the CVB. This video will be used to help invite groups, conventions, leisure and corporate travelers to Helena. The video highlights different aspects of Helena including Arts & Culture, Outdoor Recreation, Scenic Beauty, History and Family. We are very pleased with the result of this project and know that it will be a great resource to promote Helena.

(Statistics received from ITRR and STR)





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HELENA ENTREPRENEURS



BROADWATER HOT SPRINGS CHRIS & SCOTT JOHNSON / JOHN ROSA

For Chris Johnson, his brother Scott Johnson, and business partner John Rosa, entrepreneurship seems to run through their blood. For the Johnson brothers, the value of hard work and a “get out and do it” mentality was modeled by their parents, who had businesses of their own. In 2014, younger brother Scott approached Chris, who was in Rapid City getting one of the businesses off the ground, with a proposition: to buy the Broadwater. Chris had worked at the Broadwater for a handful of years in high school and college. After listening to Scott’s ideas for the Broadwater’s transformation, the three men purchased the

iconic Broadwater Hot Springs in February of 2015.

Scott Johnson, a developer who lives in Bozeman with his wife and family, provides the conceptualizing for the business; he’s the “dreamer,” the visionary. Chris Johnson, who splits his time between Big Sky and Helena with Kellie Brindley, provides the operational and organizational management; he’s the “nuts and bolts” mechanical guy who carries out Scott’s visions for the business. John Rosa, also a developer, lives in Bozeman with his wife and family. Kellie Brindley has been highly involved in The Broadwater’s day-to-day operations as well as undertaking the beautification of the modernized, renovated facilities.

Scott’s initial vision for the Broadwater was one which shifted the focus away from the athletic club component to one which placed a greater emphasis on the hot springs water. After tossing around various ideas, the plan became one which involved modifying the existing facility to turn three of five rarely used racquetball courts into a restaurant, as well

as significant upgrades to the pools, fitness floor and locker rooms. As general contractors, the partners have done most of the work themselves. As the new Broadwater Hot Springs evolves under their meticulous direction, the challenges are varied. None of the partners has prior experience with geothermal energy or the restaurant industry – hiring staff, fine-tuning a menu, and maintaining a restaurant with high standards requires decisions on a daily basis that are presenting new opportunities for them to learn and grow. As the seasons and weather change, the focus for Chris and Kellie along with the Broadwater staff, becomes making basic operational decisions about facility hours, restaurant menu, and the always-evolving dynamic of the business. Chris is not one to be easily daunted by such challenges – his energy and determination are boundless; his keen and focused business sense have enabled him to overcome tremendous obstacles throughout his vast entrepreneurial experience, and will continue to guide him as he moves forward in carrying out the partners’ plans for Broadwater Hot Springs.

HELENA BOARD TESTIMONIAL SARA MEDLEY, MOUNTAIN-PACIFIC QUALITY HEALTH

“Mountain-Pacific Quality Health is a private, non-profit organization partnering within our communities to provide solutions for better health. When we joined the Helena Chamber in 2013, I had little knowledge about the Chamber and its role in the greater Helena area. Further, as a not-for-profit, I was skeptical about what the Chamber could offer our organization. Four years later, I can’t imagine not being a member and taking advantage of Helena Chamber’s numerous benefits. In the last four years, we have several graduates of the Leadership Helena program, participants in the Young Professionals group, had staff routinely attend and participate in educational offerings put on by recognized leaders in our community and taken part in various networking social events. The list goes on and on! Bottom line – Helena Chamber membership is worth every penny.”



Helena Area Chamber of Commerce

shared Montana Chamber of Commerce's post. August 18



On Wednesday, we co-hosted with the Helena Chamber of Commerce a lunch with Navy Adm. Michael Holland. Many employers step up to accommodate their employees (and families) during their tour of duty. In addition, veterans are a great addition to the workforce with their leadership training and discipline. The military, including Navy, is a big contractor, with many Montana companies supplying their needs. Thank you for the visit, admiral!

HELENA ENTREPRENEURS

THE FLORAL COTTAGE PAMELA LEE

It is no surprise that The Floral Cottage has demonstrated a rare kind of floral industry longevity in Helena; when one meets Pamela Lee, the dynamic owner of this 19-year-old business, the reason for her floral shop's success becomes evident: the remarkable woman herself. In 1999, Pamela Lee was a 30-year-old single mother, working the late shift as a 911 dispatcher. The job's difficult hours became untenable for her; one day she saw an ad for a flower shop for sale. Despite the fact that she knew nothing about flowers or running a floral shop, she bought the shop and launched into a self-taught crash course about the floral business. Her first shop was located in a 400-square foot storefront, and the help she received from the Small Business Administration proved invaluable; she committed to a focused direction for her business, which would be limited to selling flowers, plants, and only those things directly connected to them. Nineteen years later, she maintains that same business model and focused direction with confidence.

Pam worked in the Coast Guard right out of high school, followed by a staggering range of jobs from working on a casino ship to selling shoes, as a bartender, radio DJ, working in a hotel, a casino, for an answering service, as a chauffeur, and as a 911

dispatcher. Pam acknowledges that each of the different jobs she has had throughout her life has contributed in some way to her well-rounded view of business and has played a unique role in how she runs her own business. First and foremost is customer service. No one comes into Pam's floral shop and leaves a stranger. She takes immense satisfaction in her ability to meet a customer's needs, even if it's after hours or an emergency that requires a late night at the shop. She is there for her customers and they know it.

Pam's determination, resolve, and business savvy are the driving forces behind her longevity in an industry that is constantly changing. She understands that in order to survive and succeed, a small business owner must also continually evolve, grow and mature. As the floral industry became more globally accessible via the Internet, Pam aligned her business model to meet the growing online demand – today 75% of her orders are placed online. She maintains a strong presence on social media as well. This past summer Pam unveiled her latest project via a live Facebook streaming event – her newly renovated mail-truck-turned-flower truck, which made an impressive splash locally and across the country.

Throughout her nineteen years as owner of The Floral Cottage, Pam reflects on several challenges she has faced. Finances are a constant juggle for any business

owner; the struggle to be taken seriously as a woman in business; and reading the market. Before the economy crashed around 2008, Pam was keen enough to see signs of the coming crisis; she decided not to renew her

shop's lease and downsized to a cheaper, smaller location with herself and one other employee. When the economy picked up again years later, Pam was ahead of the curve and was prepared for the increase in business. She has developed and maintained contacts in the industry, networking with florists from around the country and keeping a watchful eye on the trends and happenings within the industry. She is not afraid to ask questions and acquire information that will help her succeed and better serve her customers. Pam still has fun doing her work – she enjoys seeing her satisfied customers around town, and is honored to have risen from a tiny, unheard-of floral shop to a respected florist and community member whose designs and style are easily recognizable by her customers.



HELENA CHARM TRAIL TESTIMONIAL

CHRISTI HERLSON, MANAGER, LESLIE'S HALLMARK

"The Charm trail has been a great draw for tourists as well as locals for us here at Leslie's Hallmark. It is fun to chat with the people who are collecting the charms; to hear where they have been, to see which charms they have, and to hear their stories."



HELENA ENTREPRENEURS



THE BAGEL COMPANY KEVIN SCHULTE

Kevin Schulte is a third-generation entrepreneur. Born and raised in Helena watching his parents manage their own business as realtors, he knew early on that one day he would follow in their footsteps, and those of his grandfather, as a business owner. He studied accounting, finance and marketing at Carroll College, but his first experience in the restaurant industry came through a summer job as a dishwasher at age fifteen. While in college, he met and worked for the two men who would become his respected mentors in business – Dennis McCall (Big Al’s Sandwich Shop) and Larry Middaugh (On

Broadway). Kevin’s college degree was placed on hold when he was offered the opportunity to become the manager at On Broadway. He spent the next season of his life there, left the restaurant industry and sold insurance for a short time, and reentered the industry as manager of the Stonehouse Restaurant.

In 2000, Kevin purchased The Bagel Company from its owner of six years, who stayed on for the first month to provide extensive training in the methods of bagel making. A year later, Kevin decided to take on a new challenge – coffee roasting. In a calculated effort to control both quality and costs of the coffee served at The Bagel Company, Galaxy Roasting was established. Although the initial investment was made with only The Bagel Company in mind, Galaxy Roasting has expanded in the years since, and currently provides locally roasted wholesale coffee beans to 25 customers in the Helena area. In February of 2006, The Bagel Company expanded to fill a need on the east side of town, opening its second location in Helena on 11th Avenue. Last October, the business relocated

a few doors down to its current location which adjoins Little Dipper Coin Laundry.

Through all the business’s growth and change, Kevin has remained true to the valuable lessons he learned from his mentors, who he describes as casual but great business people. Each of them made the people working for them important and valued. They truly cared about their staff and poured themselves out for their employees. Customer experience was a pivotal focus for them as well. Kevin speaks passionately about focus – in particular, not focusing on failure as a business owner, but on the success that he believes will come after the failure that is inevitable in the world of entrepreneurship. Throughout his journey, he heard the word “no” more than “yes,” but was determined to keep going until he found someone who would support him with a “yes.” Kevin’s unwavering entrepreneurial resolve and commitment to quality, in addition to his ability to prioritize his faith, family and business, have enabled him to succeed in Helena’s restaurant market.

HELENA CHARM TRAIL TESTIMONIAL CARROLL DAY, OWNER, GOLDEN GIRLS ANTIQUES

“I really wish I had been more aggressive about getting involved. The item itself that we are selling to people are good quality and they are nice looking and I have had families, generations of families walking around picking up the charms it has kind of become an event that everyone can do together. Something that their kids are excited about, something people older are excited about, great birthday or anniversary gift. It is a sentimental item and pieces of Helena that people are able to pass down to generations. My charm

was in honor of my shop kitty, Copper, who is from the Humane Society and he has been in my shop for 9 years. When people buy a charm from my shop, that money goes directly as a donation to the Humane Society, so I have combined two events one I am passionate about supporting them financially but also offering a very nice product to my store. Often people come into my store for the charm trail are coming into my store for the first time, and they look around “Oh Gosh I need to come back” which is nice because it brings in more clientele.



HELENA ENTREPRENEURS

TUFF SHED CHRIS VOSS

Although Tuff Shed, a business founded by Tom Saurey in his in garage in Rexburg, Idaho, has been around since 1981, the prefabricated structure business didn't enter the Montana market until 2004. Upon opening in Helena, its first Montana employee was Chris Voss, who has since become the manager of a branch whose territory covers all of Montana, northern Idaho and most of the Dakotas and Wyoming. Before coming on as a shop supervisor at Tuff Shed, Chris Voss, a Missoula native, gained years of experience through his previous work in construction and cabinetry. The nine employees and ten subcontractors that Chris oversees put out somewhere between 40 to 50 units each month during the busy season, which runs from spring to late fall. "If you can dream it, we'll build it,"

Chris boasts confidently of the company he has seen grow and expand through the years. Tuff Shed manufactures and installs garages, sheds, cabins, and recreational storage structures. The business networks with Home Depot for distribution, and lays claim to patents on many of its building components. The owner maintains a strong presence in the business, and is known to stay on the front line with new products and developments in the industry.

Last winter, Tuff Shed moved into its current and more visible location on East Highway 12. With a staggering growth rate of 15 to 20 percent each year for the last several years, Chris has been challenged to keep up with such a level of growth. Fortunately, he takes pleasure in tackling the everyday challenges and enjoys the facet of his job that demands quick thinking and problem solving. Constant growth brings continuous challenges



for a business manager, such as hiring new employees, tweaking the business and its processes to meet product demand and ensure high standards of customer service. Chris is dedicated to the employee-minded company he has grown with, and obtains immense satisfaction from the work he does; he enjoys seeing the finished product move into the hands of a satisfied customer, as well as overseeing a contented crew that is well-cared for by the business.



Helena Area Chamber of Commerce

added 5 new photos. September 13 at 10:57 - Helena



The Helena Chamber would like to thank Ray Zinn for speaking at the first #WisdomWednesday at the Radisson Colonial Hotel this morning to our members! Thanks to the Radisson and Leadership Helena for co-sponsoring this inaugural event. From the support and comments after - looks like we have a winner! Don't miss the October Wisdom Wednesday!



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HELENA ENTREPRENEURS



THE HUB / TACO DEL SOL SHALON HASTINGS

Shalon Hastings describes herself as a serial entrepreneur. From the time she was in high school in Helena, she was certain that she wanted to own a business. As is the case with a good many entrepreneurs, Shalon followed in the footsteps of her enterprising father, who owned an auto body shop, and her grandmother, who singlehandedly ran her own dairy in Lewistown. Shalon officially began her pursuit of business ownership at University of Montana by completing a degree in Business and Marketing in 1999. Soon after, she moved to Seattle and worked for a short time as an insurance adjuster. Riding

the bus to and from work each day and unable to contain the entrepreneurial forces within her, she would pass the time writing business plans for all manner of enterprising ideas that percolated inside her mind. She moved back to Missoula in 2000 and found a job as a catering assistant at Holiday Inn. A chance meeting with the owner of Taco del Sol in Missoula, who had been a classmate of hers at the university, landed her an opportunity to manage the restaurant there. Shalon fondly recalls the two years she spent as manager of Taco del Sol because of how much she learned and gained during that time. With a confidence that emerged out of that experience, she approached the owner and made a convincing case for opening what would be the first Taco del Sol franchise, in Helena. In 2004, with tremendous energy and confidence, Shalon opened the doors to Helena's Taco del Sol on the walking mall and was met with instant approval and support by the Helena community's customers.

After putting nine years of hard work and effort into Taco del Sol, Shalon was ready for another challenge and an opportunity to unleash her entrepreneurial

creativity in a way that a franchise, by its nature, doesn't allow. In 2013 she bought Hub Coffee and rolled up her sleeves in an enthusiastic effort to make it her own. Shalon's philosophy is to "play the long game" in business; she makes decisions that will benefit her business in the long run. She insists on high quality and consistency in her products, while remaining open to new ideas and recipes that her employees sometimes present to her. The evolving nature of business ownership keeps her engaged and challenged; she is still "on the bus," so to speak, exploring new business plans in her head. Since August, Shalon has been more actively pursuing an expansion of Hub Coffee – a catering company that she calls "Hub Catering Company." She has a personal interest in ethnic cuisine, and she is eager to put her own cooking skills to use in this new business venture. Shalon is profoundly appreciative of the Helena community – she loves the place and its people, and has a strong desire to see Helena excel, particularly in its downtown district. She is both personally and professionally invested in the community that has embraced her and each of her businesses.

HELENA BOARD TESTIMONIAL KEVIN POULIN, BOEING

"Boeing recognizes that Montana has a lot to offer, including a skilled workforce and great business climate. Our success at Boeing Helena is directly attributed to the hard working talent and capability of our team, and we are fortunate to have great partnerships with the academic community here in the State. These academic partnerships create the framework of our talent pipeline, and they help provide the talent that we need to be successful today and into the future. In addition, we appreciate the business environment in the city of Helena and the state of Montana. The Chamber is the voice of business in creating a more competitive business climate for us. In an increasingly competitive global market place, entities such as the Helena Chamber are critical to not just our competitiveness but our supply chains as well. Like many of the business leaders in this community, we think Helena, Montana is a great place to do business, and we look forward to doing business here for many years to come."



HELENA BOARD TESTIMONIAL MAUREN OELKERS, BIG SKY BROKERS

"The Chamber does a fantastic job supporting Helena businesses assisting with relationships throughout the community such as Ribbon Cuttings for new businesses, Business After Hours, Wisdom Wednesdays, Leadership Development just to mention a few of the benefits offered to members."



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THE WAR FOR TALENT

LOCAL BUSINESSES TALK ABOUT HIRING & RETAINING

Good
EMPLOYEES

WESTAFF

BY MICHELLE EDMUNDS & CORINNE MOORE

It is no longer the “you are lucky to have a job” era. Today, we are battling baby boomers retiring and Helena’s low unemployment at 2.6 percent. The “skills gap” is real and growing while the labor market continues to constrict. As employers, we have to be on our A-game to retain and recruit employees. First, look at your company internally and evaluate the following:

- **Retain Current Employees!** Don’t let someone else steal your current talent while you busy recruiting. Evaluate and measure current employee knowledge, skills, abilities, and ask them how they would like to professionally grow with your company.

According to Forbes, investing in training and development is

far cheaper than “buying” talent from the outside, especially when you consider that internal employees already fit your culture. Forbes explains that external hires cost 18 percent more on average than promoting someone internally.

- **Increase Wages and Benefits!**

According to the Montana Department of Labor, tighter labor market means higher wage growth. Increase your wages.

Expand the benefits and perks you offer. According to Glassdoor, 3 out of 5 people report perks and benefits as their top consideration before accepting a job offer, and 4 out of 5 employees also say they prefer new perks over a pay raise.

Get creative with your perks. For example, REI encourages its employees to get outside by

offering two paid days off, called “Yay Days,” a year to enjoy their favorite outside activity. World Wildlife Fund employees take Friday off every other week, also known as “Panda Fridays.” Salesforce employees receive six days of paid volunteer time off a year, and if they use all six, they receive a \$1,000 grant to donate to a charity of their choice.

After looking internally, how do you find the talent to add to your company in this constricting labor market? We believe it is important to know *how* and *where* to recruit.

- **First, how.** Write a job posting that *sells* your open position and company. Summarize the position and benefits in a few short sentences that explains why they should work for you.

Post the salary. If you are concerned about boxing yourself in by posting the salary,

post a salary range and add “negotiable.” Also, instead of posting a closing date, post it as “open until filled.”

Now is the time to reconsider what qualifications are necessary to be successful on the job. Do you really need to ask for more education? More experience? What about trainability instead?

- **Now, where.** Cover the market by posting to websites, social media, schools, and community guerilla marketing with flyers in coffee shops, churches, and other community centers. Reach out to current employees, clients, colleagues, friends, family, other community members by picking up the phone and asking for referrals.

Consider ways of attracting applicants that are not currently in the labor market. This could be done by offering alternate work hour schedules, remote offices, job sharing, or other

ideas that function to employ students, stay at home parents, caregivers, retirees, etc.

- **Back to how.** Add customer service to your recruitment process. We have seen success by responding *immediately* to qualified applicants. A timely and personalized response keeps them engaged before they get snatched up by another employer. Also keep the applicant pool informed of their status throughout the process.

You found your person, now what? Write an offer letter that outlines the start date, salary, benefits, probationary period, schedule, supervisor and any contingencies such as passing a background check or drug screen.

On their start date, remember to bring it, not wing it. Don't lose them during onboarding and training. This is still part of the recruiting process and they may be fielding other offers. Make sure to have a training plan and updated employee

handbook communicating culture and expectations. Touch base with them often to see how things are progressing.

As you have read, we live in a world where it is a **war for talent**. There is no easy solution to this tight labor market. The war starts and ends with employee retention. Recruiting is what you do in-between. We couldn't say it better than Richard Branson's famous saying, “take care of your employees and they'll take care of your business.”



MICHELLE EDMUNDS (OWNER)



CORINNE MOORE

NICKELS GAMING PARLOUR

BY DAWN ZEHR

Bob Gilbert, owner of Nickels Gaming Parlour, has been in business long enough to know the benefits of hiring and retaining good employees. As a business owner with eighteen years of experience under his belt, Bob has established an excellent reputation as an employer in the hospitality industry in Helena. In an industry whose survival is so dependent on satisfied customers, Bob understands that it is imperative that his business is staffed with happy and satisfied employees. He knows that his customers come in to his establishment because they are known and remembered by the friendly bartenders and regular employees there. It is essential that

his employees enjoy their jobs. He is deliberate about providing a positive work environment for his staff so that they can leave the difficulties of life outside the walls of the gaming parlour. Bob treats his employees as if they are a part of the business; camaraderie and a sense of unified purpose are important – he has created an environment in which everyone who works at Nickels is pulling for the business, and has a personal investment in its success.

Many of Bob's nineteen employees have come to his business through word-of-mouth. When people in the hospitality industry hear how employees are treated at Nickels, they want to work there. Turnover is uncommonly low at Nickels. Bob respects his employees by giving them personal time, and paying them for a missed shift if they are sick; he caters a Christmas staff party each year, matches a

percentage of each person's paycheck for a bonus at Christmas time, pays time-and-a-half on holidays, and gives vacation time after a year of employment. As its owner, Bob is present every day, during the day and evening shifts, and displays a personal interest in his business; he proudly maintains a clean workplace that doesn't smell of smoke or beer; he is honest and law-abiding. For Bob, creating a safe, clean and positive work environment at Nickels has paid valuable dividends when it comes to retaining good employees.



BOB GILBERT



JEFF KURTZ

LA QUINTA INN & SUITES

BY DAWN ZEHR

Jeff Kurtz, manager of Helena's La Quinta Inn and Suites, knows and appreciates the value of retaining good employees in a tight market. His decades of experience in the hotel industry have proven the manifest importance of drawing in excellent employees and providing them with a work environment in which they desire to stay. In a market where the unemployment rate is low, Jeff recognizes that it is crucial to treat employees well, take care of

them, and demonstrate that they are valued. But first, a business must attract good employees. As he looks to the future, Jeff has been working with Helena's high schools and College of Technology to recruit employees. He works closely with the Chamber of Commerce and avails himself of its networking opportunities.

Jeff's experience in the hotel industry has enabled him to recognize the needs of the employees in the industry. He works hard to provide an environment where employees and their needs are respected. He practices consistent scheduling, does his best to give employees two days off in a row consistently, and emphasizes teamwork while scheduling employees together who work well with one another. When issues arise among staff, he deals proactively with them. Although he can't offer

health benefits, he does provide vacation time and holiday pay. Jeff evaluates employees after 90 days, then again annually, increasing pay with experience. Starting wage for employees at La Quinta is between \$9 and \$10, deliberately above the minimum wage.

In an effort to make the individuals who work there feel valued and appreciated, La Quinta in Helena hosts monthly birthday parties with cake, a card and a meal for its employees. They hold pizza parties for staff, and join in industry-wide celebrations such as "International Housekeeping Week" in September. As part of the company-wide Here For You program, any time an employee is mentioned by name in an online review or another form of feedback, he or she is sent a postcard from the corporate office in recognition of the positive feedback.

MACKENZIE RIVER PIZZA

BY DAWN ZEHR



JEREMY SPEER

Jeremy Speer, General Manager of Helena's Mackenzie River Pizza, has been hiring and overseeing staff in Helena for years. His experience in management has taught him the value of providing a positive, friendly work environment where employees can have fun within the boundaries of a safe environment. In his sixteen or so years of management experience, Jeremy has observed a shift in the attitude of young people towards

work, which has resulted in unique challenges when it comes to hiring and retaining employees in Helena.

Jeremy uses a varied approach to hiring – he takes advantage of Craigslist's free forum as well as postings at Carroll College, and relies on word of mouth to bring employees in for open jobs. An internal incentive bonus of \$50 gives employees extra motivation to encourage a friend to apply for a job and stick around for at least two months. On average, people are staying at their jobs less than in previous years; a typical college student who is employed at Mackenzie River Pizza will stay two to four years, until they graduate or move out of the area. Jeremy's employees range in age from 16 to those in their forties, and comprise many college students. Currently, he has an employee who has been working for him for six

or seven years, which has become increasingly uncommon in the restaurant industry in Helena.

Starting pay at Mackenzie River Pizza is the minimum wage; however, if someone comes in to a job with proven experience, they can start at a higher wage. After a couple of weeks of studying and memorizing the menu, a newly hired employee is given a menu test; when he or she passes the test, he/she is given a dollar raise. Jeremy's management philosophy is to treat his employees as he would like to be treated. There is room to have fun at work, while maintaining professionalism and high standards of safety. He likes to recognize an employee's good work, and tries to accommodate an individual's schedule as much as possible when it comes to time off.

STEVE'S CAFÉ

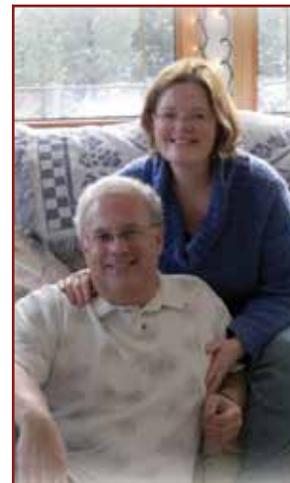
BY DAWN ZEHR

Steve Vincelli, owner and manager of Steve's Café in Helena, has spent decades in the restaurant industry, currently with three restaurants in Montana and Idaho. He attributes the high employee retention rate at both Steve's Café locations in Helena to several things; primarily, the restaurant's brand and reputation. Steve and his wife Penny have been restaurant owners in Helena for twenty years. The people of Helena got to know and appreciate the Montana City Grill, the Vincellis' first restaurant here, which they no longer own. Eight years ago, Steve's Café opened on Custer Avenue, followed by the Montana Avenue location five years later. The Vincellis have worked

hard to maintain exceedingly high standards in their restaurants, in quality of both food and service. This has resulted in a brand that is respected by customers and potential employees alike.

Steve's Café's limited hours and one-shift model are attractive for employees who can be home in the afternoon for their school-aged children. There are no split shifts, and because the restaurants are busy during their open hours, the servers make excellent tips. Steve and Penny do not hire more employees than they need, in order to provide each employee with the amount of hours that he/she wants or needs. Cooks are paid top wages, and Steve makes it a priority to stay on top of each employee's wage – it is his business practice to ensure that every employee is receiving

a wage that is appropriate to that person's level of experience. Kitchen staff is cross-trained, which allows for flexibility in scheduling and diversity in skills and experience. Everyone who completes a full year of employment receives a Christmas bonus. The Vincellis go to great lengths personally to express loyalty and appreciation to each employee, which breeds a deep sense of loyalty from the employees in return.



STEVE & PENNY VINCELLI

SLATE ARCHITECTURE

BY DAWN ZEHR

Slate Architecture is one firm with two locations, and is co-owned by Scott Cromwell (in Helena) and Dwayne Brown (in Omaha). The two architects met through Montana State University in 1995 and became colleagues when Dwayne hired Scott to work for him in Omaha after he graduated. Scott worked for Dwayne for five years before moving to Helena, where he found employment with other firms, including a job as architect for the Montana National Guard. In 2007, Scott and Dwayne formed a long-distance partnership and Slate Architecture was formed. As a commercial firm, the Helena office focuses largely on healthcare, education, and government projects; the Omaha office takes on more office building projects. Between the two offices, there are ten employees, with six residing in Helena.

Dwayne and Scott have made deliberate efforts to create a work environment that is family-friendly, family-oriented, collaborative, flexible and relaxed. The employees in Helena are a tight-knit group who share a large studio work space – there is no perceived hierarchy, and Scott encourages feedback from everyone. Employees are included in decisions at various levels – consequential decisions about hiring, marketing, philanthropy, and the projects that the firm takes on, down to the more mundane decisions such as the list for the Costco run. Transparency is important to Scott and Dwayne; they are committed to keeping their employees employed during the difficult times and taking care of them in other ways, including additional contributions to each employee's 401K at the year's end, above and beyond the regular matching 401K funds. They believe in putting each employee's physical and mental health above profits – each person is respected and treated as family, and there

is a sense of belonging among the staff across both locations. The two offices regularly conference together via Zoom; one year the Helena staff flew to Omaha; another year the Omaha staff came to Helena. Thanks to technology, the employees at each location can remain connected despite the distance. There is flexibility in scheduling and time off for Slate's employees, who have families and children ranging from infants to teenagers. As a father himself, Scott understands that there are events and occasions when parents need to be away from the workplace for their families, and offers flexibility for his employees to enjoy their families.



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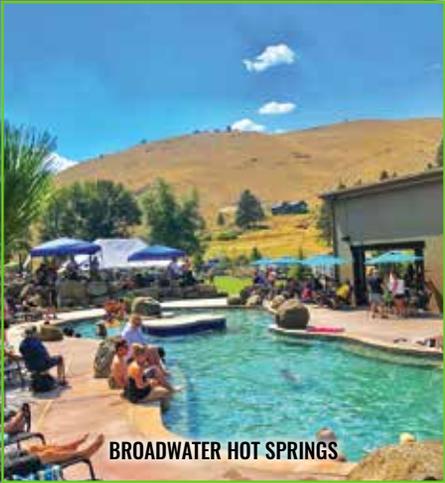
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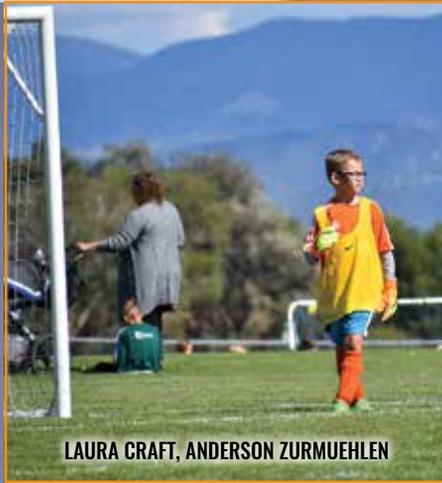
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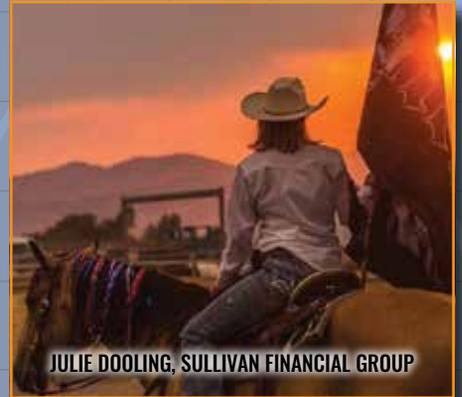
LAURA CRAFT, ANDERSON ZURMUEHLEN



KATIE CAMPBELL, YOGA TRAINING (TOUCH)



BLUE CROSS BLUE SHIELD OF MONTANA



JULIE DOOLING, SULLIVAN FINANCIAL GROUP



RHONDA SAFFORD, REACH HIGHER MONTANA



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CURTIS GREVENTIZ, KTVH

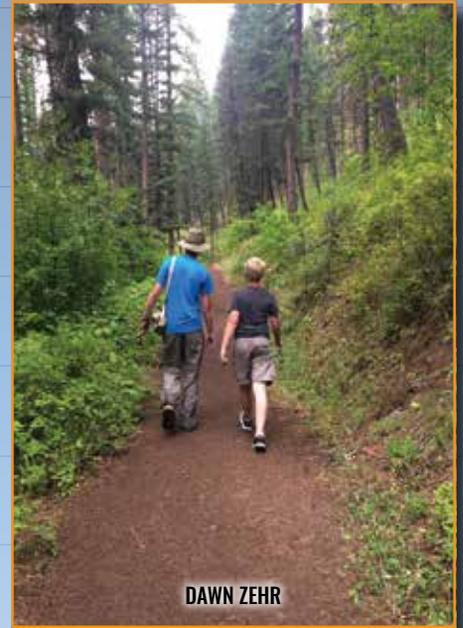
HELENA



CORE CONNECTION STUDIOS



QUEEN CITY BALLET



DAWN ZEHR



YMCA



YMCA



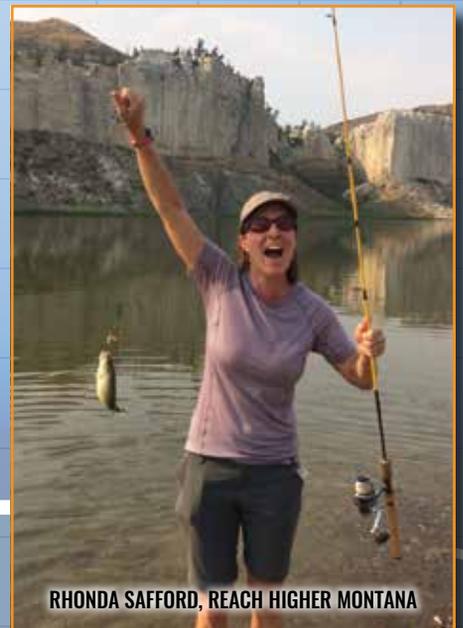
ALLIE REYNOLDS, UNCOMMON GROUND



KATE LOGSDON, WIPFLI

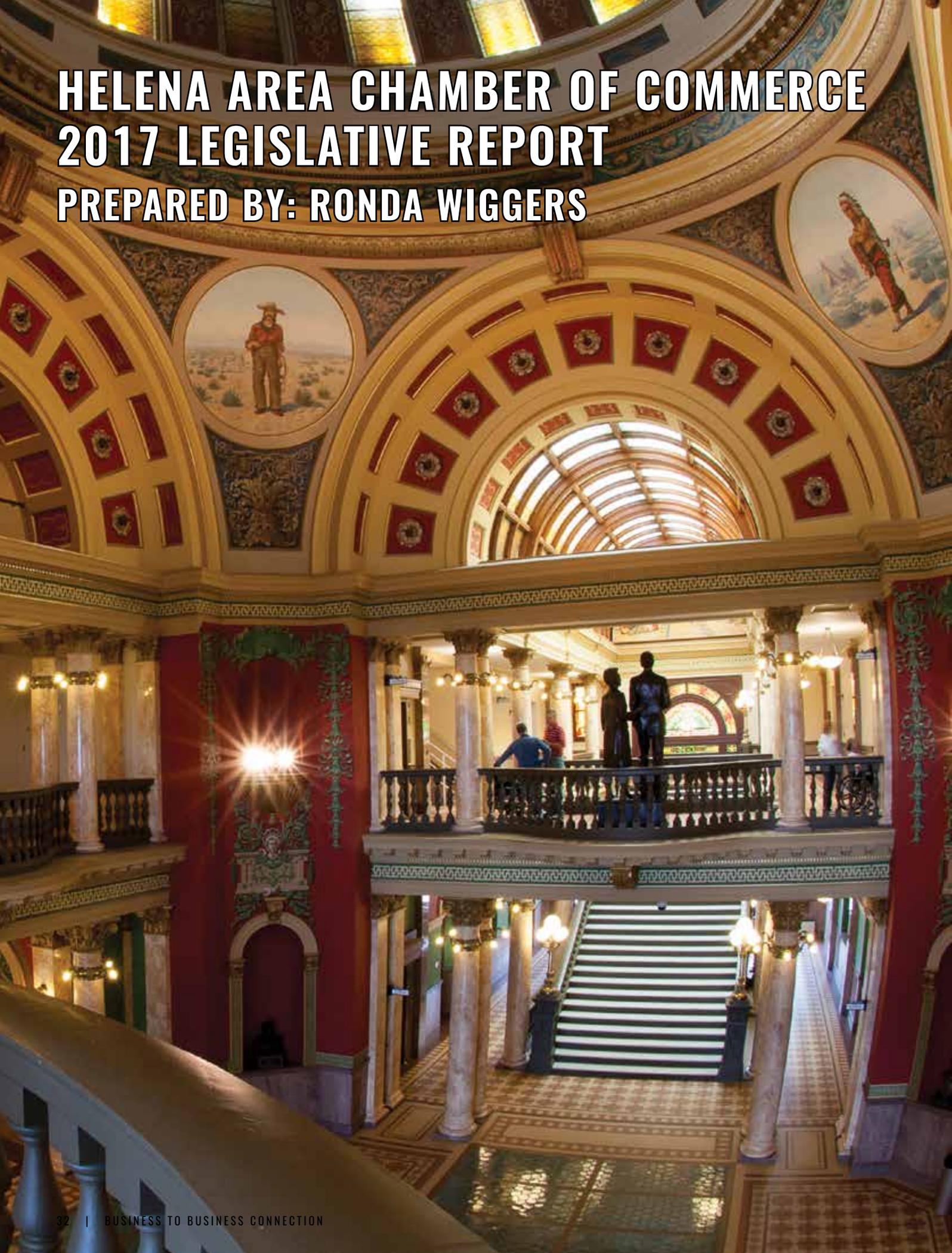


WEST MONT



RHONDA SAFFORD, REACH HIGHER MONTANA

HELENA AREA CHAMBER OF COMMERCE 2017 LEGISLATIVE REPORT PREPARED BY: RONDA WIGGERS



HITS & MISSES OF THE 2017 LEGISLATIVE SESSION

OVERVIEW:

With the defeat of the infrastructure bill and the funding for the Montana Historical Society, the session ended on a disappointing note. However, the Chamber was successful in working with others to pass some positive changes for businesses as well as stopping some proposals that could have been detrimental.

LET'S START WITH SOME POSITIVES:

HB 308 Provide for apprenticeship tax credit with increased amount for veterans – this bill had a rough path this session. It began with a larger tax credit and then was amended to only apply to veterans and severely limited which internships would apply. After a number of changes the final version allows for a \$750 per year tax credit for any qualifying apprentice and \$1500 if that apprentice is also a veteran. The bill will not take effect until tax year 2018. Any business offering a bona fide internship will simply have to have their program certified through the Department of Labor in order to qualify. We have checked and this should be a routine certification. This bill passed the House in its' final version 77 -23 and passed the Senate 31 – 19. The Governor signed this bill, but it does not apply until the 2018 tax year.

SB 293 Revise interest payments in civil cases – Under current MT law, if you lose a case in civil court and there is a judgment filed, you must pay 10% interest on that. This bill changes the interest rate to prime + 3%. This bill was allowed to become law without the Governor's signature.

HB 226 Property tax abatement for new and expanding industries – Under current law, if they choose, local governments can abate 50% of the new tax for these businesses for 5 years and then it incrementally increases to the full amount over the next 5 years. This bill allows them to abate either 50% or 75% of the new tax.

SB 132 Revise tax laws related to pollution control equipment – this bill makes permanent the ten year property tax exemption for air and water pollution control and carbon capture equipment put into service after January 1, 2014. This bill was also allowed to become law without the Governor's signature.

SB 325 Give safe harbors for employers hiring certain criminals – this bill simply gives an employer some protection from liability if they act in good faith and hire someone with a criminal background. It is an attempt to help people trying to straighten out their lives to be able to find employment without putting the employer at legal risk.

WORK COMP BILLS:

THAT PASSED....

HB 358 Revise workers' compensation laws pertaining to release of information – if a worker files a Work Comp claim and refuses to release their previous medical records, their claim can now be denied. The Governor vetoed this bill. His veto message can be found at this link: <http://leg.mt.gov/bills/2017/AmdHtmH/HB0358GovVeto.pdf>

SB 116 Disallowing workers' compensation benefits for certain false statements - This new law says that if a business extends an offer of employment and then explains the physical requirements of the job and asks if the employee has any physical condition that is relevant and the employee willfully makes a false representation, then workers' compensation is not liable to cover any claims resulting from the condition/activity. The Governor vetoed this bill. His veto message: <http://leg.mt.gov/bills/2017/AmdHtmS/SB0116GovVeto.pdf>

SB 184 Revise workers compensation to allow termination of payments due to fraud – This change simply says that after Work Comp has accepted a claim, if they learn of fraud or a mutual mistake in a material fact, they can reverse their decision and deny the claim. The Governor vetoed this bill. His message: <http://leg.mt.gov/bills/2017/AmdHtmS/SB0184GovVeto.pdf>

THAT WE ARE GLAD DID NOT PASS....

HB 229 Allowing worker to choose treating physician in workers compensation cases

SB 371 Revise workers' compensation insurance and dissolve the state fund

OTHER BILLS OF INTEREST:

HB 13 State employee pay plan – was defeated and then placed into SB 294 Generally revise laws related to state employee pay plans – the pay increase is a flat 1% across the board and does not take effect until February 15, 2018.

SB 366 Generally revise driver's license and state identification laws – In order to allow Montanans' to travel by air in 2018, the legislature voted to allow people to "opt in" to a Real ID. If you do so at renewal time, the extra cost will be \$25; if you choose to get a Real ID prior to your license renewal, the cost will be \$50.



RONDA WIGGERS

HB 521 Revise laws related to representation of LLC – if you are the majority owner of an LLC you may now represent yourself in Justice Court and Small Claims court if you choose to do so.

HB 133 – Generally revise sentencing laws – this bill had something for everyone. It’s intent was to lessen the punishment for many first time and petty crimes in order to reduce the number of cases that need a public defender. Fine triggers and the possibility of loss of property or incarceration immediately trigger the requirement for a public defender.

Although the bill had many changes to the theft and bad check laws that were a problem. It also included drug and sex crimes so it was a different sort of bill to work on.

We worked with a number of groups on this bill as they needed it to pass in order to balance the budget of the public defender. It has been amended numerous times and this is a summary of the changes we are interested in that are in the final version:

The legislation lowered the fine for theft of less than \$1500 from up to \$1500 to up to \$500 and removed the possibility of jail time for first offense; they decreased the fine for second offense from \$1500 to \$500 and kept the possibility of 6 months in jail. However, the county attorney argued that the way the first offense would be tracked/not tracked, it would be almost impossible to get a second offense. They added amendments to clarify that first offense does go on a person’s record (it is not clear if a judge can defer or waive that). Theft of less than \$100 is presumed to be a deferred sentence.

Current law says that writing a bad check can be fined up to \$1500 and up to 6 months in jail. This bill says that if the check is for less than \$500, the fine is only \$500 and no jail time; a second offense could face up to 6 months in jail. If the check is for more than \$500, but less than \$5,000 the fine is \$1500 with the possibility of three years in jail.

The sentence for deceptive practices was changed in the same way as checks.

BILLS WE ARE GLAD DID NOT PASS:

- HB 169 Raise the minimum wage in Montana
- HB 392 Creating the family and medical leave insurance act
- HB 417 Generally revise laws related to non-discrimination
- SB 148 Establish the Montana Pay Equity Act
- SB 217 Provide laws related to paycheck protection
- SB 326 Revise worker laws to ban certain criminal history in job applications

SOME THINGS WE WANTED TO BECOME LAW THAT DID NOT:

- HB 165 Revise punitive damage laws
- HB 178 Provide ANB funding for 19 year olds
- HB 239 Provide income tax benefits to employers and students for higher education costs
- HB 249 Tax deduction for employers for employee student loan reimbursements
- HB 660 Revise lodging facility use tax to construct MHC
- SB 376 Revise lodging facility use to construct MHC

LOCAL LEGISLATORS REPORT CARD

LEGISLATOR	HISTORICAL HB 660	SOCIETY SB 376	TAX ABATE HB 226	BONDING SB 367	GAS TAX HB 473	WC BILLS 3 BILLS	SCORE
Chamber Position	support	support	support	support	support	support	
Sen. Mary Caferro		Y	N	Y	Y	N	60%
Sen. Jill Cohenour		Y	N	Y	Y	N	60%
Sen. Terry Gauthier		Y	Y	Y	Y	Y	100%
Rep. Kim Abbott	Y		Y	Y	Y	N	80%
Rep. Becky Beard	N		N	N	N	Y	20%
Rep. Kelly Flynn	N		N	N	N	Y	20%
Rep. Kirk Wagoner	Y		N	N	N	Y	40%
Rep. Mary Ann Dunwell	Y		N	Y	Y	N	60%
Rep. Jenny Eck	Y		Y	Y	Y	N	80%
Rep. Janet Ellis	Y		Y	Y	Y	N	80%

GENERAL CHANGES TO TAXES:

In order to gather more federal match for our highway funds, fuel taxes are increasing. Beginning in July, gas tax will increase 4.5 cents and diesel will increase by 1.5 cents. In July of 2020, the gas tax will increase .5 cents more to 5 cents above current rate; diesel will go up another .02 cents so that it will be 1.7 cents above today's rate. The gas tax increases incrementally until it is increased by 6 cents in 2023 and the diesel tax is increased by a total of 2 cents in 2023.

The legislature also determined that the Department of Motor Vehicle should be allowed to implement a 3% surcharge on all fees they charge. This will allow the department to fully self-fund, rather than rely on the general fund. This will apply to driver's license, GVW permits, title and registration, etc.

Your property taxes are likely to go up a bit. Not because of your local county commissioners, but due to the state. Last session the legislature implemented a 2 year reappraisal cycle that was intended to eliminate the huge swings in value that were happening with the 6 year cycle. And, although the local governments are required to "float" their mill levies down in order to collect the same amount of money if values increase, the state is not required to do so. Because of that, the increase in values will increase the amount of taxes you pay to the state (101 mills). Legislation to prevent this was defeated in the Senate.

HELENA CHARM TRAIL TESTIMONIALS

DEB PARSONS, OWNER, QUEEN CITY FRAMING & ART SUPPLIES

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JON RING, OWNER, WHITE KNIGHTS GAMES AND HOBBIES

"The Charm Trail has not only helped bring new people to know who we are, but has helped us get visibility. This is a great program as it is an extra marketing boost and supports small businesses."



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THE IMPORTANCE OF HAVING AND MAINTAINING A BUSINESS PLAN

BY ERIC SEIDENSTICKER, COMMUNITY DEVELOPMENT, MONTANA BUSINESS ASSISTANCE CONNECTION

The timing of this article couldn't be any more impeccable. The second half of 2017 has been nothing but a consistent stream of entrepreneurs, start-ups, and existing businesses calling us (Montana Business Assistance Connection, aka "MBAC") to discuss their ideas and/or ventures. The recent inquiries range from a an entrepreneur looking to start a business utilizing insect feces for gardening purposes, to a large brewery looking to expand production because they are busting at the seams. When talking to these entrepreneurs, or existing business, there are core components to identify and questions to ask. In this case, do you have a business plan? Or when was the last time you updated your existing business plan?

A business plan is relevant from start-up to existing business, and one could argue that there are baseline components applicable to any type of business. For example, a mission statement, description of your business and services, market analysis, cash flow statement, and projections are all common parts of a business plan. Questions regularly asked: should I emphasize one component more then another? What does a financial institution primarily look at? Once in business, what should I do with my business plan? There are numerous ways to approach these types of questions and the current position of the business is a determining factor.

A balanced business plan is the best strategy for an entrepreneur with a new business venture, or a start-up business taking its first steps. A balanced business plan shows that due diligence has been performed and minimizes any glaring holes. Due diligence can be translated as "doing your homework", and a

business plan should reflect this. For example, the market analysis component should show comparable businesses and competition. This is an important aspect for understanding your market and the potential to capture a share of it.

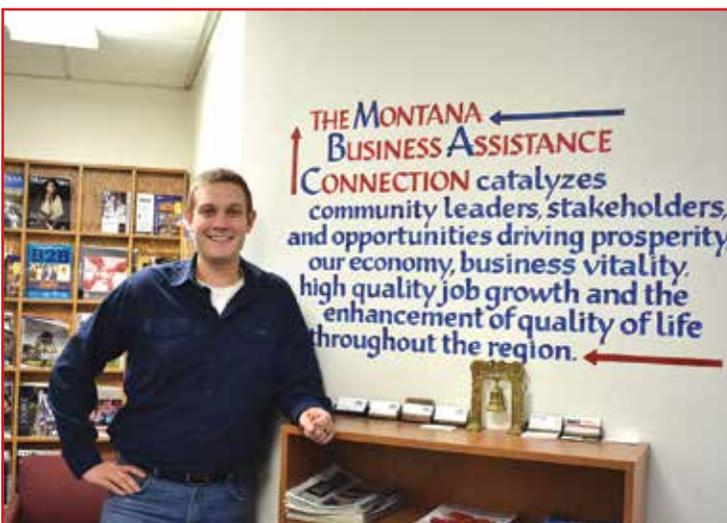
An existing business that has been operating for a few years will be in a different position than a start-up business. After a few years, say 3-5, a business that has survived the fragile first few years should have a sense of what works versus what doesn't. However, it is critical to be able to look back at your original business plan and compare where you are at currently, against where you initially started.

Moving onto the second question, financial institutions look at a variety of components and factors when it comes to determining whether or not they want to risk financing a business. Things such as credit worthiness, debt-to-income ratios, cash flow statements, sales projections, and available collateral are just a few factors looked at. Each institution may be willing to take more risk, or less risk depending on the type of business.

Each institution has their way of determining if what they are being asked to finance is viable, or appears successful on paper. However, one common question that will always be asked (maybe worded differently) is, "how much of your own money are you willing to put into this deal?" This is what we call Skin in the Game and often time this is one of the deciding factors. A quote from an online 2006 New York Times articles explains this perfectly, "The skin in this case is a synecdoche for the self, much as "head" stands for cattle and "sail" for ships. The game is the investment, commitment or gamble being undertaken." (Safire, 2006). Going into business is a gamble and it all starts with having a business plan to partake in the gamble.

Finally, what to do with the business plan once in business. The answer is simple, keep it and update it accordingly. As previously mentioned, after a few years of operating a business, a business owner will have a sense of what is making their business successful and what it negatively impacting it. The other thing to keep in mind is if a business is to grow, a business owner will have to show how they intend to grow their business. A great reference article can be read on entrepreneur.com and the articles states 8 reasons to update your business plan:

1. A new financial period is about to begin;
2. You need financing;



ERIC SEIDENSTICKER

3. Significant market change;
4. New or stronger competitors are looking to your customer for their growth;
5. Your firm develops a new product, technology, service or skill;
6. You have had a change in management;
7. Your company has crossed a threshold;
8. Your old plan doesn't seem to reflect reality anymore.

These are applicable and realistic conditions that an existing business will face throughout their life span. It is important to understand the reasons affecting your business and how it translates to prosperous growth. In the end, the importance of having and maintaining a business plan is to understand the gamble at hand. Also, to remember where you started from when seeking to grow your business.

REFERENCES:

Safire, W. (2006, September 16). Skin in the Game. Retrieved October 06, 2017, from http://www.nytimes.com/2006/09/17/magazine/17wwln_safire.html?mcubz=0

The Staff of Entrepreneur Media, Inc. (2015, February 24). 8 Reasons to Update Your Business Plan Right Now. Retrieved October 06, 2017, from <https://www.entrepreneur.com/article/241536>



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**BOARD TESTIMONIALS
COREY HILL, MANN MORTGAGE LLC**



Mann Mortgage is a member of many associations in the Helena area including the Helena Chamber. The membership provides not only valuable opportunities to network with others through Ribbon Cutting, Business After Hours, Leadership Development and others like it, it also provides a voice for the Helena Business Community for not only local government but also the legislature at the state level that we as individual business owners just would not have. We have had a few on our team go through the Leadership Helena program and have great relationships and skills from the program. Mann Mortgage is very proud to be a member!

JENNY TAYLOR, ANDERSON ZURMUEHLEN



“Anderson ZurMuehlen is passionate about improving the lives of those that we work with. This passion goes hand-in-hand with the Helena Chamber and its efforts to improve the businesses in the Helena area. The Chamber provides numerous opportunities to network with local businesses, which benefits both Anderson ZurMuehlen, as well as a number of our valued clients. In addition, Chamber sponsored events bring people into Helena that support our local businesses, putting money back into the community and improving the lives of all who live here.”

BOB HEBERLY, DICK ANDERSON CONSTRUCTION



One of the neat things I have learned over the past year being on the board is how proactive the Chamber is in promoting and supporting local Businesses. From the charm trail to the Swish basketball tournament, it is amazing how supportive/instrumental the chamber is to growth and success of local Helena businesses. The addition of the Wisdom Wednesdays is another great program the chamber is involved with in supporting and growing Helena businesses.

CHAMBER COMMITTEE REPORTS

CHAMBER EDUCATION COMMITTEE - KELLY CRESSWELL



KELLY CRESSWELL

Last year, the Education Committee, in partnership with the Helena Job Service and Reach Higher Montana, launched an employability skills program called Workforce GO! The students who took the class last year expressed that they learned a lot about being ready to work, and encouraged us to continue the program. With dates scheduled already at PAL, we are doing just that. Lincoln High School has also asked for the program, and Marti Johnson with Reach Higher Montana will be taking the program to our neighbor community this year.

The committee has been keeping abreast of many education issues this year. So far this year, we've learned more about changes to apprenticeship opportunities. The Montana Department of Labor and Industry, in partnership with the Office of the Commissioner of Higher Education, have done an excellent job working together to expand apprenticeship opportunities for Montana students. We've also learned how the Helena School District is measuring student achievement, and the strategies they've deployed to help all students in the district improve. Helena students exceed state proficiency levels at every grade, third through eighth; and at the high school level, both Helena High and Capital High had average ACT Composite scores above the state average. This committee loves learning about the great ways that our schools are preparing students for the future.

Chamber CEO Cathy Burwell was selected for a fellowship with the American Council of Chamber Executives, focused on education and workforce development. As Cathy continues her fellowship experience, the Chamber Education Committee is eager to support her work. Selection for the fellowship is a great honor for the Chamber, and for our CEO.

GOVERNMENT AFFAIRS - JOHN McLAUGHLIN



JOHN McLAUGHLIN

2017 was a very busy year for the Helena Chamber Government Affairs Committee. The legislature was in town for its 2017 session. We started the year off with a Government Affairs luncheon hosted by the Chamber. We invited all local legislators for lunch at the Silver Star and provided them with our position papers outlining what the Chamber would endorse in the upcoming session. It was a well attended event and good discussion was noted.

In February, the Chamber hosted a breakfast for the legislators and staff provided by Perkins Restaurant. We served over 175 people, and many legislators and their staff expressed appreciation for this event.

During the legislative session, we along with Home Town Helena provided lunches to the local legislators every Friday. These lunches were sponsored by Chamber members. This event was an open discussion forum, and all local businesses were invited to attend along with any individuals who wanted to know what was happening every week in the session. The legislators updated the group on legislative issues, and the audience was encouraged to use this time to ask questions.

An important issue with the Helena School Bond came in front of the Government Affairs Committee. After listening to the bond levy proposal to construct 3 new schools, we asked the Helena Chamber Board to support the measure, and it passed. We felt this was important to our kids to provide the extra security in the schools and with the condition of our schools, it was badly needed.

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The Government Affairs is working on endorsing business-minded candidates running for City offices. We are hoping to have a candidate forum in October to allow our business members to hear from the candidates and their points of view.

Finally, the Government Affairs Committee recommended endorsing the Jail levy being proposed in the November election.

LEADERSHIP HELENA - DEAN MACK



DEAN MACK

In May 2017, the Leadership Helena program graduated 34 leaders who completed a nine-month leadership-development program focused on each person's personal growth as a leader and learning more about and participating in the Helena community. The Leadership Helena program's mission is to develop informed, vigorous, skilled, and effective business leaders through a program of leadership development,

networking, and Chamber and community involvement. Program participants are provided with the tools necessary to question standard practices, encourage new visions, empower themselves and others to act, and to make a difference in the Helena community.

On September 21 and 22, 33 individuals participated in the 2017-18 Leadership Helena program kickoff retreat at the Blacktail Ranch. The retreat is designed to provide an environment that encourages participants to bond with each other; establish the expectations of participating in the Leadership Helena program; allow participants to identify their primary leadership trait and the characteristics of that trait, including the advantages and disadvantages, and how to effectively use that leadership trait when interacting with other individuals; experience team-building activities that allow problem solving and achieving team success; identify specific components about the Helena community which enhance living and working environments; achieve an effective, productive, and positive learning experience; and initiate the preparation for brainstorming events and activities in order to effectively plan and execute a learning-focused Leadership Helena Day for each participant's leadership development.

This year's participants will expand their leadership skills and knowledge through experiences shared during the program's days which focus on the following topics:

- Social & Community
- Growth & Planning
- State & Local Government
- Criminal Justice & Law
- Education
- Health & Chamber
- Historic Helena
- Good Life & Graduation

Congratulations to the graduates of the 2016-17 Leadership Helena class, and welcome to the members of the 2017-18 Leadership Helena class! Helena's community is truly enhanced by the contributions from these amazing leaders!

MEMBER SERVICES - REX WALSH

The Member Services Committee has had a busy year so far assisting our Membership Director, Kelly Hanson. The group meets on the first Thursday of the month at a local eatery to discuss what is going on in the business world around Helena. We coordinate the volunteers for the upcoming Business After Hour's events. Year to date we have had 9 Business After Hours at local Helena businesses.



REX WALSH

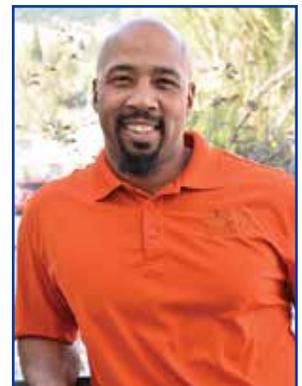
The committee also helps welcome new members by attending Ribbon Cuttings at their business. Year to date the committee has help facilitate 30 Ribbon Cuttings in Helena. Some of these are new businesses to town and others have been around for a long time. We have welcomed 63 new members who have joined the Helena Chamber so far this year.

The committee also helped the Membership Director with the annual Business Expo. This takes place in April and gives members a chance to show off their business or company at a booth. There were 30 businesses that participated this year.

The committee takes pride in being part of the Helena Chamber and is always looking to help the Chamber Members by utilizing their businesses as well as referring business their way. We are all active out in the Helena community.

YOUNG PROFESSIONALS - KENDALL STEWART

This year the Helena Chamber Young Professionals have focused on professional development. At the beginning of 2017 the Young Professional group visited the Capitol during the legislative session to hear from Secretary of State Corey Stapleton. We have also hosted four successful Executive Connects with PayneWest COO Sarah Walsh, Opportunity Bank President and CEO Pete Johnson, the City of Helena Mayor Jim Smith, and Montana Senator Terry Gauthier. The Helena Chamber Young Professionals are looking forward to hosting more Executive Connects and socials. 2017 has been a year of rebuilding and we are excited to see what the future holds for the group!



KENDALL STEWART

CONGRATS TO THE CLASS OF 2017!



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First Security Bank of
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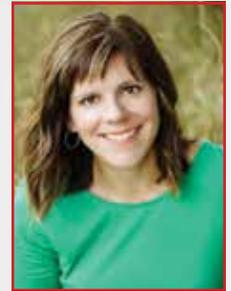
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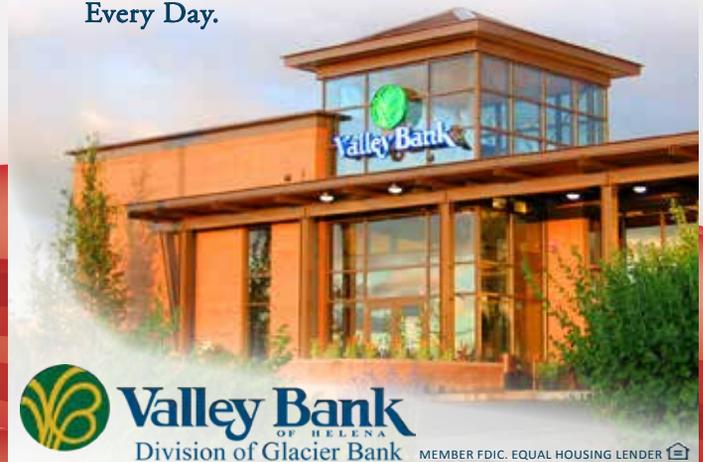
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State of Montana
Leadership Helena Chair



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ALTERNATIVES TO MINIMUM WAGE HIKES PRESENT OPPORTUNITIES FOR PROSPERITY

BY BRIDGER MAHLUM, GOVERNMENT RELATIONS DIRECTOR, MONTANA CHAMBER OF COMMERCE

Minimum wage remains one of our country's biggest political issues, and one that will continue to garner discussion as workforce dynamics adjust to changing

times. The federal government currently mandates a nationwide minimum wage of \$7.25 per hour, while 29 states incorporate a higher minimum wage, including Montana. The debate in our state continues with an aim to achieve reasonable wages for workers without unreasonably driving up the cost of doing business. In fact, workforce development and business climate are two core objectives in the Montana Chamber of Commerce's 10-year strategic plan, Envision 2026. We feel that alterna-

tives to increasing the minimum wage deliver long-term benefits to both workers and employees.



BRIDGER MAHLUM

Proponents of a minimum wage increase point to the obvious benefits for some workers – those who may find a higher-paying job or keep an existing job at a higher wage. Opponents identify less obvious consequences that yield long-term, negative impacts on a state's business climate. The Montana Chamber, along with several economists, agree that market-driven wages generate more

significant economic prosperity than a government-mandated minimum wage. Living wage supporters may have their hearts in the right place, but their compassion could ultimately hurt the very people they intend to support. Employers naturally react to higher minimum wages by searching for ways to offset these higher costs, including the following methods:

- Reduction in worker hours and/or benefits;
- Lay off low-skilled workers or enact a hiring freeze;
- Increase price of goods/services sold, pricing out low-wage earners as consumers;
- For businesses operating with small margins, it could be enough to close their doors.

In a 2014 study, the nonpartisan Congressional Budget Office (CBO) estimated that a half million jobs would be lost nationwide by 2016 should a \$10.10 minimum wage take effect. What does that mean for Montana

if we implemented a “living wage” minimum of \$14-\$15? Personal income growth is a critical issue that the Montana Chamber strongly supports, but largely arbitrary minimum wage hikes are not the answer. For the reasons above and more, it would behoove our state to emphasize productive alternatives.

Among the small portion of Montanans being paid minimum wage, many of them are joining the workforce for the first time. These are folks who rely on valuable on-the-job training and opportunities to acquire new skills. Employers are excited about investing in these workers through training and benefits, but we can also expect that those positions would be cut first if a minimum wage hike is exacerbating slim operating margins. Existing grants, apprenticeships, and training programs demonstrate the numerous opportunities for upward mobility that can make life at minimum wage temporary. Between 1977 and 1997, nearly two-thirds of minimum wage workers (65.2%) moved above the minimum wage within one year of working at the starting wage.

The earned income tax credit, passed in Montana during the 2017 Legislative Session, empowers more individuals to keep a larger portion of their wages after taxes. This tax credit delivers a net increase in take-home income without the detrimental employment effects made possible by a higher minimum wage. The balance between an earned income tax credit and our current minimum wage allows the public and private sectors to share the cost of boosting workers' incomes.

We need not look beyond recent policy implemented by the Target Corporation as an example of how the free market can set wages. In late September, the major retailer became the first low-wage chain to announce that it will raise pay to \$15 per hour by the end of 2020. In a move to compete for talent and retain workers, Target has shown that a historically low-paying sector can make the shift to significantly higher pay, all without a government mandate to do so.

Businesses pay competitive wages to retain employees – many workers are compensated above our minimum wage because they demonstrate value. In America's tight labor market, the concern over losing a good employee to a competitor outweighs the business cost of paying them more. That is how the market effectively sets the wage rate.



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Source: Employee Job Satisfaction and Engagement (SHRM, 2016)



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