Elouise Cobell was a 1997 recipient of a MacArthur Foundation “genius grant,” and her battle with the federal government over mismanagement of Indian trust funds made her well-known nationally as a civil rights hero. But in Montana she is equally well known for her community development work for the Blackfeet Indian Reservation; she founded the first Indian-owned bank on a reservation, spearheaded many community initiatives, including establishing a financial education program in elementary and middle schools on the reservation, and was instrumental in the creation of the Blackfeet Community Endowment Fund, the first Native American community foundation in Montana.

Elouise served on the board of the Montana Community Foundation from 1993–2000. In 1994, because of her leadership, the Blackfeet Reservation became one of three Montana communities selected to participate with the Montana Community Foundation in the Ford Foundation Rural Development and Community Foundations Initiative. With challenge grant dollars and annual events like the Harvest Moon Ball—an elegant dinner and art auction, now in its 15th year—the endowment has grown to more than $400,000. A second fund, the Magic In Your Hands Endowment, was established in 1999 to provide grants for financial education to Blackfeet youth.

“Her true legacy is the people she empowered to make a difference, who will now carry on her work to strengthen community.”

—Linda E. Reed
President and CEO of the Montana Community Foundation

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I write this from Washington, D.C., where I just finished presenting at a Congressional staff briefing on the impact of the proposed cap on charitable deductions. Itemized deductions are under scrutiny as part of the deficit reduction work underway, but to target the one deduction whose direct benefit goes to others—not the taxpayer—seems ill-timed. Instead, Congress should be thinking about ways to encourage more charitable giving in order to meet the growing demand for services.

In an October report from the Center on Philanthropy at Indiana University, “Impact of the Obama Administrations’ Proposed Tax Policy Changes on Itemized Charitable Giving,” the Center estimates a reduction in charitable gifts of $0.82 billion in 2012. If the Bush Era tax cuts are allowed to expire and tax rates increase to 39.6% for the highest earning households, it is estimated that charitable contributions will decline by $2.43 billion in 2013. This would happen after two years (2009–10) of the largest decrease in charitable giving in 40 years.

We might not think the cap will noticeably impact giving in Montana. After all, how many high earning households do we have? Enough to make a significant impact on the resources available to Montana’s charities.
The Montana Department of Revenue reports that in 2009 there were 4,695 tax returns filed by individuals or couples whose adjusted gross income would cause their charitable gifts to be capped at 28%. Those Montana tax payers contributed 31% of total reported contributions. The recession has already impacted charitable giving by all Montanans, but between 2007 and 2009 high earning households decreased their contributions by 47%. Our tax policy shouldn’t exacerbate the impact the economy has already had on the charitable sector.

We’re not suggesting that the only response from the charitable sector should be “no”. Like everyone else, we should be working on solutions to solve the deficit problem. After all, the best way to increase charitable giving is to have a strong economy.

There are a number of other options to either the status quo or the 28% cap. Work done by the Urban Institute¹ suggests that imposing a floor on deductions will raise federal revenues and have little impact on charitable giving.

You’re reading this because you are a donor and you understand the critical importance of charitable work in keeping Montana the place we love to call home. I encourage you to learn more about the ramifications of changes to the charitable deduction, and if you have an opinion or idea share it with a member of the Montana Congressional delegation. Our voices can make a difference. ∞

Linda E. Reed
President/CEO

¹“The Tax Treatment of Charities and Major Budget Reform” C. Eugene Steuerle before the Committee on Finance, United State Senate, Hearing on Tax Reform Options: Incentives for Charitable Giving, October 18, 2011
Good Granting
SAFE Project to Benefit Gallatin Women in Financial Crisis

Gallatin County women have a chance to build a more secure future for their families through an innovative new project called SAFE, Securing Access to Financial Education. SAFE provides a free comprehensive financial education class for women in financial crisis to learn about budgeting, credit and saving for the future. SAFE has two unique features: participants receive a matched savings account in which savings are matched dollar for dollar, up to $250, for a total of $500 in savings. SAFE participants also receive a $300 line of credit for emergencies.

The SAFE Project is a partnership of the Women’s Foundation of Montana, Montana Credit Unions for Community Development (MCUCD), Rural Dynamics Inc., Rocky Mountain Credit Union and Sky Federal Credit Union. The Women’s Foundation of Montana, with funding from the Doll Family Foundation, coordinated the project and will provide the funds for the matched savings program. Rural Dynamics Inc. provides the financial literacy classes. Montana Credit Unions for Community Development, with members Rocky Mountain Credit Union and Sky Federal Credit Union, is providing participants with access to a line of credit and a matched savings account.

Funding from the Doll Family Foundation allows for 28 women to participate in the program. If SAFE is successful, the Women’s Foundation may seek additional funding to expand the program to other communities in Montana. “I’m thrilled by this program,” said Jen Euell, Program Director of the Women’s Foundation of Montana. “It will be of great benefit to many women in Bozeman in need. This project gives us the opportunity to really test out some different techniques for increasing women’s economic self-sufficiency and find out what works for Montana women.”

“Offering women and families an opportunity to access short term capital while building for their future is critical to help stabilize someone going through a temporary crisis.”

—Tom Jacobson, CEO of Rural Dynamics, Inc.
“The SAFE Loan Project is the perfect follow-up for our great success in helping to pass the I-164 Initiative to cap the rate on payday loans in Montana,” said Sheila Rice, Women’s Foundation of Montana Board Chair. “This project allows us to help meet the need that payday loans used to fill for Montana women in crisis by providing quick access to cash. However, this program provides the added benefits of financial education and the building of good credit to prevent the same situation from coming up for Montana women down the road.”

“We are excited to be part of the SAFE project. Offering women and families an opportunity to access short term capital while building for their future is critical to help stabilize someone going through a temporary crisis,” said Tom Jacobson, CEO of Rural Dynamics, Inc. “We commend the credit unions for taking a lead role in short term loan products and will do our part to help individuals and families access the financial advising and education they need to thrive.”

**Face of Philanthropy**

*continued from page 1*

Elouise passed away in October. Through her efforts, she built bridges to both native and non-native peoples throughout Montana and across the nation. She will be remembered as a Montanan who fought for justice and equality for all people.

“We were privileged to have her passion and insight on our founding board,” said Linda E. Reed, President and CEO of the Montana Community Foundation. “Her true legacy is the people she empowered to make a difference, who will now carry on her work to strengthen community.”
In October, 66 people from across the state converged on the Mountain Sky Guest Ranch outside of Emigrant for a two day conference on local community foundations. Participants learned about community leadership, fundraising, and how to tell the story of their community foundation. Dan Clark, Director of Montana State University Extension’s Local Government Center, discussed building communities by design rather than by default. Nonprofit expert Peggy Owens and Program Director Noel Hamiel from the South Dakota Community Foundation presented on fundraising for community foundations. Storyteller Barbara Ganley trained everyone on finding and telling stories about what community foundations are trying to accomplish in Montana. The event culminated in a storytelling competition, during which delegates from 17 community foundations told their stories to the audience.

“I thought the convening at Mountain Sky was especially helpful in offering the opportunity for local community foundations to get to know each other and share information on a personal level,” said Linda Carlson, Lewis & Clark County Community Foundation Executive Director. “The training was helpful, and the presenters knowledgeable. I was energized to look beyond the place we are and to see where we can go!”

The first convening of Montana community foundations was held in 2010. This event, like last year’s, was generously hosted by the Mountain Sky Guest Ranch. The convening provides participants with the opportunity to enhance skills, exchange ideas, and contemplate the future of the communities they serve.

We’d like to extend thanks to the foundations that sponsored the convening:

**Mountain Sky Guest Ranch, Emigrant, MT**
**The Arthur M. Blank Family Foundation, Atlanta, GA**
**First Interstate Foundation, Billings, MT**
**O.P. and W.E. Edwards Foundation, Red Lodge, MT**
**High Stakes Foundation, Arlee, MT**
In October, the Foundation and Head Start of Billings co-hosted a donor appreciation luncheon in memory of Warren Vaughan. The event commemorated grants from The Children’s Endowment Fund, created by Vaughan in 1988, which in 2010 awarded over $24,000 to Head Start. Head Start Executive Director Kathy Kelker attributed improved test scores of Head Start students in the 2010–2011 school year in part to the new tools and materials purchased by the grant from Vaughan’s fund.

The grant was used to purchase Language for Learning Classroom Kits, which helped the Head Start students learn basic language structures and vocabulary. “Thanks to the Vaughan gift, we implemented Language for Learning, a very detailed research-based program that is designed to help the children learn many new words in a relatively short time,” Kelker said.

The grant also sponsored the Read Aloud with Dad Program, an activity-based program that taught fathers how to read with children to develop their interest in learning. Children received free books at each event that are appropriate for fathers to read aloud.

Head Start was a clear choice for the Children’s Fund because they provide comprehensive education, health, nutrition, and social services to low-income children. The Billings area Head Start program serves 360 low-income preschoolers in Billings, Hardin, Joliet, Laurel, Lockwood and Red Lodge.

“We wanted to draw attention to the important work of Head Start, and pay tribute to Warren Vaughan, whose legacy is continuing to make an impact on disadvantaged children,” said Linda E. Reed, President and CEO of the Montana Community Foundation. “It was wonderful to visit with so many friends of Warren and the Foundation.”
December is a hectic time of year for many people. On top of meal planning, decorating, and shopping for gifts, it’s also your last chance to offset your 2011 taxable income by making a planned gift to benefit the endowment of your favorite charity.

Of course, you can always make a direct gift to your charity—and now that online giving has become more popular, you can usually make a gift online up until 11:59 on New Year’s Eve and still be able to deduct it on your 2011 tax returns. But, if you’d like to be more thoughtful about your giving or take advantage of the Montana Endowment Tax Credit, a planned gift is an important tool.

Luckily, there are many gift instruments that are simple and easy to execute, even if you wait until December 31 to do so. Here are some simple gifts that we recommend:

**Life Insurance**

Gifts of paid up life insurance policies are very effective because the benefit that comes to charity after the donor’s death is often greater than the donor could afford during their lifetime. In order to maximize the tax credit at $10,000, a donor of any age would need to purchase a $25,000 single premium life insurance policy. The amount of the death benefit will depend on the donor’s age and health, but those factors do not affect the value of the charitable gift. You might own a paid up life insurance policy that is no longer serving its original purpose—for example if your children are grown. In this case, gifting the policy to a qualified endowment will not
require a cash outlay. The fair market value of the policy is the lesser of its replacement value or the donor’s tax basis, which is easy to determine by appraisal. It’s also one of the easiest gifts to make—just make an absolute assignment (gift) of a life insurance policy currently owned to the benefitting charity. When designated to benefit a Montana permanent endowment, this gift qualifies for the Montana Endowment Tax Credit.

Deferred Gift Annuity

A charitable gift annuity is a contract under which the Foundation, in return for a gift of cash or securities, agrees to pay a fixed amount of money to one or two individuals for their lifetime. A person who receives payments is called an “annuitant” or “beneficiary.” The payments are fixed and unchanged for the term of the contract. The date at which payments begin is flexible, and deferring those payments to the maximum age allowed increases the charitable benefit of the gift, which increases the amount which may be deducted on your tax returns. Current Montana law allows donors to relinquish their interest in future payments from the annuity after five years, allowing the whole amount of the gift to begin benefitting charity. We recommend deferred gift annuities as the simplest, most effective tool for donors who wish to take advantage of the Montana Endowment Tax Credit. A gift annuity is much easier to gift than a life insurance policy, but because of the low interest rates currently used to calculate the charitable value of an annuity, a single premium life insurance policy may be a more affordable way to maximize the tax credit.

If you would like to be more thoughtful about your giving or take advantage of the Montana Edowment Tax Credit, a planned gift is an important tool.

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Individual Retirement Account Rollover—still available through 12/31/11

For donors age 70½ or older, the IRA rollover is a great gift to reduce your overall amount of taxable income. Under IRA minimum distribution rules, an individual must generally begin making withdrawals by April 1 following the year in which he or she reaches age 70½. As many as six million American households each year are required to take minimum distributions—and pay income tax on those distributions.

Through 2011, donors age 70½ and older may transfer up to $100,000 from an individual retirement account to charity. If married, each spouse can transfer $100,000 per year from his or her IRA. Individuals or couples who distribute the minimum from their IRA—and have other forms of income to pay living expenses—may find that transferring their minimum distributions to charity helps fulfill personal charitable goals, tax-free.

For larger estates, IRA accounts passed on to heirs may lose a substantial portion of their value to estate and income taxes. Transferring your IRA to charity is an effective way to liquidate these accounts during your lifetime. The IRA rollover gives people a way to make a difference during their lifetimes by transferring IRA funds to charity without triggering taxes on the withdrawal.

Transferring IRA assets does not allow donors to take advantage of the Montana Endowment Tax Credit, but it’s a great way to establish a charitable fund in your name or the name of a loved one.

If you’d like to learn more about these gift instruments or planned giving in general, please give us a call at 406-443-8313. Have a wonderful holiday season! ∞
FBO: for the benefit of

Affiliates
Aboriginal Community Foundation
Blackfeet Community Endowment
Magic In Your Hands Endowment
Blaine County Community Foundation
Broadwater Community Foundation
Ray Doig Memorial Fund
Butte-Silver Bow Community Foundation
Carter County Community Foundation
Glasgow Scotties Endowment Fund
Columbus Community Foundation
Community Foundation for a Better Bigfork
Darby Town Endowment Fund
F.A.I.R. Community Foundation
Great Falls Area Community Foundation
Greater Glendive Community Foundation
Greater Poison Community Foundation
Hill County Community Foundation
Jefferson Valley Community Foundation Endowment Fund
Joliet Community Foundation Endowment Fund
Lewis and Clark Community Foundation
Little White Church Foundation
Lewis & Clark County Community Foundation Seed Fund
Steven Browning Fund for Community Service & Philanthropy
Lincoln County Community Foundation
Lincoln Valley Community Foundation
Meagher County Community Foundation
Mineral County Community Foundation
Missoula Community Foundation
Missoula Community Foundation Scholarship Fund
Musselshell Valley Community Foundation
Nye Community Foundation
Phillips County Community Foundation Endowment
Phillips County Community Foundation Endowment
Phillips County Rural Fire Dept/Trafton Area Endowment
Saco Methodist Church Endowment
Powder River Community Endowment Fund
Powell County Community Foundation
Prairie Benefits Community Foundation
Red Lodge Area Community Foundation
Redwater Community Foundation
Richland County Community Foundation
Robert Community Foundation
Rocky Mountain Front Community Foundation
Roosevelt County Community Foundation
Ruby Valley Foundation
Seyele Lake Community Foundation
Sheridan County Community Foundation
Stevensville Community Foundation
Sunburst Community Foundation
Three Mile Lone Rock Community Foundation
Tobacco Valley Community Foundation
Valley County Community Foundation
Clarence & Charlotte Fulhman Memorial Scholarship Fund
Feda Scholarship for the Trades
Mgnus Swanson Fund
Wilbanks Endowment Foundation

Agency Funds
Action for Eastern Montana Endowment
Alberta Bair Theater Building Endowment Fund
Alberta Bair Theater Dance Endowment
Alberta Bair Theater Education Endowment Fund
Alberta Bair Theater Operations Endowment Fund
Alternative Energy Organization Endowment
American Indian Institute Endowment
American Red Cross of Montana Fund
Apanoza Heart Free Library Endowment
Animal Welfare League Endowment Fund
Apostles Evangelical Lutheran Church
Archie Bray Foundation Endowment
Archie Bray Foundation Facilities Maintenance Endowment
Beacon Community For Educational Endowment
Beartooth Nature Center Endowment
Beartooth Regional Endowment Foundation
bellisimio! Inc. Endowment Fund
Benevis Healthcare Foundation Endowment
Benton Avenue Cemetery Association Endowment
Bethel Chapel Endowment Fund
Big Brothers Big Sisters of Butte-Silver Bow Endowment
Big Brothers Big Sisters of Gallatin County Endowment
Big Brothers Big Sisters of Helena Endowment
Big Brothers Big Sisters of Missoula Endowment
Big Brothers Big Sisters of Yellowstone County Endowment
Big Hole River Foundation Endowment
Big Sky Community Corporation Endowment
Big Sky Hospice Horizon Home Endowment
Big Sky State Games Endowment
Bigfork Center for the Performing Arts Endowment
Billings and Yellowstone County Trails Endowment
Billings Community Foundation
Billings: Depot, Inc. Endowment Fund
Billings: Studio Theater Endowment
Billings Symphony Society Endowment Fund
Billings: Unitarian Endowment
Billings: YMCA Endowment Fund
Boys & Girls Club of Billings Endowment Fund
Boys & Girls Club of the Northern Cheyenne Nation Endowment
Boys & Girls Club of Red Lodge & Beartooth Front
Bozeman Public Library Endowment
Bozeman Symphony Endowment
Broadview Community Center Centennial Endowment
Broadwater County Historical Society Endowment Fund
Butte Center for the Performing Arts Endowment
Butte-Central Education Foundation Endowment Fund
Butte Emergency Food Bank, Inc. Endowment Fund
Butte Family YMCA Endowment Fund
Butte-Silver Bow Youth Guidance Corporation Fund
C.M. Russell Museum Endowment
Cancer Network of Sanders County Endowment
Carbon County Historical Society Endowment Fund
Care Net Pregnancy Center of Billings Endowment
Cascade County Historical Society Endowment Fund
Cathedral of St. Helena Preservation Endowment
Center for Mental Health Foundation Endowment
Chateau Baseball Commission Endowment
Clark Fork Coalition Endowment Fund
Community Leadership Development, Inc.
Corporation for the Northern Rockies Endowment
Dress for Success, Billings, Inc. Endowment Fund
Drumhellen Institute Designated Endowment
Ducks Unlimited Endowment
Eagle Mount Endowment
Eagle Rock Sanctuary Endowment Fund
Eastern Plains RC&D Area Inc Fund
Education Foundation for Billings Public Schools
Unrestricted Endowment
Education Foundation for Billings Public Schools
Emerson Cultural Center
Episcopal Church of the Incarnation Memorial Foundation
Evangelical Covenant Church Endowment
Exploration Works Designated Endowment
Farm In The Dell Endowment
Feathered Pipe Foundation
First Baptist Church Endowment Fund
Five Valleys Land Trust Endowment
Florence Crittenton Home & Services Foundation
Fort Peck Paleontology, Inc. Endowment Fund
Fort Peck Theatre Preservation Endowment Fund
Foster Grandparents Endowment Fund
Foundation for Animals Endowment
Foundation for Community Care Endowment
Friends of Public Radio - Fund 2000
Friends of the Historical Museum at Fort Missoula Endowment
Friends of the Pioneer Museum Endowment Fund
Friends of the Theatre Endowment Fund
Friends of Public Radio - Fund 2000
Friends of Reach Endowment
Friends of the Yellowstone Gateway Museum Endowment
Friendship House Endowment
Garfield County Health Center Endowment
Glacier Symphony and Chorale Endowment Fund
Glasgow Scotozies Endowment Fund
God's Love Endowment
Grandstreet Theatre - Pauline Allen Endowment
Grant-Kohrs Ranch Endowment
Great Falls Community Beautification Endowment Fund
Great Falls Public Library Foundation Endowment
Great Falls Symphony Association Endowment
Greater Capital Youth Soccer Endowment
Greater Gallatin United Way Endowment Fund
Greater Missoula Family YMCA Endowment
Hatfield Nordic Endowment Fund
Head Start, Inc. Endowment Fund
Headwaters Academy - Bozeman, MT Endowment Fund
Heart of the Valley Humane Society Endowment
Helena Area Habitat for Humanity

Activity 7/1/2011 – 10/31/2011
Legacy Society

We’re eager to welcome donors who remembered a Montana Community Foundation endowment in their will into our Legacy Society as a way of honoring those who have made a lasting commitment to Montana.

If you currently have a provision in your estate plan to make a gift to a fund at the Montana Community Foundation and wish to be listed as a Legacy Society member, let us know about your gift!

Betty Carroll, Carter County Community Foundation
Llane Carroll, Carter County Community Foundation
Tom Clump, Clump Family Fund
Amanda L. Coker, F.A.I.R. Community Foundation
Ellen L. Coker, F.A.I.R. Community Foundation
Sarah Coker, F.A.I.R. Community Foundation
Matthew Coker, F.A.I.R. Community Foundation
John S. Cowan, Greater Polson Community Foundation
Ethel Frye, Carter County Community Foundation
Judith Gregory, Red Lodge Area Community Foundation
John V. Hanson, John V. Hanson Charitable Endowment Fund
Am & Lois Hart, Greater Polson Community Foundation
Charles M. & Henrietta M. Jarecki, Greater Polson Community Foundation
June Jordan, June Jordan Endowment for Empowerment
J. William Kearns, Broadwater Community Foundation
Stephen C. Owens, Powell County Community Foundation
Linda E. Reed, Reed Family Fund
Sue Riley, Spirit of Wilkaux – Fox Riley Family Fund
Dean & Connie Studer, Studer Family Fund
David D. Werner, David D. Werner, Jr. Opportunity Fund
Dale Woolhisser, Missoula Community Foundation
Paul V. Wright, Paul V. Wright Endowment
Anonymous, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnston
Virginia and Michael Archdale, Wibaux Endowment Foundation in memory of Caroline Braden
David Auer, Magic In Your Hands Endowment in memory of Elouise Cobell
Barbara Baker, Wibaux Endowment Foundation in memory of Peter Morgen
Camilla Baycroft, Jefferson Valley Community Foundation in memory of Faye Armstrong, Dale Sacry and Barbara Jean Roggensack
Rod Begger, Wibaux Endowment Foundation in memory of Raymond Begger
Brian and Amanda Bell, Fort Peck Theatre Preservation Endowment Fund in memory of Wallace Brams
Kathy Bjer Kreim, Wibaux Endowment Foundation in memory of Victor Weyer
Vicki Braden, Wibaux Endowment Foundation in memory of Bonnie Duncan
Harold Braun, Powell County Community Foundation in memory of Frank Owens
Elizabeth Brungard, Wibaux Endowment Foundation in memory of Herman Brungard and Peter Morgen
CHMS—Glendive, Redwater Community Foundation in memory of Marian Schuld
Vernice and Loren Christian, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnston
Theodore and Jane Clark, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston
Marjory Dealing Plummer, Wibaux Endowment Foundation in memory of Archie Dealing
Laura and Edwin Dukart, Wibaux Endowment Foundation in memory of Caroline Braden and Tom Capp
Shirley and James Esp, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston
Gloria and Joe Etchart, Fort Peck Theatre Preservation Endowment Fund in memory of Elmer Gilchrist
Elaine and Gene Etchart, Fort Peck Theatre Preservation Endowment Fund in memory of Marvin Edwards
Claudia F. Evans, Tobacco Valley Community Foundation in memory of Vaughn M Evans
Sheila Fast, Fort Peck Theatre Preservation Endowment Fund in memory of Wallace Brams
Michael Fay, Fort Peck Theatre Preservation Endowment Fund in memory of Wallace Brams
Sandra and Lambert Fish, Wibaux Endowment Foundation in memory of Caroline Braden
Mary Ann Fraley, Powell County Community Foundation in memory of Frank Owens
W. F. and Gladys Frazier, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston
Betty Jo Furstenberg, Sweetgrass County High School Centennial Scholarship in memory of Solveig "Solly" Thompson Johnston
John and Sylvia Gilliam, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston
Russell Greenblatt, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston
Twyla Gustafson, Wibaux Endowment Foundation in memory of Don and Bonnie Duncan
Dorothy and Tom Hammersmark, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston
Vicky and Jon Hawkinson, Culbertson Area Community Foundation in memory of Nellie Beck
Larry and Peggy Helvik, Wibaux Endowment Foundation in memory of Alf Helvik and Joe & Marylou Kojanic
Sandy and Kim Helvik, Wibaux Endowment Foundation in memory of Florence Chaffee and Alf Helvik
Jim Holden, Tobacco Valley Community Foundation in memory of Lois Holden
Gregory Holt, Magic In Your Hands Endowment in memory of Elouise Cobell
Thomas W. Hughes, Greater Glendive Community Foundation in memory of Stan McIntire
Lorraine Hughes, Fort Peck Theatre Preservation Endowment Fund in memory of Wallace Brams
JoAnn Imsland, Wibaux Endowment Foundation in memory of Caroline Braden
Audre Jones Avilla, Wibaux Endowment Foundation in memory of Ralph & Loretta Jones, Humphrey & Emma Jones, John & Edith Lynch and Jessie Jones
David Kasten, Redwater Community Foundation in memory of Tom O’Brien and Edie Kasten Pawloski
Cathy and Gary Kirkpatrick, Wibaux Endowment Foundation in memory of Nick Maus
Peter Klinke, Tobacco Valley Community Foundation in memory of June S. Klinke
Matthew and Patricia Kneriem, Fort Peck Theatre Preservation Endowment Fund in memory of Wallace Brams
Alyce Kuehn, Carter County Community Foundation in memory of Kenneth Cretsinger and Mark Burch
Darrel Laubach, Sweetgrass County High School Centennial Scholarship in memory of Solveig "Solly" Thompson Johnston
Craig and Pamela Lee, Fort Peck Theatre Preservation Endowment Fund in memory of Wallace Brams
Stella Lootens, Wibaux Endowment Foundation in memory of Bill and Gladys Petermann
Craig and Twila Lunde, Wibaux Endowment Foundation in memory of Caroline Braden, Gordon Lunde and Nick Maus
Carl Marcus, Wibaux Endowment Foundation in memory of Betsy Ross Marcus
Cynthia S. Markle, Fort Peck Theatre Preservation Endowment Fund in memory of Wallace Brams
Doris Mauland, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston

Richard and Doris McDonald, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnston

Joan M. Michael, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston

Jeanne and Donnell Michels, Wibaux Endowment Foundation in memory of Nick Maus and Caroline Braden

N. Jean Minette-Johnson, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnston

Mountain View Real Estate, Jefferson Valley Community Foundation in memory of Dale Burnett and Truly Cocking

Ardis and Gordon Oelkers, Culbertson Area Community Foundation in memory of Kris Steppler and Hazel Kjelgaard

Marilyn and Brad Olson, Wibaux Endowment Foundation in memory of Caroline Braden

Steven and Michele Page, Fort Peck Theatre Preservation Endowment Fund in memory of Marvin Edwards

Michael A. Pearce, Owen E. Sowerwine Foundation, Inc. Endowment in memory of Alton Pearce

Helen Pedula, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnson

David and Mary Lou Peterson, Tobacco Valley Community Foundation in memory of June S Klinke

Arlene Plie, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnston

Arla and Gustave Priibnow, Wibaux Endowment Foundation in memory of Leroy Amunrud

Lane Quade, Wibaux Endowment Foundation in memory of Adolph & Agnes Quade

Cherie Roshau, Wibaux Endowment Foundation in memory of Betty & Jerome Bruski

John Siegle, Wibaux Endowment Foundation in memory of Donna Siegle

John and Lanee Sokoloski, Wibaux Endowment Foundation in memory of Annabelle Landgraf

Sonny Todd Real Estate, Cowboy Christmas Ball Scholarship Fund in memory of Esther Banzhaf, Ken Kunz and Clay McDonald

Walter and Joanne Sott, Wibaux Endowment Foundation in memory of Dick Cale

Gladys and Olav Stenberg, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnston

Lori Vogle, Wibaux Endowment Foundation in memory of Annabelle Landgraf

Marylyn Weeks, Culbertson Area Community Foundation in memory of Harry Foss, Marian Hall and Mabel Wilkonis

Patricia and Robert Wesel, Sweetgrass County High School Centennial Scholarship in memory of Solveig “Solly” Thompson Johnston

Donna Weyer, Wibaux Endowment Foundation in memory of Victor Weyer

Wibaux Pioneer Gazette, Wibaux Endowment Foundation in memory of Lynda Datta

Karen and Dennis Wolff, Redwater Community Foundation in memory of Wayne Kleppelid

Millie Woolley, Sweetgrass County High School Centennial Scholarship in memory of Solly Johnston

Susan A. Yancik, Feda Scholarship for the Trades in memory of Daniel Feda

Honorariums

Steven and Michele Page, Fort Peck Theatre Preservation Endowment Fund in memory of Joe and Patt Etchart

Gene and Elaine Etchart, Fort Peck Theatre Preservation Endowment Fund in memory of Jake Etchart
To our business partners... thank you

We are a small staff here at the Montana Community Foundation. Beyond our office, we have several business partners that contribute enormously to the work we do. In the end, we are only as good as the people we work with, both inside and out. Here are the business partners that keep us out of jail, improve our efficiency, make us look good and make our work pleasurable.

Anderson Hedge Consulting
Crowley Fleck
Morrison Maierle
Moss Adams
Q Communications Group
Valley Bank

Did you remember your favorite charity in your will?
Donations
7/1/2011–10/31/2011

Absarokee Community Foundation, Absarokee Community Foundation; Marc and Gretchen Alston, Wibaux Endowment Foundation; Barbara Ammon, Wibaux Endowment Foundation; Roberta Amsler, Wibaux Endowment Foundation; Ruth A. Andersen, Tobacco Valley Community Foundation; Karl Anderson, Wibaux Endowment Foundation; Kristen Anderson Jaeger, Wibaux Endowment Foundation; David E. Andrews and Arlene Walker-Andrews, Carol Griffith Williams Award Fund; Anonymous, Carol Griffith Williams Award Fund, Holter Museum of Art Endowment, Prickly Pear Land Trust Endowment Fund, Sunburst Community Foundation, Tobacco Valley Community Foundation, Women's Foundation of Montana; Virginia and Michael Archdale, Wibaux Endowment Foundation; June E. Ash, Carol Griffith Williams Award Fund; Elizabeth G. Bailey, Tobacco Valley Community Foundation; Leif and Claudia Bakken, Wibaux Endowment Foundation; Gregory Barkus, Tobacco Valley Community Foundation; Clarece and Daniel Barth, Wibaux Endowment Foundation; Michael E. Barton, Carol Griffith Williams Award Fund; Darlene and William Begger, Wibaux Endowment Foundation; Dorothy Begger, Wibaux Endowment Foundation; Donald B. Bell, Wibaux Endowment Foundation; Michael Belz and Dori Gilels, Carol Griffith Williams Award Fund; Dick and Joan Bennett, Women's Foundation of Montana; Blake and Emily Bentley, Carol Griffith Williams Award Fund; Barbara Berens, Carol Griffith Williams Award Fund; Merv Berger, Wibaux Endowment Foundation; David and Karen Bertelsen, Wibaux Endowment Foundation; Larry W. Best, Ruby Valley Foundation; Billings Village Golden K, Kiwanis Club, Village Golden K Kiwanis Endowment Fund; John Blake, Carol Griffith Williams Award Fund; BNSF Foundation, Hill County Community Foundation; Thomas E. Boland, Women's Foundation of Montana; Carrie C. Boland, Women's Foundation of Montana; Walter Bonner, Wibaux Endowment Foundation; Trish Boorman, Wibaux Endowment Foundation; Vicki Braden, Wibaux Endowment Foundation; Harold Braun, Carol Griffith Williams Award Fund; Randall Brodsky, Sunburst Community Foundation; Ann Brodsky, Carol Griffith Williams Award Fund; Vivian M. Brooke, Carol Griffith Williams Award Fund; Teresa Bruha, Wibaux Endowment Foundation; Sharon Buckley, Sunburst Community Foundation; Newly Burman, Wibaux Endowment Foundation; Lauren and Burt Caldwell, Carol Griffith Williams Award Fund; Linda S. Carlson, Women's Foundation of Montana; Dorothy and Wilbur Chaffee, Wibaux Endowment Foundation; Ron Chaffee, Wibaux Endowment Foundation; Chana Chaffee Christensen, Wibaux Endowment Foundation; Chambers Family Fund, Women's Foundation of Montana; Edward and Patricia Childers, Carol Griffith Williams Award Fund; Art Choate, Wibaux Endowment Foundation; Lynn Christopherson, Philipsburg Area Education Foundation Endowment; Herbert and Marian Chrudimsky, Wibaux Endowment Foundation; Lynda Clark, Sunburst Community Foundation; Harvey and Barbara Cline, Wibaux Endowment Foundation; Linda Crampton, Wibaux Endowment Foundation; Cheri K. Crawford, Women's Foundation of Montana; Brad Curtis, Carol Griffith Williams Award Fund; Louise A. Dean, Louise A. Dean Scholarship Fund; Brenda C. Desmond, Carol Griffith Williams Award Fund; Sue Dickenson, Women's Foundation of Montana; Richard and Laure Drake, Carol Griffith Williams Award Fund; Janice T. Duncan, Tobacco Valley Community Foundation; Aubrey Dumkum, Carol Griffith Williams Award Fund; Ann Mary Dussalt, Carol Griffith Williams Award Fund; Vicki and Jim Dylkins, Wibaux Endowment Foundation; Dallas Eaton, Great Falls High School Class of 1951 Scholarship; Dennis Efta, Wibaux Endowment Foundation; Ei Western Cabins & Lodges, Travelers for Open Land; Randa Eldwed, Wibaux Endowment Foundation; Jon Ellington, Carol Griffith Williams Award Fund; Tracy and John Engen, Carol Griffith Williams Award Fund; Ron Erickson, Carol Griffith Williams Award Fund; Lori and Bob Evans, Hill County Community Foundation; Claudia F. Evans, Tobacco Valley Community Foundation; Tom Facey, Carol Griffith Williams Award Fund; Linda and Dale Fasching, Wibaux Endowment Foundation; Bonnie J. Faust, Carol Griffith Williams Award Fund; First Community Bank of Glasgow, Valley County Friends of the Library Endowment; Diane Fladmo, Montana Professional Teaching Foundation; Darris R. Flanagan, Tobacco Valley Community Foundation; Jim and Kretie Follensbee, Tobacco Valley Community Foundation; Judith Foss Turnbull, Culbertson Area Community Foundation; Christopher and Deborah Frandsen, Carol Griffith Williams Award Fund; Bernard J. Franklin, Travelers for Open Land; Adrienne Fraizer, Montana Council Boy Scouts of America Endowment; Timothy and Susanne Furey, Carol Griffith Williams Award Fund; April Gebhardt, Wibaux Endowment Foundation; Anne F. Gentry, Tobacco Valley Community Foundation; Glasgow Scottie Booster Club, Glasgow Scotties Endowment Fund; Phyllis Goldsmith, Wibaux Endowment Foundation; Grant Creek Inn, L.L.C., Travelers for Open Land; Rikki L. Gregory and Denver L. Henderson, Carol Griffith Williams Award Fund; Jeffrey and Yvonne Grilczek, Carol Griffith Williams Award Fund; Mary and Steve Grover, Wibaux Endowment Foundation; Eve Hallgren, Wibaux Endowment Foundation; Cindy Hallgren, Wibaux Endowment Foundation; Roslyn Heath, Great Falls High School Class of 1951 Scholarship; Joaquinia Heinrich, Tobacco Valley Community Foundation; Teresa Hill, Sunburst Community Foundation; Ellie Hill, Carol Griffith Williams Award Fund; Lydia Hodges, Wibaux Endowment Foundation; John and Judith Hofman, Culbertson Area Community Foundation; Gall Hofsie, Tobacco Valley Community Foundation; Daniel J. Holland, Ruthie Family Fund; Randall M. Holland, Ruthie Family Fund; Cindy Holt, Montana Community Foundation Founders Fund; Joan Holter, Holter Museum of Art Endowment; Dixie and Charles Hood, Tobacco Valley Community Foundation; Russell Houck, Wibaux Endowment Foundation; Edith Huether, Wibaux Endowment Foundation; Thomas P. Huff and Bari R. Burke, Carol Griffith Williams Award Fund; Carol and J. Logan Hurst, Tobacco Valley Community Foundation; Linda Hutchins, Wibaux Endowment Foundation; JAC Transportation LLC, Wibaux Endowment Foundation; Faye and Bruce James, Hill County Community Foundation; James and Phyllis Jendro, Wibaux Endowment Foundation; Jerry M. Jennings, Women's Foundation of Montana; Norma Job, Wibaux Endowment Foundation; Agnes Job, Wibaux Endowment Foundation; Gerald Job, Wibaux Endowment Foundation; Cheryl and Jim Johannes, Wibaux Endowment Foundation; Judy and Jerry Williams Family Gift Fund, Women's Foundation of Montana; Judy and Charles Kahl, Wibaux Endowment Foundation; Carly and Kent Kahl, Wibaux Endowment Foundation; Joyce Cammerzell, Tobacco Valley Community Foundation; Bill Kears, Montana Community Foundation Founders Fund; Jennifer Kelly, Wibaux Endowment Foundation; William and Mary Kennedy,
Big Sky Honor Flight; Lyle and Melissa Keys, Wibaux Endowment Foundation; Rex Knight, Wibaux Endowment Foundation; Knight Foundation, Inc, Travelers for Open Land; Tessa and Brandon Knudson, Wibaux Endowment Foundation; James Kovatch, Grant-Kohrs Ranch Endowment; Alyce Kuehn, Women's Foundation of Montana; Rita Kunda, Wibaux Endowment Foundation; Greg LaBelle, Wibaux Endowment Foundation; Margaret Larimer, Wibaux Endowment Foundation; George and Delores Larson, Wibaux Endowment Foundation; Lewis & Clark County Community Foundation, Lewis and Clark County Community Foundation; Seed Endowment, Steve Browning Fund for Community Service & Philanthropy; Lightning Ram, Inc, Travelers for Open Land; Jill and Leon Luncinski, Wibaux Endowment Foundation; Clint and Sari Lunde, Wibaux Endowment Foundation; Maggie Guest House, Travelers for Open Land; Sue Malek, Carol Griffith Williams Award Fund; Richard D. Manning and Tracy Stone-Manning, Carol Griffith Williams Award Fund; Andrea Marconco, Carol Griffith Williams Award Fund; Malcolm Marcus, Wibaux Endowment Foundation; Nancy Marks, Canton Church Endowment; Gary and Judy Matson, Carol Griffith Williams Award Fund; Lisa Mattson, Wibaux Endowment Foundation; Barbara Maus, Wibaux Endowment Foundation; Judy Meadows, Women's Foundation of Montana; MEA-MFT, Montana Professional Teaching Foundation; Minkie Medora, Carol Griffith Williams Award Fund; Jane Mende, Wibaux Endowment Foundation; Roy Moline, Wibaux Endowment Foundation; Montana Actors Theatre, Inc, Hill County Community Foundation; Montana Innkeepers Association, Travelers for Open Land; Montana Professional Teaching Foundation Agency; Joseph I. Morris, Great Falls High School Class of 1951 Scholarship; Ronald L. Moser, Carol Griffith Williams Award Fund; Sally Mullen, Carol Griffith Williams Award Fund; Pauline Murray, Tobacco Valley Community Foundation; Richard G. Niefert, Tobacco Valley Community Foundation; Renee Nelson, Wibaux Endowment Foundation; Nancy Nicholson, Montana Community Foundation; Stuart and Janie Nicholson, Women's Foundation of Montana; Marie Nopper, Women's Foundation of Montana; Joel Nulberg, Wibaux Endowment Foundation; Shannon O'Brien, Carol Griffith Williams Award Fund; Nancy O'Brien, Women's Foundation of Montana; Don and Donna O'Connor, Wibaux Endowment Foundation; Susan E. O'Connor, Carol Griffith Williams Award Fund; Patricia D. O'Keefe, Carol Griffith Williams Award Fund; Margaret O'Leary, Great Falls Area Community Foundation; Frances E. Ollandike, Tobacco Valley Community Foundation; Jackie Omland, Wibaux Endowment Foundation; Harlan L. Otham, Great Falls High School Class of 1951 Scholarship; David R. Paoli, Carol Griffith Williams Award Fund; Ursula H. Pappas, Tobacco Valley Community Foundation; Davis Parkinson, Tobacco Valley Community Foundation; Brian Patrick, Montana Community Foundation Founders Fund; Dolores Payne, Philipburg Area Education Foundation Endowment; Mora C. Payne, Carol Griffith Williams Award Fund; Kay Petermann, Wibaux Endowment Foundation; Clay Petermann, Wibaux Endowment Foundation; Dennis Petermann, Wibaux Endowment Foundation; Sharon and Lanny Peters, Wibaux Endowment Foundation; David and Mary Lou Peterson, Tobacco Valley Community Foundation; Thomas Power, Carol Griffith Williams Award Fund; John Pregerner, Wibaux Endowment Foundation; Bill Preuitt, Wibaux Endowment Foundation; Louis Quade, Wibaux Endowment Foundation; Michelle Quale and Greg Nistler, Wibaux Endowment Foundation; Geannine T. Rapp-Purpura, Women's Foundation of Montana; Linda E. Reed, Women's Foundation of Montana; Remmer Family Foundation, Women's Foundation of Montana; Jeffrey T. Renz and Diane Benjamin, Carol Griffith Williams Award Fund; Benny Ritchie, Carol Griffith Williams Award Fund; Patrick and Kitte Robins, Carol Griffith Williams Award Fund; Stacy Rye, Carol Griffith Williams Award Fund; D. R. Sanders, Tobacco Valley Community Foundation; Tom Schaeetz, Redwater Community Foundation; Chantel Schiffer, Women's Foundation of Montana; Ruth Schiffer, Wibaux Endowment Foundation; Leona Schmidt, Sweetgrass County High School Centennial Scholarship; Trudi Schmidt, Women's Foundation of Montana; School Administrators of Montana, School Administrators of Montana Endowment; Cathryn W. Schroeder, Tobacco Valley Community Foundation; P. M. Scott, Carol Griffith Williams Award Fund; W. M. Sehestedt, Carol Griffith Williams Award Fund; Kimberly A. Sell, Sweetgrass County High School Centennial Scholarship; David W. Severson and Gail L. Verlanic, Wibaux Endowment Foundation; Phillip and Evelyn Siegel, Wibaux Endowment Foundation; Jocelyn Silver, Carol Griffith Williams Award Fund; Patricia and Don Simmons, Carol Griffith Williams Award Fund; Tony L. Simonsen, Ruby Valley Foundation; JoAnn Smith, Wibaux Endowment Foundation; Kenneth and Audrey Smith, Tobacco Valley Community Foundation; Walter and Joanne Sott, Wibaux Endowment Foundation; Carolyn Squable, Carol Griffith Williams Award Fund; Gene Staggs, Wibaux Endowment Foundation; Carol A. Stanley, Tobacco Valley Community Foundation; Steele's, Powell County Community Foundation; Thomas and Mary Steenberg, Carol Griffith Williams Award Fund; Stockmen Bank, Margaret T. Biddle Foundation; Ralph A. Stone, Tobacco Valley Community Foundation; Dayna E. Swansom, Carol Griffith Williams Award Fund; Susan and John Talbot, Carol Griffith Williams Award Fund; Sheila Rice, Great Falls Area Community Foundation; Women's Foundation of Montana; Wibaux Endowment Foundation; A. H. Thomas, Great Falls High School Class of 1951 Scholarship; Melinda Thompson, Wibaux Endowment Foundation; Tousignant Cattle Company, Wibaux Endowment Foundation; Karen T.Townsend, Carol Griffith Williams Award Fund; Charlotte and Derek Trotter, Tobacco Valley Community Foundation; United Way of Lewis & Clark County, Pearl and Bob Richardson Endowment Fund of United Way of Lewis & Clark County; Bob Urlaub, Wibaux Endowment Foundation; Susan Utter, Tobacco Valley Community Foundation; Mindy and Vanessa Vleet, Wibaux Endowment Foundation; Rosemary G. Vanloosan, Tobacco Valley Community Foundation; Pamela and Gerry Veis, Hill County Community Foundation; Pamela J. Walzer, Carol Griffith Williams Award Fund; Cecelia Watrembach, Wibaux Endowment Foundation; Janet H. Weiss, Tobacco Valley Community Foundation; Tracy Welch, Wibaux Endowment Foundation; Marlene Welliver, Wibaux Endowment Foundation; Terry Weyer, Wibaux Endowment Foundation; Weyer Ranch Sales, Wibaux Endowment Foundation; Frankie Wilmer, Women's Foundation of Montana; Nancy J. Wilson, Carol Griffith Williams Award Fund; David Wiltowski, Wibaux Endowment Foundation; Karen and Dennis Wolff, Redwater Community Foundation; Cynthia B. Woods, Montana Community Foundation Founders Fund; Cari Yturri, Women's Foundation of Montana; Scott and Vickie Zeier, Carol Griffith Williams Award Fund; Pati Zinda, Wibaux Endowment Foundation; George Zorzakis, Wibaux Endowment Foundation;
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