

**BUSINESS & LABOR**EXHIBIT NO. 6DATE 2-18-09BILL NO. SB388*Ace Roofing & Gutter, LLC*

----- Forwarded Message -----

**From:** Jake Magalsky <aceroofingandgutter@yahoo.com>**To:** shanken@mt.gov**Sent:** Friday, November 21, 2008 11:39:23 AM**Subject:** MetalCon proof of attendance

Hi Sue. I've attached some pictures of us at the metal conference in Baltimore in October. We had a fabulous time and learned so much. By Thursday of that week I had a permanent headache from all the information. We learned about copper and what other metals it will react with. We learned that the majority of the metal roofs in Montana have been put on incorrectly. We learned the correct way to install a metal roof and various ways to re-roof a building that will fix any leaks and make a building more stable and valuable. We learned how to market our company better and have since made some changes. We will soon have a website up and running and now accept credit cards for the gutter portion of our company. We are working on providing a "good, better, best" option for all of our customers so they will have more of a choice in the quality and financial departments of their roof and gutter system. We learned about new tools and have bought some to use on our jobs. We also learned about new products (hangars, screws) and have started using them on jobs which has made our lives much easier!

Everyday it seems like one of us says "Remember what Bill said..."who was one of the main speakers at school and the convention. We refer back to our notes almost daily from the convention. This was a great way to continue our education and was worth every penny of it. Hopefully we can go again next year!

Heidi Torgerson

*Ace Roofing & Gutter, LLC*

# SPECTEC

THUNDERBIRD INTERNATIONAL CORPORATION

Bill McChesney, Chair  
Rick Laible, Vice-Chair  
Ken Hansen  
Walter McNutt  
Bill Nooney  
Jon C. Sesso  
Ryan Zinke

February 10, 2009

Dear Members of the Joint Appropriations Subcommittee on General Government,

We have had several employees attend ISO 9000 training using Incumbent Worker Training Grants that Susan Hanken of the Livingston Job Service helped us receive.

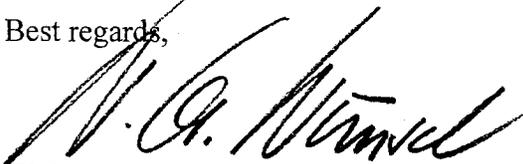
This training has assisted the two engineers intimately involved with keeping our ISO 9000 certification up to date to intelligently plan and execute all the testing and audits required. This has been invaluable.

The end result of everyone's attendance was that they gained a much more in-depth understanding of why we follow certain work rules, standards and procedures in relationship to ISO certification. It also gave them ideas for how to improve their areas at work.

Overall, this training has been valuable for our business practices, product quality and employee relations. Our employees strive to manufacture excellent products, which in turn increases our sales and leads to higher salaries for them.

We are grateful for receiving these grants and hope that you continue to fund Incumbent Worker Training Grants in the future.

Best regards,



Walter G. Wunsch  
President

Sue,

Please forward my letter of support of the BEAR training grants to all of the appropriate people. Thank you.

Denise  
Big Bear Electric, LLC  
406-222-1900

Dear Appropriations Committee:

My name is Denise Bassett and I co-own Big Bear Electric, LLC in Livingston. I am grateful for the opportunity to have received training grants thru your program.

Both times these funds enabled my company to send employees to trainings vital to the growth of the company. Recently, we sent my husband, Mark Bassett, to the HERS training in Billings in January of this year. We are very excited to be a part of the GREEN movement and to assist our customers in making the transition to eco-friendly options. The HERS training opportunity came at a time when our customers are having a hard time paying us and we have had to juggle our finances to compensate for the lack of income. If the Incumbent Worker Training Grant funds had not been available, there is no way Mark could have attended this training. We just didn't have the money. Not only did the grant funds cover the \$1,200.00 training course, but also the hotel room and gas to drive to and from Billings, totaling an additional \$462.00. Spending money on training during this recession is the last way I can spend money when I'm concerned how I'm going to make payroll next week.

GREEN Technology is an industry that is growing fast and has the full support of the public. There is a natural interest in utilizing GREEN alternatives and people are willing to invest in GREEN options because the value received far outweighs the low cost, traditional choices. This is powerful because we are in a recession and our economy has slowed immensely. In this slow economy I know my company is on the right path because we continue to receive positive feedback for going GREEN. Trainings like these empower small business owners, like myself, to keep moving forward in this down economy.

We are electrical contractors and we specialize in electrical applications. The HERS training and any potential GREEN technology class is an outstanding investment in our type of business. Learning different GREEN building perspectives helps us to provide better and more cost effective options for our customers. These types of trainings are a great way to invest our tax dollars into a prosperous future for our community. It is my sincere wish and recommendation that you continue this program and expand it for the entire state. Thank you.

Denise Bassett  
Big Bear Electric, LLC  
406-222-1900 office  
406-222-1910 fax



MAVERICK REALTY

313 W. PARK STREET  
LIVINGSTON, MI 59047

BUS. (406) 222-0364  
TOLL FREE (800) 678-8189  
FAX (406) 222-6068

Re: Joint Appropriations Subcommittee on General Government

Dear Distinguished Members,

I have utilized the Incumbent Worker Training Grant for one of my employees since November of 2007. The grant funds have had a fabulous impact on my business. The training that we pursued with the help of the grant funds resulted in increased productivity, ongoing management of the office, and heightened interaction with existing clients. My employee is able to offer more professional services to the business, our partners, and our clients.

The Incumbent Worker Training program is a tremendous success and it will have a trickle down effect. My employee will be able to apply the training throughout her career. Since the training that the grant helped me to provide to my employee, the business has received increased sales by 25% and I predict that sales will increase even more once my employee finishes with the CRS designation. Part of her wage is tied to production. The advancement in skills that she received with the help of the grant is directly related to her increase in production. She has received an increase in wages as a result. Also, the E Pro training that the grant funds helped to pay for has increased the number of buyers and referral traffic to her desk. As a result her commissions also increased on top of her wages.

Overall, the professional education and resulting advancement directly affected the business' production and sales. I equate CRS with a graduate degree for Realtors. E Pro training can be applied right away to enhance the business. Not every Realtor is willing to invest in education and the grant funds have allowed this business the opportunity and the means to make those investments. The training grant program made it possible to provide the education; especially now while the economy is slow and businesses can not spend the money. The grant funds could not have come at a better time! My business and employee will be prepared when the economy picks up and people return to the market.

The Incumbent Worker Training Grant program is a worthy investment for State Government. I recommend continuing this program to small businesses statewide. Increasing the skills of our workforce and investing in small businesses not only improves Montana's economy; it prospers our State and makes us competitive with the rest of the nation.

Respectfully,

A handwritten signature in cursive script, appearing to read "Michelle Becker".

Michelle Becker CRB, CRS, ABR, GRI  
Broker / Owner

**John P. Mabie, CPA, P.C.**

P.O. Box 1282

201 W. Park St., Suite 202

Livingston, MT 59047

Phone: 406-222-1010 \* Fax: 406-222-1133

E-mail: [jpmabie@msn.com](mailto:jpmabie@msn.com)

January 23, 2009

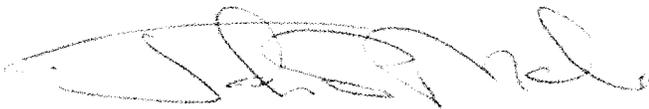
To Whom it May Concern:

The Incumbent Worker Training Grant Funds that were made available to my firm during 2008, made it possible to better train my staff personnel, enabling them to provide higher quality and more knowledgeable service to our valued clients. In a small public accounting firm, continuing education is essential to keep up with the constant changes in accounting law, bookkeeping and accounting software programs like Excel and Quickbooks. The program made quality education programs possible to the firm.

Since I knew the program was available, I was able to hire individuals and then train them. Without the program, the individuals that I did hire would not have qualified for the positions and would not have been hired. Due to the Incumbent Worker Training Grant Funds, our firm was able to increase salary to employees who participated in the training programs provided by the grant. We are also able to now hire another individual and do hope that the grant program will continue. It is a great asset in improving the qualifications of our employees and making them better in their jobs. It also gives them better qualification should they need to seek employment elsewhere in the future.

As a small business employer (total of four employees), I do hope you continue the program in my area and I feel expansion of the program to the entire state of Montana would be a good thing for the small business community. Small business does most of the hiring in Montana and they are the ones who need the most financial help to get running smoothly with fully trained personnel.

Thank you for your consideration.



John P. Mabie CPA PC

LIVINGSTON VETERINARY HOSPITAL

1104 East Park Street  
Livingston, Montana 59047  
406/222-3011



Dr. Jeffrey R. Dickerson, DVM  
Dr. Lindsey Ehlers, DVM

January 23, 2009

TO: Joint Appropriations Subcommittee on General Government  
FR: Dr. Jeff Dickerson, Owner  
Livingston Veterinary Hospital  
RE: Incumbent Worker Training Grant Funds

I write this letter to the subcommittee asking for continued funding of the IWTG program for small businesses in Montana. My veterinary business employs 7-9 people and has participated in the successful IWTG pilot program. This pilot program has already helped us train and retain present employees through improving their skills which in turn increases their job satisfaction and loyalty to our business. Additionally, this is increasing the business' ability to be profitable by increased use of specialized equipment and hospital space, and improved employee efficiency. And, this allows our business to improve our contributions to our community by providing higher paying jobs and higher levels of local spending by employees, supporting community volunteering of employees and paying higher taxes because of investing in improved, high value business equipment, higher employee payroll taxes and higher business taxes.

This type of support and funding for small businesses from our state is very critical to our viability, but we have not previously had the advantages of state support. Such support is often more available to larger businesses that are given tax breaks of many types, and more access to employee training programs because of their large human resource staffs and administrative employees that can write grants and lobby for tax incentives. Yet small businesses like mine continue to grow in employee number and wages paid and in business real estate size and equipment, thus increasing the tax dollars paid by small businesses. In small businesses there is not often enough money to provide the level of specialized training to stay competitive and profitable while meeting the ever increasing employee retention demands such as the medical insurance we have provided for years. In today's economic pressures, this program will and has helped my employees have increased job satisfaction, increase the services we can offer patients and improve our business profits. As an example, my associate veterinarian recently attended a dental treatment and surgery training offered only out-of-state. This immediately increased her ability to discuss and educate pet owners about the critical need and value of such care to the patients, while also giving her the skill base to do the technical treatments and surgeries. In the two months immediately following completion of her training, 25% and 14% more patients respectively are having these procedures done. This improvement is a direct result of the IWTG pilot program and further proving that good medical care results in good business and strong communities.

I would highly recommend continued support for the program so small business in Montana can:

- Improve employee skill and job satisfaction resulting in business loyalty and employment retention.
- Continue answering to the increasing needs of our customers, again resulting in higher levels of job satisfaction, etc.
- Provide better opportunities for profitability while returning valuable community support through employee spending and higher business related taxes.

Thank you for supporting small businesses and communities in Montana.

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Dear Joint Appropriations Sub Committee  
Helena, Montana:

January 24, 2009

The IWTG fund program enabled Montana Boatbuilders Inc. to send two employees to training which would otherwise been out of reach financially. Our company received grants which covered travel and tuition expenses with matching funds from our company for training advanced composites techniques at a boatbuilding school in Maine for one employee and to send another employee to the same school to be trained in custom marine bronze casting. This type of training is rarely available in small sessions other than technical college programs. The ability to send our shop foreman to this training in a week long period was invaluable. The cost of the program while, not exorbitant, was prohibitive to our small six person company, particularly when factoring in tuition, room and board, airfare, regular wages, taxes, etc.

The result from the advanced composites class was that the employee quickly learned the specific knowledge needed for applying advanced composite techniques to our production line. These changes were able to be implemented very soon after his return with subsequent training of other employees as well as a further investment in tooling by MBB. (Yet another reason the funding was so critical).

The end result has been to give our small company the knowledge about tools, processing and implementation techniques to reduce man hours per composite part, increase part quality, and keep up with much larger manufacturers with regards to technology. This has kept us competitive with larger out of state companies and allowed us to decrease non-value added time in part making which increases the bottom line. Additionally MBB was able to increase the employees wages proportional to his skill set which we believe will aid us in retention.

The marine bronze program for which we received funds had a similar effect for our company. Making one-off bronze casting is expensive to outsource to a foundry. Using the techniques learned in the class we are now able to quickly and inexpensively build our own molds and make custom bronze parts on an as needed basis in house. While we still outsource large casting jobs locally, we now have the ability to make parts that individual customers request and make our products stand out from the rest of the industry out of state.

MBB would like to thank the State Dept of Labor and industry, the regional BEAR team and Sue Hanken of Livingston Job Service in particular for helping us achieve some of our goals as a result of the IWTG program. We would like to offer our enthusiastic endorsement of the program to be continued and expanded for the use of Montana companies like ours.

Sincerely,  
Jason Cajune, President  
Montana Boatbuilders, Inc.  
26 Pine Meadow Road  
Livingston, Montana 59047

**<http://www.montanaboatbuilders.com/>**

# Chiropractic First

Dr. Dale W. Williams  
Dr. Greg S. Oblander  
Dr. Douglas Nebeker  
Dr. Heidi Chapnick

Choose Chiropractic First

3307 Grand Avenue • Suite 101 • Billings, Montana 59102 • 406-652-6700

Big Sky EDA--BEAR Program  
Attn: Adele House/Kathy Moody  
222 North 32<sup>nd</sup> Street, Suite 200  
Billings, MT 59101

June 24, 2008

RE: BEAR Training Program

To Adele House and Kathy Moody,

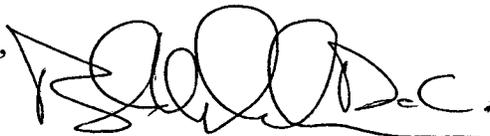
I would just like to express my sincere gratitude for selecting me as a participant in the BEAR program. Thanks to the funding provided by this program, I was able to take part in two separate seminars addressing health and wellness issues of this nation.

In a society where lifestyle choices have lead many to an alarming rate of childhood obesity, heart disease, and cancer, we as practitioners need the kind of information that can be gleaned by some of the leading experts in these fields.

My participation in these seminars, thanks to the BEAR program allowed me to complete both in rapid succession. This program not only allowed me personal and professional growth but I believe will assist the people of Montana avoid some of the pitfalls facing the United States as a whole.

I whole-heartedly support the BEAR program and believe it will assist other small businesses achieve greatness.

Sincerely,



Douglas Nebeker, DC

# WATER BOY, INC.

204 Shane Creek Road  
Columbus, Montana 59019  
(406) 322-1172 or (406) 321-2492

Stillwater County Economic Development Coordinator  
P.O. Box 881  
809 E 4<sup>th</sup> Ave N. Suite C  
Columbus, Mt 59019

To Whom This May Concern:

Water Boy, Inc. greatly appreciated the funding received for the MSHA refresher-training course that is required annually to do work on any mine site.

As the owner of Water Boy, Inc., I feel that the Incumbent Worker Training funding program (IWT) is as close to an asset, with out being one, that a small business could have! I say that in regard to the rising costs of everything (fuel, oil, tires, insurances, wages), and then to add all the expensive training required to keep your business above board and be competitive is a lot for a small business in Montana to manage.

Water Boy, Inc. applied for funding for the Wild land Fire Fighting courses that are also required to maintain our contracts with the Forest Service and the Bureau of Land Management, and was denied. This is a big part of our company income! As a small business in Montana, such as Water Boy, Inc. we have to be diversified! This makes us marketable to the government and to the private sector. These training requirements exist, they are expensive, some are days long and they are not classes given locally, increasing the costs even more for the small business! It would be greatly appreciated if the committee awarding these funds were given some latitude. Everything my company does changes with the seasons.

Training our work force makes us more marketable, makes them a better person and makes us a more qualified business to do the job!

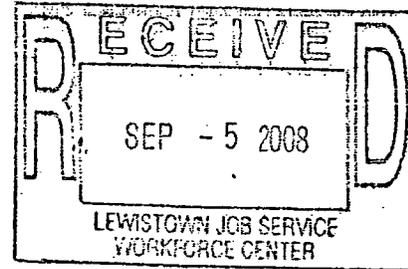
This small business would appreciate the continued funding for this program!

Respectfully

Bradley E. Robinette  
Owner

# Hobson Insurance

## Memo



**To:** Janis Duffy, Business Resource Consultant  
**From:** Dale Longfellow, VP Cherokee Capital Inc.  
**Date:** September 4, 2008  
**Re:** Completed Surveys

Please find enclosed the completed Survey forms that you requested be completed by Hobson Insurance and also the individual employees participating in the Incumbent Worker Training grant.

Due to the level of expertise required in the insurance industry and the high cost of obtaining the professional training, the grant is a vital to our small business. Our agency has developed a niche marketing strategy for servicing the insurance needs of retail buying groups located across the United States. We compete with local insurance agents in other states as well as large brokerage firms to bring business into our rural Montana office. In order to do so, it is imperative to have a qualified staff fully trained to handle the sophisticated needs and complex issues that today's business owners face. Also, due to the increasing demand from our national clients, we have recently made the commitment to offer personal insurance to the buying group members. We now have ten (ten) national groups that we handle from a community of 265 people in Central Montana.

With the support of this wonderful grant program, we are able to get our employees the necessary training at a much faster pace than our normal training budget would allow. We are fortunate to have a staff eager to pursue additional training and excited to earn professional designations.

We highly support the continuance of the Incumbent Worker Training Grant program.

Sincerely,

  
Dale Longfellow, Agency Owner

Enclosures

2/27/2008

To Amyee and the BEAR program,

We would like to thank you for your assistance with our employee's technical training, this has not only benefited her personally (allowing her to become independent from her parents) but has helped us gain an educated, very valued staff member. The doctors rely on their techs to perform specialized tasks to help alleviate time constraints which also benefit our clients as well. Having a highly trained technician is a difficult position to fill. To be able to provide a young Billings resident financial assistance for her education helps the community retain a productive citizen.

Thank You,  
Dr. Gary & Robyn Root

Feb-27-08 12:37P COMMUNITY PET HOSP.

406 652 1886

P.03

2-12-08

Dear Sirs:

My name is Jenna Jones and you are providing financial assistance with my college education. Your generosity has helped immensely by allowing me to afford to live independently while continuing the pursuit of my education in veterinary technology through online study.

Currently the college I am going through does not provide financial aid for the early levels of the veterinary courses. They suggest requesting financial assistance from the veterinary hospital where you work. So I was grateful when my boss mentioned your program to me.

Your generosity will also benefit my employer as I will then be able to apply my learning to my work at the veterinary hospital and eventually get my license as a veterinary technician.

Lastly, with assistance of my parents I am paying for my school without any loans, which I know will be a great benefit to me in the future. Thank you for financial assistance.

Sincerely,

Jenna Jones

Department of Labor & Industry  
WarmStone Fireplaces & Design

Ron Pihl is the owner and operator of an attractive Livingston business called WarmStone Fireplaces & Designs. One day recently he contacted me about an idea that he had. His business had qualified for the Department of Labor & Industry Incumbent Worker Training Grant (IWTG) funds that were approved by the Livingston Business Expansion and Retention Team (BEAR) four months earlier. With the help of the funds, Ron was able to provide training for three of his employees and himself in Finland and the trip was such a success that he wanted to tell people how grateful he was to the IWTG programs.

WarmStone designs and installs 'Tulikivi' soapstone fireplaces throughout the Rocky Mountain Region and has been building them in Montana since 1991. Soapstone is renowned for its extreme density and efficient thermal qualities. It is also soft enough to shape without wearing out machinery. Steadily, the business has been expanding and Ron and his crews travel throughout a six state area to install fireplaces or train people who want to start their own Tulikivi line. Tulikivi is the parent company located in Finland that, according to Ron, produces the best soapstone in the world.

With the support of the grant, Ron was able to train and retrain employees. The small crew spent one week in Juuka, Finland. Two of Ron's men, who have been with the company for over a year, worked in the Tulikivi custom shop with their Finnish Counterparts in an intensive one week on the job training session on current and new techniques. According to Ron, the custom shop fabricates one-of-a-kind fireplaces that are built for clients all over the world. Since 70% of WarmStone's sales are custom designed projects this was invaluable experience for the two men to see the "how's and whys" of Tulikivi's pre-built fireplaces before being sent to the U.S. company.

During the week, these two men also worked in the laboratory learning how to assemble the new WHIRLBOX fireplace from Tulikivi. They were able to observe and learn the procedures for safety and emissions testing giving them a better understanding of how changes in the product line evolve in order to keep up with regulators in North America. Ron also worked in the laboratory helping to build the models that would be used in testing for particulate matter essential to the product line then observing the actual testing and evaluation.

The trainings provided two laborers with the skills to become the Company's main Installers in the six state areas that they cover so the two Lead Men in the field now can move in to business operations alongside Ron and help with marketing and expanding their client base. As a result of the training, his employees have an invested interest in the company, Ron will increase his workforce by hiring additional laborers to fill the positions vacated by the promotions plus additional spots that the increased business will require, and he has hired another Cad Operator to keep up with the demand of his growing business.

### Incumbent Worker Training Survey

1. How do you feel your employee(s) and/or owner (Ralph Lewis and Elisha Lewis) implemented the training within their daily duties?

Enjoyed implimenting the "expreience" of shopping at our store. Making the p customers feel good and want to come back!

2. Has this training (Marketing/Branding) impacted the employee(s) and/or owner's wages (ie. raises and/or promotions)? The overall profitability of your company? If so, how?

No, just because the large increase in sales makes it hard to cash flow - but raises are in the future

3. Overall do you feel the Incumbent Worker Training funds spent have benefited your business? If so, how?

As a manager I had no formal training. This training allowed me to put a focus on the team and the future. I would have never attended the class without the funds provided.

4. Is there any future training that you may wish to receive that these Incumbent Worker Training funds could be used? You currently have used \$100.00 per employee of the \$2,000.00 available per full-time employee.

Definately more marketing - such as advertising  
store displays, where to put things, how to price products  
store layout and design.

5. Additional comments:

Very good program

# Chiropractic First

Dr. Dale W. Williams  
Dr. Greg S. Oblander  
Dr. Douglas Nebeker  
Dr. Heidi Chapnick

Choose Chiropractic First

3307 Grand Avenue • Suite 101 • Billings, Montana 59102 • 406-652-6700

May 21, 2008

Big Sky EDA--BEAR Program  
Adele House and Kathy Moody  
222 North 32<sup>nd</sup> Street, Suite 200  
Billings, MT 59101

RE: BEAR Training Program

Dear Adele House and Kathy Moody:

I wanted to take a minute and say a great big thank you for the BEAR Program. It is programs like this that allow me as a business owner and employee to further my knowledge and expand my opportunities for growth and development. By your having made these funds available to me, as well as the entire community, you have provided much needed training and business advancement opportunities to many of us who would not have this benefit by other means. Many of the things I learned have already been incorporated into my business and continue to help direct me in decisions and growth.

Your efforts in putting this all together are to be commended. I believe programs like this are crucial for small businesses and encourage you to continue to offer them. You have my full support.

Sincerely,



Greg Oblander, DC  
Chiropractic First  
Billings, MT 59102

1320 DIVISION ST.  
BILLINGS, MT 59101  
OFFICE (406) 294-7207  
FAX (406) 294-7209



**DIVISION MORTGAGE GROUP**  
*Residential & Commercial Lending*  
Affiliated with Affordable Home Loans, Inc.  
MT Lic. #4

December 20, 2007

Dear BEAR Members:

I cannot express my gratitude to have been awarded the opportunity of employee education through your incumbent worker training program. As a small business owner, I am faced with enormous expenses to train and develop my staff. I have been committed to accomplishing this task prior to receiving this grant. The incumbent worker training opportunity has not only helped to reduce my expenditure line it gives my staff further education and confidence to excel at their respective positions. We have recently been awarded a grant to send three of my loan officers to underwriting school through this program. This underwriting school will give our loan officers the ability to look through the eyes of an underwriter for every loan they originate and process, which will greatly reduce our loan delivery time. I am looking forward to sending these same loan officers to quality control school in the second year offered through the incumbent worker training grant.

At this time, I implore your members to reconsider a recent request for training of myself that your board has recently denied. That request was to allow incumbent funds for training at the 2008 Legislative Conference in Washington D.C. I cannot begin to express the importance of attending the Legislative Conference, as well as other NAMB conferences. It is at these conferences that I am able to receive the training that I personally need to stay abreast of the legislative issues that are constantly threatening the livelihood of the mortgage brokerage industry and the tools needed to keep myself and my staff at the forefront. Attending these conferences have allowed me the education needed to become a NAMB certified trainer able to offer continuing education courses to other licensed loan officers, realtors, and members of our community, i.e., first time home buyers. There are only about 150 active NAMB trainers across the United States. This type of training is not offered in our state. I am so committed to being an educator for my industry that I have recently completed an education center in the basement of my office building that can easily accommodate 32 people per class.

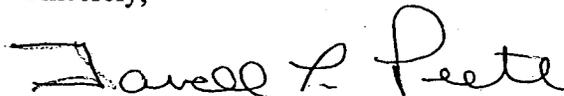
The typical conference that I attend is intense and action packed with information that is imperative to the operation of my business. Most conferences are 4 – 5 days each, with education classes each day starting at 7:00 a.m. and ending around 5:00 p.m., followed by receptions in the evenings. These conferences have given me the education needed to be able to qualify for and pass an examination to achieve the status of Certified Residential Mortgage Specialist (CRMS). I am the only CRMS in a three state region with only one

CRMS in each Idaho and South Dakota, and only five in the heavily populated state of Colorado. In total there are only about 500 CRMS designations across the nation. It is a very distinguished honor and I would not have been able to achieve that status without the education received by attending the conferences. Furthermore, the conferences have given me the opportunity to qualify to sit for an examination for Certified Mortgage Consultant (CMC). The CMC designation adds the layering of commercial expertise to my resume and is the highest designation offered in the United States. Currently there are only about 350 CMC designees. I hope to sit for and pass the CMC exam prior to attending the 2008 Legislative Conference. In addition, my entire staff has passed an examination which qualifies them as Certified General Mortgage Associates (GMA). This NAMB certification was introduced in July 2007 and there are about 50 inductees at this time of which 3 certifications belong to my staff members.

I currently serve as a board of director for the Montana Association of Mortgage Brokers and as the chairman for the education and membership committees. This conference offers national committee meetings that give me the opportunity to voice our state education problems and find solutions from a national perspective how to help educate loan originators on a state level. I have attached the schedule of events for your review.

Again, thank you so very much for already approving the education opportunity for my staff. I look forward to using those funds very wisely to better educate my staff and to offer the best trained group of individuals serving the mortgage needs of our community. Also, thank you for your time to read this letter and reconsider the importance that the Legislative Conference offers to my self improvement as a trainer and employer.

Sincerely,

A handwritten signature in cursive script that reads "Tavell L. Peete". The signature is written in dark ink and is positioned above the typed name.

Tavell L. Peete, CRMS

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FAX (406) 294-7209



**DIVISION MORTGAGE GROUP**  
*Residential & Commercial Lending*  
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MT Lic. #4

December 20, 2007

Dear BEAR Members:

I cannot express my gratitude to have been awarded the opportunity of employee education through your incumbent worker training program. As a small business owner, I am faced with enormous expenses to train and develop my staff. I have been committed to accomplishing this task prior to receiving this grant. The incumbent worker training opportunity has not only helped to reduce my expenditure line it gives my staff further education and confidence to excel at their respective positions. We have recently been awarded a grant to send three of my loan officers to underwriting school through this program. This underwriting school will give our loan officers the ability to look through the eyes of an underwriter for every loan they originate and process, which will greatly reduce our loan delivery time. I am looking forward to sending these same loan officers to quality control school in the second year offered through the incumbent worker training grant.

At this time, I implore your members to reconsider a recent request for training of myself that your board has recently denied. That request was to allow incumbent funds for training at the 2008 Legislative Conference in Washington D.C. I cannot begin to express the importance of attending the Legislative Conference, as well as other NAMB conferences. It is at these conferences that I am able to receive the training that I personally need to stay abreast of the legislative issues that are constantly threatening the livelihood of the mortgage brokerage industry and the tools needed to keep myself and my staff at the forefront. Attending these conferences have allowed me the education needed to become a NAMB certified trainer able to offer continuing education courses to other licensed loan officers, realtors, and members of our community, i.e., first time home buyers. There are only about 150 active NAMB trainers across the United States. This type of training is not offered in our state. I am so committed to being an educator for my industry that I have recently completed an education center in the basement of my office building that can easily accommodate 32 people per class.

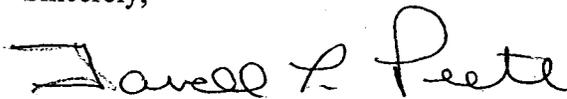
The typical conference that I attend is intense and action packed with information that is imperative to the operation of my business. Most conferences are 4 – 5 days each, with education classes each day starting at 7:00 a.m. and ending around 5:00 p.m., followed by receptions in the evenings. These conferences have given me the education needed to be able to qualify for and pass an examination to achieve the status of Certified Residential Mortgage Specialist (CRMS). I am the only CRMS in a three state region with only one

CRMS in each Idaho and South Dakota, and only five in the heavily populated state of Colorado. In total there are only about 500 CRMS designations across the nation. It is a very distinguished honor and I would not have been able to achieve that status without the education received by attending the conferences. Furthermore, the conferences have given me the opportunity to qualify to sit for an examination for Certified Mortgage Consultant (CMC). The CMC designation adds the layering of commercial expertise to my resume and is the highest designation offered in the United States. Currently there are only about 350 CMC designees. I hope to sit for and pass the CMC exam prior to attending the 2008 Legislative Conference. In addition, my entire staff has passed an examination which qualifies them as Certified General Mortgage Associates (GMA). This NAMB certification was introduced in July 2007 and there are about 50 inductees at this time of which 3 certifications belong to my staff members.

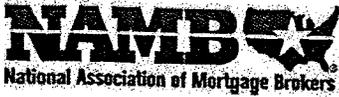
I currently serve as a board of director for the Montana Association of Mortgage Brokers and as the chairman for the education and membership committees. This conference offers national committee meetings that give me the opportunity to voice our state education problems and find solutions from a national perspective how to help educate loan originators on a state level. I have attached the schedule of events for your review.

Again, thank you so very much for already approving the education opportunity for my staff. I look forward to using those funds very wisely to better educate my staff and to offer the best trained group of individuals serving the mortgage needs of our community. Also, thank you for your time to read this letter and reconsider the importance that the Legislative Conference offers to my self improvement as a trainer and employer.

Sincerely,

A handwritten signature in cursive script that reads "Tavell L. Peete". The signature is written in dark ink and is positioned above the typed name.

Tavell L. Peete, CRMS

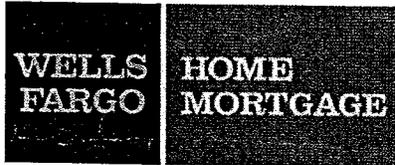


**2008 Legislative & Regulatory Conference**  
**New Challenges • New Ideas • Leading the Way in 2008**

**PROGRAM SCHEDULE** as of 12-13-07  
**Hyatt Regency Capitol Hill, Washington, D.C.**  
**February 4-8, 2008**

*All activities will take place at the Hyatt unless noted. Meeting space is located on the Ballroom & Lobby Levels and 2<sup>nd</sup> and 11<sup>th</sup> floors. Schedule is subject to change.*

Conference Sponsored by:



**Monday, February 4**

8:00am – 5:00pm  
**Registration & Refreshment Station** Ballroom Level Foyer

8:00am – 5:00pm  
**Education Courses – NAMBits-Introduction & NAMBits-Advanced**  
*(By Invitation Only)* Capital Room A & Capital Room B

8:00am – Noon  
**Media Training, Session I** Congressional B & C/D  
*Advance registration and nominal fee required. Space is limited to 6 participants per session.*

1:00pm – 5:00pm  
**Media Training, Session II** Congressional B & C/D  
*Advance registration and nominal fee required. Space is limited to 6 participants per session.*

4:00pm-6:00 pm  
**Commercial Committee Meeting** Olympic

5:30pm – 6:30pm  
**Press Conference for Media Training Participants**  
 Congressional B

6:00pm – 6:30pm  
**NAMBA Instructor Reception**  
*(By Invitation Only)* Columbia Foyer

**Tuesday, February 5**

7:00am – 5:30pm  
**Registration & Refreshment Station** Ballroom Level Foyer

7:00am – 8:00am  
**Continental Breakfast Buffet** Ballroom Level Foyer

8:00am – 5:00pm  
**Education Courses – NAMBits-Introduction ONLY**  
*(By Invitation Only)* Grand Teton

8:00am – 5:30pm  
**NAMBA Committee Meetings**  
*Most Committee Meetings Are Open to NAMBA Members - See Below for Exceptions.*

MEETINGS, Congressional C/D  
 NAMBA/SOUTHEAST 8:00AM-9:45 AM, Annual Convention 10AM-11:45 AM  
 NAMBA/WEST 12:30 PM-2 PM, NAMBA/NORTH 2:15 PM-4:00 PM

GENERAL OPERATIONS, Thornton ABC  
 Curriculum & Financial Literacy 8AM-9AM, Faculty & REC 9AM-10AM  
 Education 10:00 AM-Noon PM, Membership 1-3 PM

GENERAL OPERATIONS CONTINUED, Yellowstone/Everglades  
 Bylaws 8:00 AM-10:00 AM, Certification 10AM-Noon  
 Finance 3:30-5:30 PM (By Invitation Only)

GENERAL OPERATIONS CONTINUED, Grand Canyon  
 Awards Committee Dinner Meeting 7:00-9:00 PM (By Invitation Only)

GOVERNMENT AFFAIRS, Columbia A  
 State Relations 8:30AM-9:30 AM, Credit Scoring 9:30 AM-10:30 AM  
 NAMBPAC 10:30 AM-11:30 AM, Government Affairs 12:30-2:00 PM

GOVERNMENT AFFAIRS CONTINUED, Columbia Foyer  
 FHA/VA 8:30AM-9:30 AM, Affordable Housing 9:30 AM-10:30 AM  
 Consumer Protection 10:30 AM-11:30 AM, Non-Prime 11:30 AM-12:30 PM

COMMUNICATIONS & MORE, Concord  
 Ethics Noon-1 PM, Communications 1:30-3:30 PM

INDUSTRY PARTNERS, Grand Canyon  
 Industry Partner's Meeting Noon-2 PM (By Invitation Only)

8:00am – 10:00am  
**Education Courses – Ethics #1** Congressional B  
*Limited to 35 participants (\$20 supply fee applies)*

10:15am – 12:15pm  
**Education Courses – Ethics #2** Congressional B  
*Limited to 35 participants (\$20 supply fee applies)*

**Tuesday, February 5 Continued...**

All Day

**Nominees for Broker of the Year Interviews** Glacier

Afternoon **Lunch on your own**

1:15pm – 5:00pm

**How to Build Your Business Series**

Limited to 60 participants per session Congressional B

1:15pm – 1:45pm: **How to Use Certification and Lending Integrity to Build Your Business**

2:00pm – 2:45pm: **How to Participate in the Commercial Mortgage Industry**

3:00pm – 3:45pm: **How to Build Customers for Life**

4:00pm – 4:45pm: **How to Participate in FHA and the Reverse Mortgage Market**

2:00pm – 5:00pm

**Certification Workshop**

Limited to 25 participants Yosemite

(Check at the registration desk for onsite availability)

Your first opportunity in 2008 to learn more about NAMB's three credentials of quality and excellence—the CMC, CRMS and GMA!

3:30pm – 5:30pm

**State Executive Directors Meeting**

Thornton ABC

5:30pm – 7:00pm

**"Mardi Gras Madness" Opening Reception**

Sponsored by **Freddie Mac** at the Acadiana Restaurant -

- Acadiana's New Orleans style barbeque shrimp was named one of USA Today's top 25 dishes of 2005. Louisiana cooking at its finest.

Enjoy great food and drink with friends and associates. Bus transportation will be provided to and from the Hyatt

**Wednesday, February 6**

7:00am – 5:30pm

**Registration & Refreshment Station** Ballroom Level Foyer

7:00am – 8:00am

**Continental Breakfast Buffet** Ballroom Level Foyer

**General Sessions**

In Hilton/York/Valley Forge Rooms unless noted

8:00am – 8:45am

**NAMB President's Introduction & Welcome**

Welcome and Introduction by Wells Fargo, exclusive sponsor. NAMB Presidential Briefing. George Hanzimanolis, CRMS, and **Distinguished Guest**

**Speaker**, The Honorable Barney Frank (D-MA), Chairman of the House Financial Services Committee

(Invited)

8:45am – 10:15am

**Panel I – Mortgage Reform: Challenges and Risks**

Panelists: *To Be Announced*

10:15am – 10:30am

**Refreshment Break** Ballroom Level Foyer

10:30am – 11:00am

**Guest Speaker**, The Honorable Spencer Bachus (R-AL), Ranking Member of the House Financial Services Committee (Invited)

11:00am – 11:30am

**Panel II – CSBS/AARMR: The Nationwide Licensing System**

Panelists: *To Be Announced*

11:30 am – 12:00 pm

**Guest Speaker**, The Honorable Gary Miller (R-CA), Member of the House Financial Services Committee (Invited)

12:00pm – 1:30pm

**Lunch & Keynote Luncheon Speaker** Regency A  
The Honorable Ben S. Bernanke, Chairman of the Federal Reserve Board (Invited)

1:30pm – 2:30pm

**Panel III – RESPA Reform 2008**

Panelists: *To Be Announced*

2:30pm – 3:00pm

**Guest Speaker**, The Honorable Richard Shelby (R-AL), Ranking Member of the Senate Committee on Banking, Housing and Urban Affairs (Invited)

3:00pm – 3:15pm

**Refreshment Break** Ballroom Level Foyer

3:15pm – 4:15pm

**Panel IV – The State Round-Up: A Glimpse of the Future**

Panelists: *To Be Announced*

4:15pm – 4:45pm

**Guest Speaker**, The Honorable Alphonso Jackson, Secretary, Department of Housing and Urban Development (Invited)

4:45pm – 5:00pm

**Closing Remarks**

8:00am – 5:00pm

**Education Courses – NAMBits- Advanced ONLY**

(By Invitation Only) Congressional A

8:00am-5:00pm

**Press Room Open** Concord

5:00pm – 6:00 pm

**Reception Sponsored by Fannie Mae**

Thornton Room, 11<sup>th</sup> Floor

6:00pm – 9:00pm

**NAMPAC Dinner & First Annual President's Roast**  
A NAMB Members Only Event – Additional fee required  
Regency A

**Thursday, February 7**

**NAMB LOBBY DAY**

*Continued on next page...*

**Thursday, February 7**  
**NAMB LOBBY DAY**

7:00am – 11:00am

**Lobby Day Registration Open** Ballroom Level Foyer

8:00am – 8:45am

**Advocacy 101** Regency A

Tips & tools for effective communications

*Roy DeLoach, NAMB Exec. VP & NAMB Lobbyist Team*

8:00am – 5:30pm **Lobby Day Visits**

*Shuttle transportation will not be provided. If you have any special mobility needs, please notify NAMB at least 30-days in advance with your request.*

1:00pm – 6:00pm

**NAMB R & R Rooms** TBD House Office Building

TBD (1:00pm-3:30pm)

TBD (3:00pm-6pm)

5:30pm – 7:30pm

**Congressional Reception** at the Cannon House Office Building Caucus Room

*\* Official NAMB Conference Name Badge/Registration and Photo Identification are required.*

**Friday, February 8**

8:00am – 9:15am

**NAMB Delegate Council Roundtable Breakfast**

(Choice of three)

**Delegate Council Training** Ticonderoga

**State Presidents** Valley Forge

**Government Affairs** Yorktown

9:30am – 1:00pm

**NAMB Delegate Council Meeting** Open to NAMB Members

Regency A

11:00am – 11:30am

**AM Break** Ballroom Level Foyer

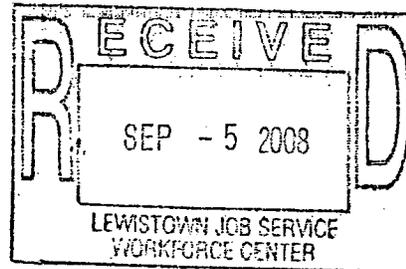
1:00pm – 6:00pm

**NAMB Board Lunch and Meeting** (meeting starts at

1:30pm - Open to NAMB Members) Thornton ABC

# Hobson Insurance

## Memo



**To:** Janis Duffy, Business Resource Consultant  
**From:** Dale Longfellow, VP Cherokee Capital Inc.  
**Date:** September 4, 2008  
**Re:** Completed Surveys

Please find enclosed the completed Survey forms that you requested be completed by Hobson Insurance and also the individual employees participating in the Incumbent Worker Training grant.

Due to the level of expertise required in the insurance industry and the high cost of obtaining the professional training, the grant is a vital to our small business. Our agency has developed a niche marketing strategy for servicing the insurance needs of retail buying groups located across the United States. We compete with local insurance agents in other states as well as large brokerage firms to bring business into our rural Montana office. In order to do so, it is imperative to have a qualified staff fully trained to handle the sophisticated needs and complex issues that today's business owners face. Also, due to the increasing demand from our national clients, we have recently made the commitment to offer personal insurance to the buying group members. We now have ten (ten) national groups that we handle from a community of 265 people in Central Montana.

With the support of this wonderful grant program, we are able to get our employees the necessary training at a much faster pace than our normal training budget would allow. We are fortunate to have a staff eager to pursue additional training and excited to earn professional designations.

We highly support the continuance of the Incumbent Worker Training Grant program.

Sincerely,

  
Dale Longfellow, Agency Owner

Enclosures

Feb-27 08 12:36P COMMUNITY PET HOSP.

406 652 1886

P.02

2/27/2008

To Amyee and the BEAR program,

We would like to thank you for your assistance with our employee's technical training, this has not only benefited her personally (allowing her to become independent from her parents) but has helped us gain an educated, very valued staff member. The doctors rely on their techs to perform specialized tasks to help alleviate time constraints which also benefit our clients as well. Having a highly trained technician is a difficult position to fill. To be able to provide a young Billings resident financial assistance for her education helps the community retain a productive citizen.

Thank You.

Dr. Gary & Robyn Root

Feb-27-08 12:37P COMMUNITY PET HOSP.

406 652 1886

P.03

2-12-08

Dear Sirs:

My name is Jenna Jones and you are providing financial assistance with my college education. Your generosity has helped immensely by allowing me to afford to live independently while continuing the pursuit of my education in veterinary technology through online study.

Currently the college I am going through does not provide financial aid for the early levels of the veterinary courses. They suggest requesting financial assistance from the veterinary hospital where you work. So I was grateful when my boss mentioned your program to me.

Your generosity will also benefit my employer as I will then be able to apply my learning to my work at the veterinary hospital and eventually get my license as a veterinary technician.

Lastly, with assistance of my parents I am paying for my school without any loans, which I know will be a great benefit to me in the future. Thank you for financial assistance.

Sincerely,

Jenna Jones

Department of Labor & Industry  
WarmStone Fireplaces & Design

Ron Pihl is the owner and operator of an attractive Livingston business called WarmStone Fireplaces & Designs. One day recently he contacted me about an idea that he had. His business had qualified for the Department of Labor & Industry Incumbent Worker Training Grant (IWTG) funds that were approved by the Livingston Business Expansion and Retention Team (BEAR) four months earlier. With the help of the funds, Ron was able to provide training for three of his employees and himself in Finland and the trip was such a success that he wanted to tell people how grateful he was to the IWTG programs.

WarmStone designs and installs 'Tulikivi' soapstone fireplaces throughout the Rocky Mountain Region and has been building them in Montana since 1991. Soapstone is renowned for its extreme density and efficient thermal qualities. It is also soft enough to shape without wearing out machinery. Steadily, the business has been expanding and Ron and his crews travel throughout a six state area to install fireplaces or train people who want to start their own Tulikivi line. Tulikivi is the parent company located in Finland that, according to Ron, produces the best soapstone in the world.

With the support of the grant, Ron was able to train and retrain employees. The small crew spent one week in Juuka, Finland. Two of Ron's men, who have been with the company for over a year, worked in the Tulikivi custom shop with their Finnish Counterparts in an intensive one week on the job training session on current and new techniques. According to Ron, the custom shop fabricates one-of-a-kind fireplaces that are built for clients all over the world. Since 70% of WarmStone's sales are custom designed projects this was invaluable experience for the two men to see the "how's and whys" of Tulikivi's pre-built fireplaces before being sent to the U.S. company.

During the week, these two men also worked in the laboratory learning how to assemble the new WHIRLBOX fireplace from Tulikivi. They were able to observe and learn the procedures for safety and emissions testing giving them a better understanding of how changes in the product line evolve in order to keep up with regulators in North America. Ron also worked in the laboratory helping to build the models that would be used in testing for particulate matter essential to the product line then observing the actual testing and evaluation.

The trainings provided two laborers with the skills to become the Company's main Installers in the six state areas that they cover so the two Lead Men in the field now can move in to business operations alongside Ron and help with marketing and expanding their client base. As a result of the training, his employees have an invested interest in the company, Ron will increase his workforce by hiring additional laborers to fill the positions vacated by the promotions plus additional spots that the increased business will require, and he has hired another Cad Operator to keep up with the demand of his growing business.

### Incumbent Worker Training Survey

1. How do you feel your employee(s) and/or owner (Ralph Lewis and Elisha Lewis) implemented the training within their daily duties?

Enjoyed implimenting the "expreience" of shopping at our store. Making the p customers feel good and want to come back!

2. Has this training (Marketing/Branding) impacted the employee(s) and/or owner's wages (ie. raises and/or promotions)? The overall profitability of your company? If so, how?

No, just because the large increase in sales makes it hard to cash flow - but raises are in the future

3. Overall do you feel the Incumbent Worker Training funds spent have benefited your business? If so, how?

As a manager I had no formal training. This training allowed me to put a focus on the team and the future. I would have never attended the class without the funds provided

4. Is there any future training that you may wish to receive that these Incumbent Worker Training funds could be used? You currently have used \$100.00 per employee of the \$2,000.00 available per full-time employee.

Definately more marketing - such as advertising  
Store displays, where to put things, how to price products  
store layout and design.

5. Additional comments:

Very good program

# Chiropractic First

Dr. Dale W. Williams  
Dr. Greg S. Oblander  
Dr. Douglas Nebeker  
Dr. Heidi Chapnick

Choose Chiropractic First

3307 Grand Avenue • Suite 101 • Billings, Montana 59102 • 406-652-6700

May 21, 2008

Big Sky EDA--BEAR Program  
Adele House and Kathy Moody  
222 North 32<sup>nd</sup> Street, Suite 200  
Billings, MT 59101

RE: BEAR Training Program

Dear Adele House and Kathy Moody:

I wanted to take a minute and say a great big thank you for the BEAR Program. It is programs like this that allow me as a business owner and employee to further my knowledge and expand my opportunities for growth and development. By your having made these funds available to me, as well as the entire community, you have provided much needed training and business advancement opportunities to many of us who would not have this benefit by other means. Many of the things I learned have already been incorporated into my business and continue to help direct me in decisions and growth.

Your efforts in putting this all together are to be commended. I believe programs like this are crucial for small businesses and encourage you to continue to offer them. You have my full support.

Sincerely,



Greg Oblander, DC  
Chiropractic First  
Billings, MT 59102

## Incumbent Worker Training Survey

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Store displays, where to put things, how to price products  
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5. Additional comments:

Very good program

Scale - 1 to 5 - measurement - Jack to Lisa  
Copies to the Melissa = how many BEAR - interviews  
since -

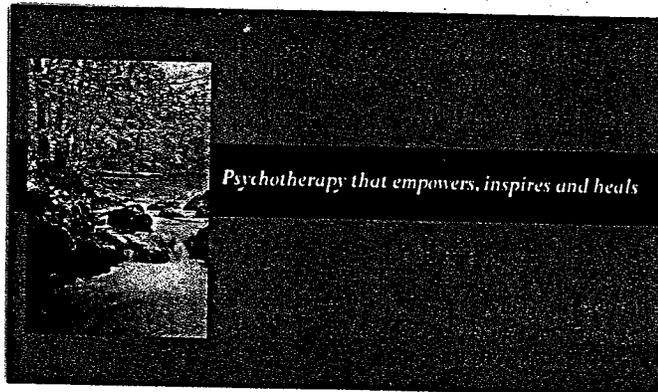
Dear Adele,

I want to sincerely thank you  
for your help and support  
through the BEAR program that  
helped me attend two fantastic  
conferences this fall.

I am so grateful for all you do.

Warmly,

Betsy Whitaker-Davis, MEd



*ServiceMASTER*  
*Clean*

*The clean you expect.  
The service you deserve.®*

January 26, 2009

Appropriations Committee  
Montana State Legislature

RE: Incumbent Worker Training/B.E.A.R Programs

To Whom It May Concern:

Our small business in Livingston is called ServiceMaster Restoration. We are a locally owned franchise of the national ServiceMaster organization based in Memphis, Tenn. We have been in business in Livingston for 13 years. We restore homes to their pre-fire or flood damage condition. Last year, we participated in the pilot of the B.E.A.R program, and were recipients of Incumbent Worker Training Grant funds.

This opportunity was particularly exciting for our business. Over the past 10 or so years, the ServiceMaster Corporation, along with a couple of other national disaster restoration companies, and many large homeowners' insurance companies, began transforming the way homeowner's insurance fire and flood claims are handled. The "old" way was for the homeowner to have to select from a list of local companies, and do their own research on the quality of their work, reputation, knowledge, etc. The "new" process is called Quality Restoration Vendor or QRV. This program was designed to make homeowner's insurance claims a bit more like health insurance. We are now part of a "preferred provider" network, the participants in which have agreed to pricing, quality, great customer service, experience, and other specifications in order to be a part of the insurance carrier's network. The result is that homeowner and their homeowner's insurance company can be assured that each job was completed by a certified specialist who understood and agreed to the expectations of the program.

In return for our certification in this program, we are guaranteed first response for restoration claims through these contracted insurers. Along with this comes streamlined efficiency of payment on claims to us.

We had put this training off for a long time because we could not afford to send our staff to 1 week each of specialized training, and our owner to 4 weeks specialized training. With the help of the incumbent worker training funds, we were able to become certified, and our staff now have advanced skills they can carry with them should they choose to move on from our company. We have seen an increase in our restoration business of about 7% since becoming certified in the Spring of 2008.

P.O. Box 1272  
25 Billman Lane

Livingston

406-222-5865

The anticipated benefits of this program to the State of Montana are:

- Provides training to workers the company they work for may not have otherwise been able to afford.
- Small businesses employ a great percentage of the nation's workforce – and especially in Montana.
- Small businesses do not always have the capital to provide extra or specialized training to their staff.
- Putting tax dollars directly into businesses to increase the skill level of our state's workers only makes the quality of work done in Montana that much better.
- With a reputation for a quality workforce, companies will be encouraged to start business in Montana, creating more jobs and opportunity.
- In our case, increase in revenue creates a stronger Montana business, which in turn creates a stronger Montana economy!
- Training workers creates a strong Montana workforce.

In closing, I would like to encourage the appropriations committee to continue funding the Incumbent Worker Training Grant and B.E.A.R programs to continue to create strong Montana businesses and a strong, well-trained Montana workforce! If the funding does not continue, Montana will have missed out on a great opportunity to track the data on how this program might have helped positively impact the success of businesses, and in turn the overall economy in our state. Training workers for new skills is a form of economic stimulus which will last well beyond any check cashed at the bank.

Sincerely,

John and Lara Salazar  
Owners, ServiceMaster Restoration



January 22, 2009

Dear Sir or Madam:

Alpine Plumbing, Heating and Cooling is a family owned business covering the span of four generations and over 55 years. Our family supports Billings and the surrounding communities. Our goal is to provide the best customer care, product and service.

We were asked to say a few words about the Incumbent Worker Training grant program and what it has done for our business. To put it briefly, IWT makes our company, the owners and the employees within strive to meet higher standards and broaden our goals.

We initially met with Kathy Moody and Adele House and were happily surprised to see that they were so incredibly supportive in helping us strengthen our business. Their goal was to listen and learn from us, obtain clear directives of what our needs are and provide appropriate resources to address the issues identified. The first priority was training.

Training is key to the success of Alpine since we are providing a professional service to our residential and commercial customers. Our technicians must meet State of Montana's plumbing code requirements in order to stay employed. IWT provided us with financial support to continue the apprenticeship program at a steady pace. We were also able to sign up an additional apprentice and start his training through the IWT grant.

Our employees are the direct link to the customers and we want to ensure the customer is happy with the service provided. Incumbent Worker Training funds have allowed us to broaden our training opportunities. We have completed the following: 1)Selling to Women & Couples, 2)Managing Excellence to Keep Customers for Life, 3)Matchmaking between Contracting Officers & Small Business Representatives, 4)Fast Trac class- Maximizing the growth potential of your business 5)and upcoming boiler training class. Our motivation to attend training sessions and continually improve ourselves is a direct link to our relationship with the BEAR and Job Service representatives.

Alpine has grown beyond all expectations since our association with the Incumbent Worker Training program. We've updated our logo giving ourselves a fresh look. This involved changing letterhead, business cards, uniforms, vans, building signs, etc. The most important lesson I've learned is that change and improvement is not an expense. It's an investment. With the assistance of IWT funding, we have made an investment in our future ultimately improving our business, our economy and our community.

Sincerely,

Robert & Diane Tehle

*ALPINE plumbing, heating, cooling & remodeling*

P.O. Box 80090, Billings, MT 59108 / 406.252.7100 tel / 406.252.7161 fax  
www.AlpineBillings.com

FISHTAIL CREEK SERVICES INC  
PO BOX 155  
FISHTAIL, MT 59028-0155  
OFFICE (406) 328-4944 FAX (406) 328-7277  
E-MAIL BBRUST@NEMONTEL.NET

Dear Ms. Kramer,

I am writing you to let you know just how much the Bear program helped me with the learning curve I was faced with when I had to switch my accounting software. I am an owner of a small company and I needed to learn a whole new system quickly to maintain my clients. This program afforded me this opportunity.

The knowledge that I obtained in the process has enable me to process my clients bookkeeping needs in a much more efficient manner. This leaves me more time to work on expanding my client base.

I hope that the State of Montana keeps this program intact for all small business owners. It's making our state a much more attractive place to do business.

Sincerely,

Bob Brust



February 12, 2009

Dear Senate Business, Labor and Economic Affairs Committee:

This is a letter in support of the Incumbent Worker Training Bill – SB 388. Our Billings BEAR team piloted the incumbent worker training program for the Department of Labor for the last two years and had remarkable success with the small companies. Montana does not have incumbent worker training dollars and companies (20 employees and less) have difficulty providing relevant training for their employees. We feel this training is vital to assist our small companies grow and prosper.

The Department of Labor has tracked the successes of the training opportunities that have been provided. Information from our Business Expansion And Retention (BEAR) interviews indicates that a large percentage of the resources requested by our clients have to do with workforce training. These training dollars have the added advantage of providing workers who may not have had training prior to these opportunities, with skills that they can carry with them throughout life, thus positively impacting their ability to get employment and advance their careers

Thus far these dollars have been restricted to SE Montana and if this bill is passed it will allow the opportunity for all BEAR programs throughout the state to assist their small businesses and help them expand. With the current economy the emphasis on our "home-grown" existing businesses will be one of the most positive opportunities we have to work through the economic issues that impact Montana.

Sincerely



Steve Arveschoug  
Executive Director  
Big Sky EDA/EDC

222 North 32nd Street, Suite 200  
Billings, Montana 59101-1948  
406.256.6871 Fax 406.256.6877

[www.bigskyeda.org](http://www.bigskyeda.org)  
[www.bigskyedc.org](http://www.bigskyedc.org)

Date: February 13, 2009

From: Beartooth Resource Conservation and Development  
Joel Bertolino Project Coordinator

TO: Senate Business, Labor and Economic Affairs Committee

RE: SB 388 Incumbent Worker Training Bill

Beartooth RC&D has been working with the Incumbent Worker Training Grants through the Business Expansion and Retention program for several years. Since the beginning of this program our organization has worked with the local economic development organizations in our region to do informational presentations on the program and teamed up with members of the BEAR team to go door to door in each of our counties in an effort to get the assistance and training to the small businesses in our communities. The program started in Billings and Yellowstone County and in the last year we have successfully launched the program with numerous small businesses in Sweetgrass, Stillwater, Carbon, and Big Horn Counties.

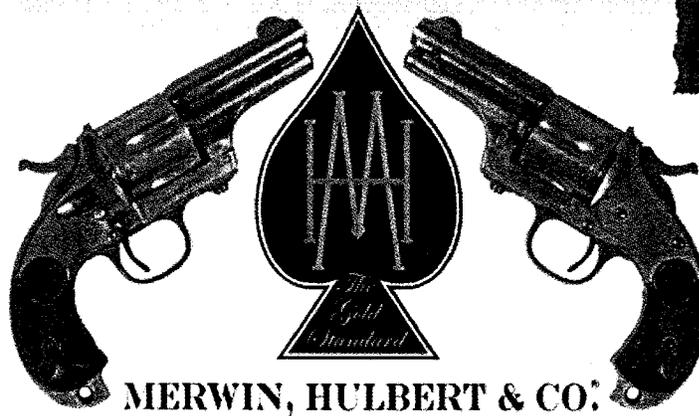
The value of funding for projects like the Incumbent Worker Training Grants in the 21<sup>st</sup> Century workforce training package is integral to the sustainability of our small rural businesses. One of the largest needs of our small business owners is access to high quality training resources on everything from industry specific or business specific technical education to customer service, QuickBooks, accounting and marketing education. In the last year we have assisted Bunkhouse Originals of Big Timber with a training that is not offered in the state to allow the owner to further the development of his craft. 3 Brothers Pizza in Hardin was able to attend a local semester of agriculture business classes with the help of these funds. The class has allowed the business to become more knowledgeable with financial accounting, creating projections and overall business planning. Deans Irrigation in the Bridger area had the opportunity to attend technical training on their irrigation systems that allows them to better serve their customer base with the help of Incumbent Worker Training Funds. The need for this type of assistance is more acute now than ever, we hope you will look favorably upon the request for funding of the Incumbent Worker Training Grant program.

Should you have any questions, please contact our office 406-962-3914

Sincerely,



Joel Bertolino  
Project Coordinator, Beartooth RC&D-Joliet, Montana



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**RE: Incumbent Worker Training Grant program funding for next biennium**

*Feb. 13, 2009*

To: Montana State Legislators;

For 60 years Montana overlooked the need to subsidize training of adults for actual local jobs (Mississippi and Louisiana began funding this in 1943, Montana was the 50<sup>th</sup> state to allocate funds for this.) While OPI and Higher Education coach their pleas for more funds as though they were in fact training Montana's workforce, the more employers you talk to in the state the greater the gap you'll notice between what's taught and what's needed, going back for decades and worsening rather than improving, except at the Colleges of Technology. Ignoring or delegating the training need to the education establishment seems the most significant reason why Montanans' wages have been among the lowest in America when every other state was spending more in targeted worker training and getting real results in both urban and rural employment. See Dr. James Cobb's 50 year study in the book "Selling the South."

While our company is too large for the current program's parameters, I've seen it provide critical help to the Montana small businesses who have been able to access it. In reality all 420,000 Montana workers would benefit from additional training so it's hard to find any program beyond

roads and water infrastructure that can potentially benefit so many Montanans, and provide a direct financial return to the state coffers through increased personal incomes (and the resulting taxes.) The creation of new and incumbent worker training funds has been one of the smartest, most cost-effective, and actually self-funding ways to address Montana's lagging wages in the state's history. No Montana employer other than state government and public education have been able to afford the depth and range of training needed for their employees so the gap worsens after mistargeted public education (wrong math skills, wrong languages, fragmented sciences, dwindling business and shop classes) and higher education training people for jobs that often never existed, let alone obsolesced decades ago.

Supporting and expanding the IWTG program so ALL of Montana can access it with adequate funding, which would still be a rounding error in public education funding, is one of the most effective impacts you can make not only for your constituents but for generating new dollars to support the other needs of the state.

Untrained workers don't earn or sustain trained worker wages.

Sincerely,

Al Jones (Montana-educated K-18)

VP Marketing & Sales

Merwin Hulbert & Co.



February 12, 2009

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Sincerely

Steve Arveschoug  
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