



March 2008

Greetings from Director Terry Munson



I am honored to have been selected as Executive Director for Opportunity Link. In my first three months as director I have had the pleasure of speaking with many individuals who played a role in the development of Opportunity Link, and look forward to continued discussions with many more as we move forward in our

objective to create economic advantages for the people of this region. In doing so we must acknowledge that no single organization can possibly address the myriad of activities that must happen to create economic stability. It is through partnerships and collaborations and sharing our skills, knowledge and abilities to create results that we will achieve our goals.

We are now poised to aggressively form the necessary partnerships to enhance all of our efforts. These partnerships will promote the three core concepts outlined by our partnership with the Northwest Area Foundation: 1) to better identify reasons for entrenched poverty, 2) create collaborations to develop solutions, and 3) to attract

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Diverse Community Support at the 2008 Annual Membership Meeting in Great Falls

“Revitalizing Rural Economies in Northcentral Montana” was the theme of the 2008 annual membership meeting held in Great Falls on January 19.

Prior to the membership meeting, three community workshops were offered on January 18. Isabel Chanslor of NWAFA presented “Creating Value-Added Communities”, a program that helps communities guide the economic

future through the use of value-added capacities. “Individual Development Accounts – Asset-Building Tools for Families and Communities” was presented by Maureen Garrity of the AFI Resource Center, and “Montana’s Disadvantaged Business Enterprise Program”, by Shannon Hahn, DBR Supportive Service Coordinator of MDT.

Over 75 community members and

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

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Free Income Tax Preparation Services in NorthCentral Montana

Box Elder

- **Stone Child College**
Kennewash Bldg room 207
M, T, Th & F 12-5 or by appt.
Call Mary St. Pierre at
395-4875 ext. 268 or
Natalie Flores ext. 273

Browning

- **Browning Community Development Corporation**
123 2nd Ave. NW, both walk-ins & appt. Call Elva at
338-4051

Conrad

- **1st Liberty Federal Credit Union**
310 W. Main, appt. only
Call 873-2213

Great Falls

- **Senior Citizens Center**
1004 Central Avenue
M & W, 1-6 p.m.
- **Great Falls Public Library**
301 2nd Ave. N.
T 1-8 p.m.; F 1-6 p.m.
- **Great Falls Community Recreation Center**
801 2nd Ave. N.
Th 1-8 p.m., Sat 1-5 p.m.

Harlem

- **Fort Belknap SBDC**
Fort Belknap College
M & W 1-5 walk-ins
Weekday appts from 2-4 p.m.
Call McKay or Mildred at
353-4672

Havre

- **AARP-Havre Senior Center**
2 Second Street West
T & Th 9 a.m. - Noon
- **Bear Paw Credit Union**
201 Second Street
Call Marie at 265-9626 ext28



Executive Director (continued from page 1)

additional investments for long-term benefits.

Our three-year work, evaluation and communication plan focuses on economic development and transportation. I strongly believe that in order for us to achieve any of the goals of Opportunity Link, we need to be communicating with each other. Success comes from continuous, open, and honest communication. My goal is to increase communication with all residents in the region through a variety of methods, including revitalizing the newsletter and increased access to myself and staff.

I look forward to hearing from you and creating a working environment that is very supportive in achieving the goals of all organizations in the region.

I look forward to an exciting and productive year. I wish to thank each and every one of you for all of your hard work and sincere drive in support of Opportunity Link. We have a chance to do great work and now is the time to move forward and take the steps necessary to increase prosperity in Northcentral Montana.

*Terence Munson
Executive Director*

FREE TAX HELP: Earned Income Tax Credit (EITC)

What is EITC?

The Earned Income Tax Credit (EITC) is a federal, state, and city tax credit for low to moderate-income working families and individuals. The EITC can help reduce your tax liability and, in many cases, put money in your pocket. To qualify for EITC, you must have worked during at least part of 2007 and meet certain income requirements. You must file your taxes to be eligible for EITC, even if you did not earn enough money to be required to file. EITC benefits are retroactive for three years, so if you haven't filed in 2004, 2005, or 2006, you may be entitled to an even larger refund check!

Are You Eligible for EITC?

Eligibility and the size of the credit/refund you can receive depend on several factors such as filing status, income level, and number of qualifying children or dependents you claim.

How to File for the EITC

Keep more of what you earn by taking advantage of free tax preparation services in your area. For a list of these services and locations, check the sidebar to the left. You can also file electronically to have your refund

deposited directly into your account.

What To Bring When You File

Make sure you have the items below when visiting your tax preparer:

A photo I.D., birth dates for all who will be listed on your tax return, W-2 forms for all jobs held in 2007, other important 2007 tax documents (unemployment insurance documents), Federal and State tax returns for 2006 (if you have them), and bank account information (optional)

How Can I Use My Additional Income?

You might consider investing your additional income from the EITC into an IDA (Individual Development Account), such as Montana Student Save or Rural Montana Save to help finance higher education, start a business, or save to buy a home (see p. 5 for more about IDA's)

Economic Stimulus Payments

Starting in May, economic stimulus payments of up to \$1,200 will be issued by the IRS based on 2007 tax returns. You must file in order to be eligible. Contact your tax preparer for more information.

Sources: IRS.gov; MontanaFreeFile.org; Oweesta.org

Transportation Priority in 3-year Work Plan

Opportunity Link's work plan for 2008-2010 puts access to transportation for northcentral Montana residents as a primary focus. A regional system that connects the 11-county, 3-reservation region and helps get community members to the services they need is currently in development.

"Lack of access to affordable and convenient transportation is certainly a barrier to people meeting their basic needs," said Terence Munson, Executive Director of Opportunity Link. "Collaborating with entities to develop new transit programs or to expand the services of existing providers is one way we can begin to break down the fundamental roots perpetuating poverty."

In follow-up to the regional transportation planning facilitated by

LSC Transportation Consultants out of Colorado Springs examining options and coordination strategies, Opportunity Link partnered with the Northern Transit Interlocal (NTI), which connects the cities of Shelby, Conrad, Cut Bank and Great Falls. NTI's service began operating in February of this year. Hill and Blaine counties, as well as the city of Havre, have partnered to establish a transportation authority that will enable them to apply for Montana Department of Transportation funds. The authority will link existing transportation providers across the hi-line and south for regional transportation service. Opportunity Link, together with Bear Paw Development, has been working with existing and interested entities to ensure that all area within the region have the option to participate in the system.

Fourteen Families First Time Homeowners through Mutual Self-Help Housing Program

Work is progressing on the fourteenth home in the Havre area for first-time homeowners through the Mutual Self-Help Housing program at District 4 HRDC. The USDA Rural Development program makes housing affordable for new homeowners through 'sweat equity', where families in the program work together as a group under the guidance of a supervisor to build at least 65% of the home. Their labor not only acts as the down payment, but can reduce the actual cost of the home by as much as 25%. Each participating family or individual contributes up to 32 hours of work per week for up to twelve months. While a group of homes are built at the same time, none of the families or individuals moves in until all of the homes are complete.

Opportunity Link collaborated with the Havre and Hill County judicial systems to allow people an opportunity to contribute community service hours

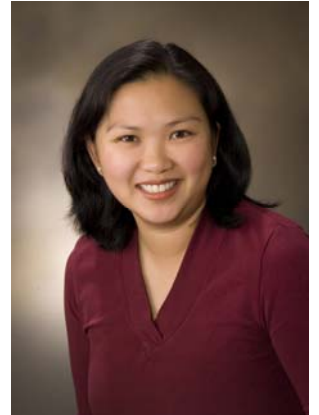
as a restitution alternative for fines levied against them for minor traffic violations.

In addition to the new homeowners, individuals paying off their fines with community service also learn the skills of carpentry, home maintenance, budgeting, management skills, and develop a sense of pride in their community through neighborhood development. They also witness first-hand how people are able to obtain assets such as a home that may not have otherwise been able to do so.

The applications for the Mutual Self-Help Housing program take 30 to 60 days to process. The next phase of construction on new homes starts in May, so get your applications in now.

For more information on volunteering or applying to the program, contact Paula Horsley at District 4 HRDC at 265-6743, or Opportunity Link at 265-3699.

New Members of the Opportunity Link Team



Cristina Day Soriano joined Opportunity Link in November 15, 2007. Day worked as a Programme Assistant in CITYNET, an international organization based in Japan that addresses urban development issues in the Asia Pacific region through technical cooperation programs. Day has an MA in Policy Management from the University of Tsukuba in Japan, an MS in Environmental Science and a BS in Statistics from the University of the Philippines. She moved to Havre with her husband Jon and 2 daughters, Hana and Anya, last July 2007.



Starlaen Perkins joined Opportunity Link on November 1, 2007. She graduated from MSU-Northern in Havre with a BA in Community Service, with a minor in Communications in May of 2007. Starlaen is mother of seven children, a native of Montana raising her children on the family ranch/farm in Broadus, MT. She is actively involved in advocating for families with special needs children. Star is interested in pursuing a Masters Degree in Community Development.

Montana Citizen Leaders Program Success in Havre, Great Falls and Browning



Citizen Leaders L.J. Bird & Tyler Baker with Bliss Browne



Bliss Browne of Imagine Chicago with students at De La Salle Blackfeet School in Browning

“Never doubt that a small group of concerned citizens can change the world. Indeed, it is the only thing that ever has.”
- Margaret Mead

Over 50 community members have participated in the Montana Citizen Leaders courses offered in Havre and Browning. Opportunity Link and Hopa Mountain, in cooperation with Imagine Chicago, introduced the classes as a mechanism to assist interested individuals to take the initiative to make a positive change in the world around them. Through a series of workshops using the Community Innovation Guide, participants learn how to engage and organize community members, prepare proposals, develop imaginative community development projects, evaluate and find ways to sustain the project’s impact.

In the town of Browning, two young Citizen Leaders have been working since last fall and this spring to organize a community clean-up day to beautify the town of Browning. “People come to Browning and see trash, and think that we are trash,” said L.J. Bird, a seventh-grader at De La Salle Blackfeet School. “We aren’t trash.” L.J. and Tyler, with De La Salle instructors Anne Grant and Cheryl LaDoux, thought about what the environment means to them, and came up with an idea to engage students to form teams of 10 to participate in a week’s worth of clean-up and beautification activities.

What started out as a simple idea to clean up Browning has evolved into a full-fledged operation involving multiple schools and Blackfeet organizations working to improve the safety and perception of the community. L.J. and Tyler will implement “Operation Clean-up” on April 22nd, appropriately scheduled for Earth Day.

Another Citizen Leader project in the region is one developed by Yellow Bus Creations and Earthlight Wellness Center in Havre. “We Are All Related” is a mural project that will be done by teenagers and adult artists from Havre and Rocky Boys Indian Reservation. Over recent months, people from various towns and cultures have met to provide input on the mural that will promote and celebrate the rich diversity in the area. “I was inspired by reviewing the history of the Havre area,” said Kevin Campbell of Yellow Bus and Earthlight Wellness Center. “I have been aware of the richness of diversity which in the past seems to result in racial tension. I think this mural will be a point of healing and celebration.” Campbell said the mural painting will begin early spring.

Citizen Leader projects are focused on building on strengths versus addressing deficits in the community.

Outstanding Community Contributor Award

At Opportunity Link’s annual membership meeting, civic leaders are recognized for their continuous contributions toward improving the community. At the meeting in January in Great Falls, Joe Brodeur was awarded the Outstanding Community Contributor Award.

Joe was nominated by Shad Moyer of Neighborhood Housing Services, who wrote about Joe’s incredible dedication to “Fix Up Great Falls”, a project that assists elderly and disabled people with

home repairs and yard clean up. Whenever an individual is in need, Joe immediately goes to the home without hesitation, assesses the project, collects the needed materials, and makes repairs. He is a polite, respectful, knowledgeable individual, who is passionate in helping others, and an asset to the members of the Great Falls community. Thank you, Joe, for your gifts of time, talent and skills that have made your community a better place to live.



Outstanding Community Contributor Award Recipient Joe Brodeur

A Spotlight on Individual Development Accounts

What are IDA's?

An Individual Development Account, or IDA, is a special savings account for people with low incomes. If you save in an IDA, your money will be matched with donations. That means you can receive another dollar or more for every dollar you save in an IDA. Typically, IDA savings and match money can be used to buy a house, pay for education, or start a small business.

In addition to earning match dollars, you will learn about budgeting, saving, banking and more when you open an IDA. In most cases, people who open IDAs (account holders) are required to attend financial education classes. Account holders may also receive one-on-one counseling and other training with their IDAs.

Why is my money matched?

Your money is matched to encourage and help you to save enough to invest in assets, such as a home or business. While your paycheck helps you to buy food, clothing and pay bills each month, an asset provides financial security for the future. If you begin to earn less money or lose your job, having an asset will make it easier for you to continue to pay your bills and meet household needs.

Where do match dollars come from?

Match dollars for IDAs come from many different places, such as government agencies, private companies, churches, or local charities. Any individual, organization or business can contribute match dollars to IDAs. In most cases, donors can get a tax deduction for their contributions to IDAs, and they are also recognized for helping others in their community.

How do IDAs work?

IDAs are usually offered through programs that involve partnerships between local non-profits and financial institutions. The local non-profit is called the IDA program sponsor, and recruits participants for the program, provides financial education classes, and may also provide one-on-one counseling and training to participants. After they sign up for an IDA program, each participant will open an account with the partnering bank or credit union. The bank or credit union handles all transactions to and from the IDA as they do with other types of savings accounts. Each month, participants receive a report illustrating how much money (individual savings+match+interest) is accumulating in their IDA.

An IDA program can be as short as one year or as long as five from beginning to end. Participants are allowed to withdraw their money as soon as they reach their savings goal, but must first get approval from the program sponsor

Is an IDA right for me?

This is a question you and an IDA program sponsor will be able to answer together. If you live in a low-income household and would like to own a home, further your education or start a small business, opening an IDA could be the best way for you to reach your goal. But, if you are paying off a loan or have a lot of credit card debt, you may not be ready. Each person and situation is different, so take the time to ask questions and learn as much as you can about IDAs.

Source: CFED website www.cfed.org

How can I open an IDA?

The following is a list of current IDA programs available for residents in Northcentral Montana. Contact the sponsor(s) closest to you to find out more about their IDA programs, eligibility requirements and how to apply.

For First-time Homebuyers in Great Falls:

NeighborWorks of Great Falls
509 1st Ave. S.
Great Falls, MT 59401
(406) 761-5861

Statewide IDA Programs For post-secondary education or career training

Rural Montana Saves
Rural Employment Opportunities
1824 10th Ave. S.
Great Falls, MT 59405
1-800-546-1140

For post-secondary education

Montana Students Save
Montana Credit Unions for Community Development
1236 Helena Ave.
Helena, MT 59601
1-800-745-5546 x.140

Native American Community Development Corporation
101 Pata Street
Browning, MT 59417
(406) 338-2992

For more information about these and other programs available in the northcentral Montana region, visit the Opportunity Link website at

<http://www.opportunitylinkmt.org>



Attendees at the 2008 Annual Membership meeting on January 19 at the Holiday Inn Great Falls.

Opportunity Link is committed to finding systemic ways to reduce poverty and help the communities of Northcentral Montana achieve independence, prosperity and a better way of life.

CONTACT US

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P.O. Box 80
Havre, MT 59501
(406) 265-3699
Fax (406) 265-2075
www.opportunitylinkmt.org

Member Meeting (continued from page 1)

partners participated at the Saturday meeting. Members were updated on Opportunity Link's activities during 2007 and learned of upcoming events and work plans for 2008. New board members were elected to replace outgoing directors: Karen Thomas replaced Darrel Hannum for the northcentral counties PRO, and Willie Sharp filled Jim Bird's vacancy with the Blackfeet PRO. At the time of this publication, Willowa (Horn) Murdock has been selected to fill Kara Todd Iwen's position with the Fort Belknap PRO.

Guest speakers included Maria Valandra with First Interstate BancSystem. Maria has been the Chair of the Montana Indian Business Alliance (MIBA), an organization that supports private Indian business development in Montana.

Shannon Augare from the Montana House of Representatives and Rural Dynamics, Inc. (RDI) spoke to members about the rural economic development programs through RDI, and the free tax help they offer through local VITA sites across Montana. Isabel Chanslor, Community Liaison with the Northwest Area Foundation, gave a presentation about NWAf's Ventures program. Opportunity Link's annual membership meetings are held in January of each year.

Upcoming Events around the Region

- "Creating Boards That Lead" April 8, Choteau
- DBE Workshop, April 9 & 10, Havre
- "Strengthening the Circle" Native Non-Profit Leadership training with Hopa Mountain, April 28-May 2, Bozeman
- "Empowering Tribes: Tribal Energy Solutions to Climate Change" April 28-29 Billings
- "Grassroots & Groundworks" May 28-30 Bloomington, MN
- "Workin' it Out" Soft Skills Facilitator Training April 22-24, Helena, May 28-30 Glendive
- "Protecting our Children: Advice from Child Molesters" with Cory Jewell Jensen, June 4 & 5, Havre
- 2008 Montana Housing Conference, June 10-12 Great Falls
- "First People Youth Entrepreneurship Camp" June 16-21 Great Falls

For more information about these and other events, please visit the Opportunity Link website

NAME OUR NEWSLETTER & WIN AN

iPod®

You are invited to use your creative skills & come up with a name and design for Opportunity Link's quarterly newsletter header. The design needs to incorporate the Opp Link logo, colors, and should reflect our work and region.

Send your entries by email to dsoriano@havremt.net or mail to the address below on or before May 15, 2008. The selected entry will win an Apple 4GB iPod® or a gift certificate of equal value. For contest details visit the Opportunity Link website.

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