The current international economic meltdown is drawing a spate of newly published books describing its origins and its parallels to other recessions of the past, including the Great Depression of the 1930’s. Nobody knows how bad it will get or how long it will last. In terms of who is at fault for bringing it about, there seems to be plenty of blame to go around. Tune in to Keith Olbermann and Sean Hannity to hear a left to right spectrum of responsible villains. On Main Street, from business owners to service workers, there does seem to be some consensus about how we got to where we are, though. Most people admit to not understanding the many labyrinthine routes that brought us this trouble but most nod knowingly when they hear someone say, “I know how we got here – greed.”

“The Tragedy of the Commons” by Garrett Hardin was first published in the journal Science in 1968. The article described how people motivated solely by their own short-term self-interest are likely to ultimately destroy limited but shared resources even when it is clear that it is really not in the long-term interest of anyone to let that happen. In 1979, Julian Edney applied that idea to a game playing exercise he called “The Nuts Game,” which he described in the journal Environmental Psychology and Nonverbal Behavior. Mr. Edney summarized the game as he described the country’s growing economic inequalities in his 2005 book Greed “A Treatise in Two Essays” (iUniverse Books):

“I’ll describe a small game in which you can watch greed in the person sitting next to you. Three people sit around a kitchen bowl. You, the fourth person, with a timer, start off placing ten small items in the bowl - quarters, dollar bills, or nuts. Tell the three players the goal is for each of them to get as many items as they can. Tell them one other thing before they start: every ten seconds (you have your watch ready) you will look in the bowl, and double the number of items remaining there, by replenishing from an outside source (a separate pile of quarters on the side).
BURNS STREET COMMONS

ATTRACTIVE HOMES, AFFORDABLE PAYMENTS AND AN $8,000 TAX CREDIT!

--Jerry Petasek

When the NMCDC finished the construction Burns Street Commons in late 2008, it was clear that we succeeded in providing quality, affordable homeownership opportunities to working Missoulians otherwise priced out of the market. Not only did we have 17 new 1,2 and 3 bedroom homes on the upper westside, but working with other housing partners we brought low-interest loans and zero-percent, down-payment assistance to qualified buyers. In many cases we had succeeded in offering homeownership for the same cost as renting.

Now, in addition to that, last month the federal government made purchasing a home at Burns Street Commons even sweeter when it offered a one time, first-time homebuyer refundable tax credit of $8,000. In plain terms, if you purchase a home in 2009, the federal government will give you $8,000 regardless of your tax liability. Of course there are rules and restrictions, but not as many as you might think and from our research and understanding we feel confident in saying that most everyone will receive the $8,000 after purchasing a Burns Street Commons home.

HOW TO QUALIFY

You need to ask yourself one important question to see if you qualify to purchase a home at Burns Street Commons.

1. Do I make less than 80 percent of the area median income? Homes at Burns Street Commons are targeted to folks who earn less than 80 percent of the area median income; see chart below.

<table>
<thead>
<tr>
<th>80 Percent of Median</th>
<th>1 Person Household</th>
<th>2 Person household</th>
<th>3 Person household</th>
<th>4 Person Household</th>
<th>5 Person Household</th>
</tr>
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<tbody>
<tr>
<td>Must make less than</td>
<td>$33,250</td>
<td>$38,000</td>
<td>$42,750</td>
<td>$47,500</td>
<td>$51,000</td>
</tr>
</tbody>
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If you make less than the amounts shown in the chart above and are still interested in learning more about Burns Street Commons look to the top of page 3 for more detailed information about the homes at Burns Street Commons and feel free to call visit www.nmcdc.org to take a virtual tour or call Jerry at 829-8414 to schedule a real tour.

Need a bike? Got a bike but it’s broken? Low on funds?

If you’re a do-it-yourselfer kind of person, Free Cycles Missoula may be of service to you. Free Cycles offers several options for keeping you rolling on two wheels. Fix up your bike with our volunteer help, build a free bike from our stock of donations, take a safety and maintenance class, or come down and help others! For up to date hours, location and programs, call up the bicycle hotline at 541-PATH (7284), or check the web at www.freecycles.
THE HOMES AT BURNS STREET COMMONS

Burns Street Commons was designed with energy efficiency, comfort and affordability in mind. Each home has energy star windows, super insulation and shares a 96 percent energy efficient central boiler heating system. Warm hued Marmoleum™ resilient flooring covers the bathroom and kitchen floors and FLOR™ recycled carpet tiles run throughout the remainder of the homes in a classic checked pattern. Kitchens come equipped with Kenmore Refrigerator, Stove and an Energy Star™ dishwasher. Each home has a laundry area with hookups provided, but washer and dryer are not included. Interior colors are soft and inviting with accent walls in the kitchen and master bedroom. All of this is wrapped in a vibrant, modern exterior that pays homage to the surrounding neighborhood’s traditional design. With its Location next to the Missoula Community Market, residents are just feet away from a wide selection of local/regional and bulk foods and the future Box Car Café—a deli/restaurant with a commercial kitchen. Contact Jerry at 829-8414 for more information. Or email him at lsp@montana.com.

Home Type and Sizes

At Burns Street Commons we have a mixture of 1, 2 and 3 bedroom homes. Some homes have two levels and some are flats on either the ground floor or the second story. Three of the homes are completely accessible to people with mobility, hearing and sight impairments.

- 1 bedroom homes with 638 square feet of living space and 40 square foot storage areas are priced between $99,500 and $112,500.
- 2 bedroom homes from 985-1075 square feet of living space with 40 square foot storage areas are priced between $119,900 - $135,000.
- 3 bedroom homes from 1160-1276 square feet of living space with 40 square foot storage areas are priced between $135,000-$150,000.

In addition to offering energy efficient homes at affordable prices, the NMCDC, in partnership with the Human Resource Council, is offering zero-percent interest, no payment, down-payment assistance for qualified buyers. The amount of assistance is attached to each unit and ranges from $14,000 to $24,000. The amount that you can qualify for is determined by the Human Resource Council. As an example, if you were to purchase a 1 bedroom home for $99,500 and you qualified for $14,000 from the Human Resource council you would need a loan from a local bank for $85,500. You would pay no interest on the $14,000 and make no payments on the $14,000. You would pay the $14,000 back when you sold the home. For more information contact Brendan Moles at 728-3710.

Growing the Grasses’ Roots

Q. What do Kentucky Fried Chicken and Hewlett-Packard have in common?
A. They’re two businesses that started during the Great Depression.

Q. What do Betty’s Divine and Trapper Creek Winery have in common?
A. They’re two businesses that started with help from the Montana Community Development Corporation (MCDC)

MCDC’s website (www.mcmc.org) gladly reports, “Despite the economic slowdown, Montana businesses still
Missoula Youth Homes: Permanence, Stability and a Sense of Belonging.

There is no greater need in a community than adequate care for its children. Children residing in MYH group homes receive attention, love, guidance, and counseling to recover from past mistreatment, thrive and succeed.

Since 1971, MYH has expanded to serve at-risk children throughout Western Montana. Today, Youth Homes runs six homes for adolescents and children, two youth crisis shelters and a foster care and adoption program for hard-to-place children. In over 36 years of operation, MYH has served over 9,000 children. We care for close to 200 children each day in our group homes and foster families.

We depend upon the generous support of Montanans to help these special children. Currently, we are seeking walkers and runners to join our Youth Homes Run 4 Kids Marathon Team. In an effort to raise awareness and funds for local children in need, on July 12, 2009 MYH hopes to have 75 walkers and runners to participate in either the half or full marathon. If you are interested, please contact MYH today! You can contact our corporate office at (406) 721-2704 or visit www.youthhomes.com to find out more about Youth Homes and how you can help.

Lower Home Repair Costs
-- Brendan Moles

With the coming of spring rains, and warm sunshine to bring out the optimist in all of us, there are ways to channel that energy into making those long needed household repair items actually happen. Did the winter snows melt off your roof really fast because your home’s heat was escaping through insufficient attic insulation? Did it feel like the wind was coming right through the windows all winter long? Are there roof shingles lying on the ground around your house? Are the home’s electrical and plumbing systems in need of repair? Are there accessibility issues with your house? Do you need wider doorways, ramps, or a bathroom that can be more easily used by a disabled family member?

If you are part of a low- or moderate-income household, or know of a low/moderate income homeowner who needs home repairs, you/they may be eligible for a low-interest loan. These loans are to help cover the cost of repairs that deal with the household’s health and safety and the long-term preservation of the structure -- including mobile homes 1978 or newer.

Homeowners who have owned and occupied their single-family home for at least one year and cannot manage or find financing for repairs may be eligible for a home repair loan from the Human Resource Council (HRC). HRC is a non-profit organization that has City of Missoula Community Development Block Grant money available for income qualifying households living within Missoula City limits to finance home repairs. HRC does a home inspection at no cost to the homeowner, can help solicit bids on the necessary repairs, and will inspect the repair work prior to final payment.

Over the last 12 years, HRC has assisted over 170 low- and moderate-income homeowners with over $1,600,000 of assistance. Loans (minimum of $1,000 up to a maximum of $24,500 ($7,500 for post-1978 mobile homes) are made at a simple interest rate of 5.5% for a term not to exceed twenty years. Repayment of the loan is tailored to the household’s budget, and, in some cases, may be deferred till transfer of title (resale of home). For more information on the Home Repair Loan Program contact me at HRC, 1801 South Higgins Avenue, Missoula, MT 59801, or call me at 728-3710.
The Montana Department of Transportation’s (MDT) has moved up the reconstruction of the Scott Street Bridge project. Originally, the City of Missoula had discussed with neighbors completing the project in the summer of 2010. However, because the project is now being funded with money through the American Recovery and Reinvestment Act (stimulus money), it is being advanced for construction to the summer of 2009.

MDT intends to open bids on the 11th of June, have the contractor start construction in July and complete construction to reopen the bridge by October 28th. For the public’s safety, the bridge’s driving lanes, sidewalk and access underneath will be closed during construction. The City will work on advance public notice for detour routing and coordination with schools, transit, local services and residents.

The City and the Northside/Westside Neighborhood Council will hold a joint meeting in May to field questions. A flyer will later be sent out with more information about the specific date and location of this meeting. If you have questions please contact Gregg Wood, Public Works Project Development Coordinator, 552-6093.

Child Care Costs Got You Down?

Did you know that child care costs are second only to rent and mortgage payments for many household’s annual expenses? Child care is expensive, period. But we’ve got good news – Child Care Resources is here to help! We may be able to help reduce your costs through our Best Beginnings Scholarship program.

The state-sponsored Best Beginnings Scholarship program ensures that all children, regardless of their family’s financial situation, have the opportunity to be cared for in a quality program with developmentally appropriate practices. Scholarships are available for working families whose income is at or below 150% of the Federal Poverty Guidelines or for families who receive cash assistance through the Temporary Assistance for Needy Families (TANF) program. Households of three can make up to $2,200 per month, and a family of four can make up to $2,650 a month to qualify. For more information on income requirements, or how to apply, contact Child Care Resources at 728-6446 or ccr@childcareresources.org.

Child Care Resources also offers a free referral program to help you find the right provider for your needs. Using our Child Care Need Form, parents indicate what they’re specifically looking for in a program and we will provide a list of providers who may meet these needs and have current openings in their programs. At Child Care Resources, we believe a strong early childhood provides benefits for a lifetime, and helping you find quality child care will make a big difference in the future of your child.

If you’re interested in Child Care Resources’ services, visit our website for more information at www.childcareresources.org. You can download a Best Beginnings Scholarship Application or the Child Care Need Form on our website, call us at 728-6446, or simply stop by our office in downtown Missoula, 127 East Main, Suite 314.

WIC

The goal of the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is to give children the best possible start in life by ensuring that they get proper nutrition both in utero and during their preschool years. To qualify for WIC, you must be either 1) a woman who is pregnant, breastfeeding, or recently had a baby, or 2) a child up to age 5. In all cases, applicants must meet income guidelines, and consult with a health professional. Call 258-4740 or E-mail WIC@ho.missoula.mt.us for more information.

The Scott Street Bridge project has been advanced due to funding through the American Recovery and Reinvestment Act. The project is scheduled to be completed by October 28th.
The nationwide crush of housing foreclosures points out a need for alternatives to conventional homeownership strategies. Shelterforce Magazine points out “The most important alternatives can be found in what some have called third sector housing. Along with rental and conventional homeownership, this middle ground is represented by shared equity homeownership. Shared equity homeownership ensures that the homes remain affordable to lower income households on a long-term basis by restricting the appreciation that the owner can retain, preserving affordable housing in areas where rising prices are forcing lower income households out of the market. At the same time, by placing the owner within a community-based support system, such as a community land trust or limited equity cooperative, shared equity homeownership can mitigate the risks of homeownership, potentially increasing the benefits of homeownership both for the owner and the neighborhood in which she lives.”

Shared equity housing has its opponents – those who feel it unfair to infringe, in any way, on private property rights and those who do not want to limit, in any way, the ability of lower-income owners to build wealth. Even so, the community land trust (CLT) model is fast becoming a national workforce housing strategy of choice – especially when federal or local subsidies are employed to increase affordability. Those subsidies are preserved for community benefit, in perpetuity, by separating the ownership of the land from the ownership of the homes on it.

With CLT’s long-term land-leases come with restrictions on equity that can be gained with resale of homes – gains that are proportionate to the subsidy that went into them to begin with. On resale, the homes must be sold to other income-eligible households. They can also be passed on to heirs, regardless of income, but if resold, must meet established workforce-housing criteria.

The NMCDC has found, that when prospective homebuyers are asked, “Would you be interested in buying a new home at significantly lower than market rate prices if, when you sell it, you make less than market rate appreciation?” They have often answered, “Yes! Where do we sign up?” This kind of entry-level strategy makes pretty good sense if the only alternative is renting. Why build a landlord’s equity instead of your own?

In terms of a local track record, of the NMCDC’s first CLT owners, the five households who bought homes at the Northside’s Whittier Court in 2001, two with growing families used accrued equity, built over three years, to move into larger market rate homes, and two of the original buyers remain today still at Whittier Court. One owner who had some financial setbacks, used the NMCDC’s help to return, without credit harm or default, to the rental market.

Now added to that good local record, hard data from a recent survey conducted by the National Community Land trust Network, show that CLT’s everywhere significantly lower the risk to owners of losing their homes to foreclosures. These data show that nationwide in 2008, CLT owners were six times less likely to lose their homes to foreclosure than conventional market rate owners.

With the NMCDC’s current Burns Street Commons homes, the CLT land trust opportunity has opened to a wide cross section of Missoulians of different ages, abilities and household sizes. Burns Street Commons has five one-bedroom and six two- and three-bedroom homes. Seven of the homes are ADA accessible.

Anyone who wants to learn more about Burns Street Commons or community land trusts, in general, should call Jerry Petasek at 829-8414.
YWCA Missoula Has Something For Everyone This Spring

-- Caitlin Copple

YWCA Missoula, your neighborhood nonprofit at 1130 W. Broadway, has lots of ways for you to get involved and make a difference this spring and summer. From cooking dinner for 20 – 30 of our support group participants once a month to shopping at our Secret Seconds thrift store next door, the YWCA wants to plug you into our mission of eliminating racism and empowering women.

Here are five ways to help the YWCA help others this spring:

1. **Shop. Donate. Make a difference for women and children in Missoula.** The YWCA’s three Secret Seconds thrift store locations (1136 W. Broadway, 920 Kensington, and new near UM at 1221 Helen) offer gently used, affordable clothing for men, women, and children, as well as shoes, jewelry, books, house wares, and furniture (Kensington only). All proceeds help women and children in crisis, and book donations are especially in need right now.

2. **Sign your daughter up for a GUTS! summer outdoor wilderness adventure, or volunteer to help out on one of the 6-day trips for girls ages 9 to 18.** Call Jen at 543.6691 to learn more. Girls Using Their Strengths (GUTS!) is the girls leadership project of the YWCA.

3. **Buy or prepare a meal for the women and children who attend our Tuesday night support groups.** Any healthy, simple meal is welcome the first and third Tuesdays of each month. Call 543.6691 to sign up.

4. **Reserve your seat at the 21st Salute to Women awards dinner on Thursday, May 14th, at 6 p.m. at the Holiday Inn Downtown.** This event honors seven local women leaders for their personal triumphs and public achievements and helps fund the GUTS! program.

5. **Get to know your neighbor!** Sign up for one of the YWCA’s monthly tours to hear personal stories about the women and children whose lives have been saved because of this important organization. Call 543.6691 or online at www.ywcaofmissoula.org.

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**Missoula Job Service**

A few common questions asked of Missoula Job Service

I was just laid off. What now?

You can register to receive unemployment compensation (bi-monthly payments) on-line at www.jobs.mt.gov. On the left side of screen, click on “New Job Seekers” link. Read policy & click “Accept.” Complete each screen that appears, clicking “Next” button at the bottom of each screen. You are immediately registered and may receive job referrals. If you have any questions about the on-line registration, please contact (406) 444-4534 for clarification.

Or, you can register in person at the Job Service (JS) office using either a conventional paper form or on our Resource Room computers. Come to the Missoula Job Service office at 539 South Third Street West.

Where can I find help getting work?

Make sure you’re registered with the JS. JS focuses on helping applicants find employment and staff constantly searches JS files to find applicants with skills our employers are seeking. When you register your work history, training and job interests are entered into the JS data base for job referrals.

continued on page 15
The Missoula Housing Authority’s (MHA) services extend into several different housing programs that help low to very-low income households. Our Public Housing Program serves 69 units in the North and Westside neighborhoods. Our Public Housing units consist of 1, 2, 3, and 4 bedroom, single family and multi-family units.

The **Section 8 Housing Choice Voucher** program serves 754 households all over Missoula. In this program the voucher holder goes out into the community and finds a rental unit. The tenant then pays 30 percent of their adjusted income to the landlord and MHA pays the remainder each month.

The **Family Self Sufficiency Program** is currently offered only to Section 8 participants. This is an asset-building program where the voucher holder gets assistance to plan goals that can include employment, credit repair, childcare assistance, education and even homeownership.

The **Section 8 Home Ownership Program** provides participants with assistance for half the life of a mortgage. The Shelter Plus Care program provides voucher assistance to participants who are homeless.

**Affordable Housing Properties**: The Palace Apartments and The Lennox Flats are located downtown and have income limits. The Gold Dust is located on the Northside and also has income limits. To access MHA waiting lists you must attend an orientation. MHA offers three opportunities a week to enroll; Monday at Noon at The Palace Apartments (Broadway and Ryman), Tuesday at 5:15 pm at the MHA offices, and Wednesday at Noon, also at the MHA. Our office is located at 1235 34th St.

MHA has a long history of collaboration with the North-Missoula Community Development Corporation. It acted as an interim owner of land to enable the NMCDC’s Clark Fork Commons Project. MHA has also provided a rent-free Northside office to the NMCDC since 1999. MHA has had a seated member on the NMCDC’s board of directors since the organization’s founding in 1996.

If you have any questions please call the **Missoula Housing Authority at 549-4113**. MHA is a public non-profit organization whose purpose is to provide safe, decent and affordable housing to individuals and families in Missoula, MT.

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**Missoula Outdoor Cinema**

**Mark Your Calendars**

- Friday, July 3rd
- Saturday, July 11th
- Saturday, July 18th
- Saturday, July 25th
- Saturday, August 1st
- Saturday, August 8th
- Saturday, August 15th
- Saturday, August 22nd
- Saturday, August 29th
- Saturday, September 5th


**Sponsors**

Is your business looking for a fun, effective way to reach customers and support neighborhood revitalization? Become a sponsor of the 2009 MOC season and become part of our ‘thank you’ reel prior to each movie. Or if you rather, sponsor and pick a movie of your choice!* For more information contact Jerry at 829-8414.

*nothing with Paris Hilton please
Attention all Northside-Westsiders! On May 19, 2009, from 5-7 pm, come celebrate the 100-year anniversary of our neighborhood’s cherished school and historic landmark – Lowell Elementary School! Missoula’s most famous architect, A.J. Gibson, designed and supervised the construction of Lowell in 1909, thereby adding to his other area landmark buildings that include the County Courthouse and the Daly Mansion.

During the early 1900’s, when Lowell School was being built, the Westside neighborhood was growing and residents, eager to demonstrate their appreciation for the arts, embraced street names that constitute a literary hall of fame – Burns, Byron, Cooper, Hawthorne and Shakespeare among them. Likewise, the Northside and Westside schools were named after 19th century poets John Greenleaf Whittier and James Russell Lowell.

Did you attend or teach at Lowell School? If so, you are encouraged to share your stories at our May 19th party. The Lowell 100 Year Celebration Committee also wants to hear from you! We are compiling information on student and staff alumni for a “chapbook” – a small historical booklet -- about the school and its anniversary. Contact Andrea Phillip, the Lowell School Librarian, at 728-2400 ext. 4407, to get in touch with the Centennial Committee.

Join us on May 19th for refreshments and these fabulously fun activities:

- An historical-features scavenger hunt
- Singing and poetry readings by current Lowell students
- Open microphone for Lowell School storytelling
- Displays of old school items like desks, uniforms, photos and scrapbooks
- Tours of the new Lowell School Garden

See Andrea Phillip’s history of Lowell School and the Westside Women’s Association posted at www.mcps.k12.mt.us. It will knock your socks off! When you arrive at the main site look for “School Websites” – then select Lowell Elementary.

SAVE THE DATE
~ Lowell School Garden Project

Come celebrate the 100 year anniversary of Lowell School by helping us build an outdoor classroom! We need volunteers to help in garden construction, food and drinks, and kid activities. The Lowell School Garden Project is a joint project of Lowell Elementary School, The Flagship Program, Garden City Harvest, Ponderosa Council of Campfire USA, Garden Guy Landscaping, Vandermeer’s Wildland Conservation Services, Able Tree Service, Rainmaker, Stamping Ground Studios, and many more. Our next planning meeting is Thursday, April 9 at 6:30 pm at Lowell School.

The Garden Construction Party is Saturday, April 18 and Sunday, April 19 from 9:00 am – 5:00 am. To donate or volunteer contact Lisa Beczkiewicz at 532 – 9865 or lbeczkiewicz@wmmhc.org
have resources for starting and growing…” In fact, in January of this year, MCDC received loan commitments of $1,750,000 in government funding to make loans to small business in Western Montana. Last October, the U.S. Treasury Department awarded MCDC $40 million in New Markets Tax Credits for use throughout the State.

If you’re having trouble finding work working for someone else, you might think about working for yourself. If you have good ideas and enthusiasm, staff at MCDC can provide consultation, training, business planning advice and, sometimes when the plan is right, the capital loans that banks might shy away from. The opportunities available through MCDC are what “Keeping It Local” is all about. Check out MCDC’s website or give them a call at 728-9234

Stayin’ Alive

MCDC’s Amita Patel and Dave Glaser put together some thoughts on surviving the tough times for existing small business people. They write:

“Economic times as hard as these can make us feel as though the world is spinning out of control. For most of us, the hardest part of times like these is not knowing what is going to happen next. These “dark corners” of uncertainty make for sleepless nights and endless work days. Even in really hard economic times there are parts of our lives and business that we do have control over - and by taking action and managing those pieces you might see that there are fewer dark corners and scary places for your mind to wander. Here are some steps to take that will help you more proactively manage your business for both good and bad times.

1. Have a Cash Cushion. Review your cash flows. Analyze your sales and expenses. Are sales picking up or going down? Are expenses increasing? Do a cash flow projection for the next 2 years. Make sure that you have enough of a cash cushion to keep your business running smoothly for at least that time. If you don’t, starting building a cash reserve. This is very important anytime, but especially in an economic downturn.
2. Renegotiate Expenses. Contact your vendors, landlords, and suppliers and renegotiate your contracts. You may be able to get a lower price, discounts, or more favorable payment terms, especially if you pay on time.
3. Keep Marketing. Even with a slower economy, marketing is essential. If you don’t have a big budget for it, get creative. It’s important to keep in touch with your best customers. How can you serve them better? I’m sure you’ve heard of the saying that 80% of your profit comes from 20% of your customers.
4. Have Several Scenarios. Create several financial scenarios based on different levels of sales--and then think of a plan for each scenario. This will keep you prepared for any event.
5. Revisit Pricing. When’s the last time you have looked at your pricing? Make sure that your prices reflect current costs. Know your profit margin for each item that you sell.
6. Watch Receivables. Keep an eye on your aging receivables. Contact those customers to see why they aren’t paying and try to resolve them as quickly as possible.
7. Keep Employees Informed. Let employees know about the financial situation and work with employees to see how the company can cut costs and become more productive.
8. Diversify. Don’t put your eggs into one basket. Have a different product. Try to sell your product into a different region.
10. Seek Resources. Find mentors, especially ones that have weathered an economic downturn. See a Small Business Development Center counselor at Montana Community Development Corporation for help with your business. Talk to other business owners. You may be able to get useful strategies.

For additional help call Amita Patel, Business Advisor, Montana Community Development Corporation at 728-9234 x214
Federal Appropriation Awards $950,000 to the NMCDC for the Burns Street Square Community Center--Press Release

On Wednesday, March 11, President Obama signed into law the 2009 federal budget package, which includes an allocation of $950,000 for a neighborhood revitalization project in Missoula’s Westside Neighborhood. The funds will be used by the small neighborhood-based nonprofit North-Missoula Community Development Corporation (NMCDC) to begin the remodel of a commercial building that is the centerpiece of the mixed-use Burns Street Square community reinvestment project.

The $950,000 federal appropriation, part of the Transportation, Housing and Urban Development Appropriations Bill was passed in the Senate Appropriations Committee last July and became part of the recently passed Omnibus Bill. The funds provide a significant component of the NMCDC’s original $1.5 million request. The organization is also seeking federal stimulus package funds to help “green” the building’s remodel.

The money will be used to retrofit a deteriorating, 57-year-old freight transfer warehouse, formerly used by Molerway Freight and Federal Express, at the north end of the Westside neighborhood near the Montana Rail Link tracks. The remodeled commercial building will join Burns Street Square’s 17 new homes as one of Missoula’s most striking neighborhood revitalization projects and an expansion of the NMCDC’s community land trust.

The community center building will have a focus on nutrition services and will include the Box Car Café, a community kitchen, and will provide space for the expansion of the Missoula Community Food Co-op. The building will also include space for neighborhood meetings. The café, in addition to general public use, will be available for children’s supplemental nutrition programs and community-benefit dinners. The kitchen will also provide nutrition education opportunities, job training, and a shared use element for community entrepreneurs.

Executive Director of the NMCDC, Bob Oaks, says these services will help meet long identified community needs: “Neighborhood surveys in both 1997 and 2006 identified a co-op, small grocery, café and bakery as top desired services.” Oaks goes on to describe other project benefits saying, “For many years, there were perennial complaints from residential neighbors near the Burns Street site about fumes from the idling diesel tractors and dust kicked up in the unpaved truck yard. That’s all changing now.”

All of Montana’s Congressional Representatives have supported the development of Burns Street Square. The appropriation request received its primary U.S. Senate support from Senators Baucus and Tester. Max Baucus said of the project, “I was thrilled to take part in the ribbon cutting for the Burns Street Commons housing in 2008. Now, I’m delighted to see this community center begin to take shape. These federal funds are being used to provide essential services to this rebounding Missoula neighborhood. There is such great potential there and I’m glad to have been able to help make it a reality.”

Senator Jon Tester concurs: “This is exactly the type of community reinvestment project where federal funding can make a huge difference. The Burns Street Square project is an investment that will create jobs and provide services for people, right in their own neighborhoods. I am proud to have voted for this funding.”

The Missoula Community Food Co-op already occupies a small corner of the original freight facility. The ability to expand after the building’s remodel will be essential to the Co-op’s long-term success. Founding Co-op board member, Meredith Printz says “Now more than ever, people are interested in supporting local farmers and purchasing healthy foods at low prices. We’re operating at capacity in our current store space and are ready to expand into the warehouse. These federal funds couldn’t have come at a more appropriate time in the food co-op’s development.”
Eight thousand dollars from the Federal Government is one good reason! Now available for first-time homebuyers at Burns Street Commons, this never-before-opportunity is in the form of a new tax credit. It is not a loan and does not have to be repaid.

The credit works as a same-as-cash refund – meaning that the homebuyer can claim it even if he or she owes little or no federal income tax at the end of the year. The government will send the taxpayer a check for a portion or even all of the $8,000.

That means that if you were to owe $8,000 in income taxes for 2009, after purchase of a home, you would owe nothing at all to the IRS. Or in the more likely case that you were to owe the government less than $8,000, you would receive the full refund; for example, if the IRS withheld $2,000 in payroll taxes over the year and at the end of 2009 your actual tax bill amounted to $1,800, the IRS would refund to you $8,200 instead of the $200 that would normally receive.

It’s that simple and the money is part of our government’s new stimulus package. If you add the refund to Burns Street Commons mortgage payments that are comparable to, or less that rent, it’s a deal that could be hard to turn down! Don’t miss your window of opportunity. Call Jerry at 829-8414 for more information.

homeWORD’s symposium will take place mid day at the Missoula Community Co-op and feature a mini lecture series covering water shed issues, community development, and biomimicry. In between lectures, you will have the chance to visit vendors to learn more about topics such as permaculture principles and green resources in our community. As always, you can choose to walk, bus, or bike to the different homes and due to the success of last years moped tour, homeWORD will be providing a limited amount of space for that fun tour option. Tickets go on sale the end of May, so keep up to date by visiting www.homeword.org or become member of homeWORD’s group on Facebook. To volunteer, or find other ways to get involved, contact Camarin at 532-HOME x13 or camarin@homeword.org. We hope to see you there!
In the original Nuts Game, I used hardware nuts, and the players were college students. You would think the players would figure out that if they all waited, and didn’t take anything out of the bowl for a while, then the contents of the bowl would soon get very big, automatically doubling every ten seconds. Eventually they could each divide up a pot that had grown large. But in fact, sixty percent of these groups never make it to the first 10-second replenishment cycle. They each grabbed all they could as soon as they could, leaving nothing in the bowl to be doubled, and each player wound up with none or a few items. This can be an energetic game. I’ve seen the bowl knocked to the floor and I’ve seen broken fingernails in the greedy melee. In the original game, players are not allowed to talk. Even when they are allowed to talk, not all groups collaboratively work out a patient, conserve-as-you-go playing style, necessary for eventual big scores. They don’t trust each other.

“This makes a good classroom demonstration of what greed can do. Actually mathematicians have designed a variety of these games, microcosms of the free economic process. Behind them all is a problem always nagging at Adam Smith economics. In the short run, what is good for the individual is bad for the group. The game is a microcosm of a community sharing a slowly regenerating resource (clean water, timber, whales) and individual greed can actually destroy the common good. The game involves two opposing rationalities: what is rational for the individual vs. what is rational for the group. And the resolution has less to do with reason than building a shared morality.”

Helping Hands

“We learn from our gardens to deal with the most urgent question of the time: How much is enough?” -- Wendell Berry

Late in the summer of 1998, during our neighborhood planning process, I joined with a remarkably dedicated group of North and Westside neighbors who started organizing and fundraising for the construction of “Project Playground,” which kids later renamed “Castle Park” – the playground in Westside Park next to Lowell School. One of our fundraisers took us out to the old Bob Ward store’s parking lot, where the Goodwill second hand store is located now. Long Machinery had donated use of a front-end-loader and parked it there for a weekend “penny drive.”

A local radio station helped publicize the event and provided a D.J. who broadcast live from the site. Folks drove from all across town to bring in their penny jugs and dump them into the up-turned bucket of the loader. Even if it wasn’t the most lucrative of our efforts, it was one of the most fun.

This was in the years before the reconfiguration of Malfunction Junction and a lot of traffic queued up there on Brooks waiting for the light change. I got the bright idea of walking up and down the narrow median between the north-south lanes carrying an empty five gallon (Mo Club) pickle bucket. A lot of people driving by were listening to the live radio broadcast and were generous enough to throw in all their spare change that included a surprising number of bills, too -- but not one guy.

As I walked past an SUV with tinted windows and Ravalli plates, the driver’s window silently glided down a few inches and a man’s voice snaked out, “Why don’t you go out and get yourself a real job and then you’d be able to afford a playground for your own kids in your own yard.” I didn’t think of him again for several years until I saw some TV news footage of a forest service crew up the Bitterroot spraying fire retardant foam on a house on the forest’s edge. In the side yard, almost in the trees, was an elaborate wooden playground structure.

Now that, most assuredly, was not the same tinted-window-guy’s house and yard but I couldn’t help think of him, that man who had given me a ten-second lecture on self-reliance, independence and personal responsibility. I’m no more easily persuaded by his logic today than I was then. In fact, the older I get the more I believe that self-sufficiency is an illusion and the more pernicious and delusional its pursuit is. There is absolutely nothing wrong with living in the country and having playground equipment in your own yard for your own kids. There might be something wrong, though, with assuming a self-righteous moral attitude that values that choice as the only responsible one. In a world of finite resources, I believe there is an even more compelling argument to be made for those who are inclined to work together to obtain a shared goal. Besides, without ever having seen his playground, I’ll guarantee that our playground in Westside Park is one...
hell of a lot nicer.

At one extreme, I guess some people can get rich enough to own their own parks, pools, tennis courts and putting greens. Maybe a tiny few could even get rich enough to have their own private security forces, personal physicians and private air-strips. At some point, though, even the most lavish imagined independence can break down – maybe it could be as simple as the loss of the good will of your bodyguards or a dramatic act of nature – a time when you suddenly need other people who are not already in your direct employ. More to the point, maybe even a guy that thinks of himself as pretty damn independent might have recourse to look out his front window and down his long smoky driveway and pray that the Mescalero Apache Hot Shot Crew will come trucking on in to save his overheated butt.

“We’re All About Sustaining Sustainable Sustainability.” What’s That Mean?

“Sustainable” is the new “self-sufficient” – but what is it? I’d suggest a truly sustainable community creates the strategies necessary to cooperatively reduce modern consumer society’s “givens” for the essential needs and costs of everyday living. A sustainable community recognizes self-sufficiency for the illusion that it is and works to create community-sufficiency.

Please consider the following statement:

“A sustainable community meets its needs through responsible resource use”

Also please consider the following three definitions:

1. Community: A sharing, cooperative, interdependent group of participants, both human and non-human.

2. Responsible Resource Use: Using and developing both human and non-human resources efficiently (non-wastefully), affordably, renewably and cooperatively.

3. Community Needs: Stable and equitable access to human and environmental interaction; access to food, shelter, clothing, employment, transportation, child care, health care, education, and recreation; and, the enjoyment of a non-toxic environment with the ability to positively influence ways that perpetuate it.

If you’re still with me, my sustainable community holds the following principles as self-evident:

☐ Everyone should not need to be affluent to live a successful life -- happiness is not proportionate to increased resource consumption.

☐ Everyone should not need a garage-full of tools, a lifetime of experience or a huge bank account to improve their housing environment if a network of shared resources can be developed (MUD’s tool loan library and workshop classes; Human Resource Council’s low-interest rehab loans).

☐ Everyone should not need to buy everything brand new to have a quality life (recycling across the gamut of community needs; Home Resource’s affordable materials; YWCA’s Secret Seconds Stores).

☐ Everyone should not need to own forty acres and a horse to experience open space (access to city open space purchases, greenway and pocket park developments, wilderness preservation).

☐ Everyone should not need his or her own private backyard playground, swimming pool or tennis court (community developed parks and facilities).

Continued on next page
Everyone should not need to own their own garden space or have an agricultural degree to grow and preserve their own food (Garden City Harvest’s community gardens, gardening programs and access to canning resources and education).

Everyone should not need to own their own land for their own single family detached home (community housing land trusts, shared-equity housing).

Everyone should not need to live in a new house to be energy efficient and comfortable in winter and summer (weatherization and retrofit programs and resources).

Everyone should not need to own (or be completely dependent on) his or her own car (public transit, alternative transportation, shared motorized transportation; MUD’s truck share program; Missoula Free Cycles).

Everyone should not need to provide 100 percent of, or else buy, child care (child care co-ops / shared child care networks; Child Care Resources’ assistance).

Everyone should not need to be affluent to access fresh, wholesome and nutritious foods (Missoula Community Food Co-op, Garden City Harvest; the PEAS Program and Farm, Farm to School program)

This newsletter has contributions from various sources that approach social interdependence from its many different sides. I believe there is an overriding truth that the tougher times get, the more we will need to work together and depend on one another to survive. Cooperative ways to share resources and, at the same time, decrease expenses for households and families of different sizes and compositions should be complementary goals of many entities in the community. As you read through some of the contributions to this paper, take heart that we have made so many good community starts and that so many Missoula people and so many Missoula groups have found, together, the truth in the poet Gary Snyder’s advice, “Find your place on the planet. Dig in, and take responsibility from there.”

You can view the JS Job Board to find out what is available. It changes daily! The JS website lists the same available positions with the newest at the top. Keep your file in active status by contacting JS at least once every 60 days.

I’m still working but my hours have been cut back. Can I get assistance?

It is just like filing a claim when you are totally laid off. You are asked to enter your current employer, instead of laid off, discharged or quit, the separation reason is ‘still working’ and when you make the biweekly request for payment, you report hours worked for the weeks and amount of earnings. JS allows anyone working less than 40 hours per week and earning less than twice their benefit amount to receive partial benefits, if otherwise eligible.

Is there any vocational retraining money available?

Federal funds may be available for adult job training. Specific eligibility requirements must first be met. Ask for more details at the JS office.
Flagship Program Offers Free After-school and Summer Programming

-- Rosie Buzzas

The Missoula Flagship Program provides skill-building opportunities for young people, ages K-12 in partnership with 11 MCPS schools. This type of resource is especially important to families during these tough economic times.

Flagship also runs a five-week summer program from June (the week after school is out) through mid-July. The summer program is based at the school, eliminating the need for transportation. Lots of out-door and fun educational opportunities are being planned. **Enroll early as space is limited.**

To find out more about Flagship and the programs that are offered at your child’s school, check out our web-site at www.flagshipprogram.org or contact the Flagship coordinator at your child’s school.

In its 14th year of operation, Flagship partners with the school district, University of Montana and dozens of other youth agencies in the community to bring a wide array of quality educational, social and developmental activities that are available at the school site to students enrolled in those schools.

Flagship school sites include; Hellgate, Big Sky, Willard, Sentinel and Seeley-Swan high schools; Porter, Meadow Hill and Washington middle schools and Hawthorne, Franklin and Lowell elementary schools. Last year, a total of 7,719 youth participated in Flagship and over 1,000 volunteers donated over 12,000 hours of their time helping with activities.

The spirit of cooperation and collaboration has always been a central part of Flagship’s philosophy. Studies have shown that kids who participate in Flagship tend to do better in school and avoid risk behaviors that can limit their success as they proceed from childhood, through adolescence to adulthood.

There is always an extra need for volunteers during the summer session, as not as many university volunteers are available. If you can volunteer for a part of the day or help organize an activity, please contact Anna at 532-9829 or the coordinator at your child’s school.

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How to use the Missoula Food Bank--*First: Don’t be shy!*  

The Missoula Food Bank, located at 219 S. 3rd St. West, is open Monday through Friday from 10 am to 1 pm, and Monday and Tuesday evenings from 5-7 pm.

The first and primary way that Missoula Food Bank works to provide food to those who need it is through the main facility, or “Our Store.” Set up like a small, free grocery store, Missoula Food Bank allows clients to browse the selection we have every day — made up of purchased staple items, donated nonperishable foods, and the perishable goods that are donated by local grocers every morning.

When a client comes to Missoula Food Bank, he or she fills out a short intake form. This form is completely confidential, and is used internally to allow the Food Bank to paint an accurate picture of hunger in this community. It is important to know that there are no
After completing the survey, a client spends a few minutes with one of the wonderful volunteer interviewers. The purpose of the interview is to answer any questions the client might have about our services, and also to make the client aware of other potentially helpful resources in Missoula. During the interview, clients can receive information about special Missoula Food Bank programs, the Food Stamp Program, health care options, the Low Income Energy Assistance Program, child care programs, and many other services.

When they are done with the interview, our clients receive shopping lists that dictate how many of each item they can take on this visit. A family of six, for instance, can take more food than a single individual. In addition to the staple items (dry items like rice, beans, pasta, oatmeal, cereal, ramen noodles, macaroni and cheese, and cans or jars of peanut butter, tuna fish, vegetables, fruit, beans, tomato sauce), we often have donated meats, deli items, produce, dairy items and baked goods that our clients can select.

Each client can go through our whole facility once per month. If a client comes twice in the same calendar month, they can receive perishable goods on their second visit. The Food Bank also can provide assistance to help get people without transportation to the store or to deliver groceries to those who are house bound. Call (406) 549-0543 for more information.

The Clay Studio of Missoula is Hosting its 7th annual POTSKETCH Auction.

A silent, online and live auction fundraiser that helps raise funds to expand and develop our studio facilities and programs. Featuring drawings from local, national, and international artists as well as a live auction of incredible ceramic art works.

April 3rd- April 23rd: online and live bidding bidding can be done online or in person at our exhibition space. proxy bidss accepted. all POTSKETCHes, rules & regulations can be found at www.theclaystudioofmissoula.org

April 25th: POTSKETCH 2009 Auction Gala from 6.30- 10 pm at the missoula children’s theater, located at 200 n adams street in Missoula, MT. The evening’s events include live music by the discount quartet, inspired cuisine by Riversong Organic Catering, Paige Pitzer, libations, and the opportunity to make final bids on POTSKETCHes as well as one-of-a-kind ceramic works!

Tickets are available now!
members: $40 per person, $75 per couple
non-members: $45 per person, $80 per couple
To order your tickets, stop by the clay studio of Missoula or call 406.543.0509 to place your order by phone.
As Bob says in his article, “I believe there is an overriding truth that the tougher times get, the more we will need to work together and depend on one another to survive.” Even in tough times, we in Missoula have a tremendous amount of resources at our disposal – not the least of which is our incredible know-how. The Missoula Urban Demonstration Project, an organization with more than 25 years of demonstrating and educating about sustainable living in Missoula, has always been focused on bringing together people with different experiences and ideas to share that resource – and providing the physical ground (our 3 city plots) and tools (with the tool library, truck share, etc.) to turn that sharing into tangible results that benefit us as individuals, homeowners, neighborhoods, and communities. We as Americans and Montanans have seen times like these before and we know the inevitable truth that if we work together to use fewer resources, we can live better on less for longer - and we will ultimately be protecting our pocketbooks as well as our world.

To this end, MUD offers a free and open demonstration site, workshop series, coffee to compost program, tool library (where you can rent all kinds of tools for home improvement or other projects for the low cost of a membership) and truck share, and celebrations both monthly (MUD Mingles) and yearly (Earth Day, Garden Party, MUDigras). More specifically, our 2009 “Get Dirty Missoula” workshop series includes classes on: small container gardening, prepping your garden for spring, cheese making, native landscaping and landscape architecture, getting the best bang for your gardening buck, beer brewing, and building a solar dehydrator. On April 19th, we’ll be holding our annual Earth Day celebration at Caras Park. Please join us to again share know-how with others and celebrate the great work being done in this community – the theme this year is “Going Green Makes Cents” and we are highlighting ways to live sustainably affordably. Admission is free and open to all. Another way to participate in growing a sustainable community during these times is to come to our free monthly MUD Mingle potlucks on site, where we get together to communicate about ideas and ways to live more sustainably and support one another in those efforts. In addition to these programs, our Tool Library and Truck Share programs are always available to MUD members (and membership is on a sliding scale). The Tool Library’s hours are Monday 4-7, Thursday 4-7 and Saturday 10-1. 629 Phillips Street 549-6790
The American economy is in bad shape, and the result is high unemployment, escalating energy costs and major increases in food prices. These factors are directly affecting food security in the U.S. and 99 percent of food banks have witnessed a significant increase in the number of people they served since last year.

Food banks were first developed during the Great Depression as a short-term method for dealing with the economic crisis. Yet as of late, federal budget cuts in assistance programs have caused significant gaps in services, and policymakers are expecting private emergency food networks to fill those gaps. Food banks are finding this difficult. Once a short-term solution, they have become staples in communities across the U.S. and it is time to look at more sustainable ways to deal with food insecurity.

So what exactly is food insecurity? It is not knowing where your next meal will come from and having to make tough choices regarding food and other daily needs. Thus, low-wage jobs plus high costs for housing, medical care, child care, utilities and transportation all contribute. National data show that 93,000 Montanans experience food insecurity.

Food insecurity has been addressed primarily at the individual level through emergency food assistance, resulting in the strain on food banks. Addressing this problem

I founded Home Resource with this one big conundrum in mind: how can we sustain an economy based on infinite exponential growth on a finite planet? Healthy organisms generally grow for a time, then stop growing and maintain a certain size for a much longer period of time. We should expect that Gaia—the planetary ecosystem—would do the same, and that our economy (a subset of this ecosystem) is similarly constrained.

Well, Home Resource has grown substantially for five years, but I think our growth is different in two ways: 1) we know it will level off at some point, and 2) it is based on what Herman Daly would call “real wealth” (not “paper wealth” or debt.)

Home Resource’s real wealth comes from the community’s so-called waste – salvaged or leftover building materials – and that wealth is converted to cash which pays our growing staff. We have never relied on debt, and I never intend to do so. Herman Daly brilliantly explains the current economic crisis in layman’s terms this way: “It is a crisis of overgrowth of financial assets relative to growth of real wealth…. Financial assets have grown by a large multiple of the real economy—paper exchanging for paper is now 20 times greater than exchanges

Janet, when her daughter Rose was little, had to leave for work before the bus came to pick Rose up for school. Maxine, a retired lady living next door to Janet offered to have Rose over for breakfast every school day and see that she got on the bus. Maxine didn’t own a car or like driving, so Janet reciprocated by taking Maxine shopping whenever she needed something.

No money ever changed hands in this relationship, but it certainly held great value -- even beyond the obvious exchange of service. Maxine, whose husband had died years before and whose own grown children and grandkids lived back east, liked hanging out with Rose. Rose’s grandparents lived several thousand miles away, too, and Rose enjoyed her time with Maxine. Now Rose is grown, and Maxine moved east to be with her family but she and Janet still communicate regularly.

Of course, that’s the way traditional societies, extended families and neighborhood friendships have always worked. In our sometimes more impersonal and fragmented world, some groups have developed local currencies to augment traditional barter economies. In the 1980’s Edgar Cahn, after nearly dying of a massive heart attack, wanted a more structured way to repay friends who helped him out during his convalescence. Eventually he formulated a local, tax-exempt currency called Time Dollars (google the phrase “Time Banks” for the full story). The movement’s motto continues to be “Strengthening communities through reciprocity.”

As in many other communities, there is here in Missoula a resurgence of interest

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requires a comprehensive community approach that considers and links all aspects of the food system including production, processing, distribution and consumption. The community food security movement arose to create comprehensive approaches.

The goals of community food security include improving access to fresh nutritious foods for the entire community, creating more direct links between local producers and consumers, ensuring the stability of local farm and ranching operations based on sustainable practices, and developing policies to promote local production, processing and consumption.

One attempt at a comprehensive approach to food insecurity here is the Missoula Community Food Co-op (MCC). It is a collaboratively envisioned solution toward local sustainability and health. The Co-op links Missoula residents with local and regional farmers in a business structure that allows for greater community leadership and shared economic justice for producers, consumers and employees. Historically, 67 percent of the food consumed in western Montana was locally grown and processed. Now it is around 5 percent. MCC wants to help change by encouraging responsible consumption and sustainable business.

MCC is dedicated to providing affordable access to healthful foods and supporting Montana producers. Working membership is open to everyone and helps keep prices as low as possible by keeping overhead at a minimum. In addition to keeping overhead low, more members shopping will result in a higher volume of products purchased, which in turn will further lower prices. Working membership also engages members in the day-to-day operations of the store and decision-making process.

MCC is empowering the community to address food insecurity in Missoula and surrounding areas. Some other community food security projects in Missoula include efforts made by the Missoula Community Food and Agriculture Coalition. CFAC has advocated for the Farmers Market EBT [Food Stamp] Program and led the Montana Farm to School program. The North Missoula Community Development Corporation is developing the Community Kitchen Cafe project, which would offer affordable meals, an education component, a place to preserve food and a place to run a small food-related business. For more information, visit www.missoulacfac.org or www.missoulacommunitycoop.com.

Building on the strengths of traditional approaches, as well as community food security projects, we can overcome the causes that produce food insecurity and ultimately reduce the burden that has been placed upon emergency food programs in the U.S.

Keegan Flaherty is a social work master’s degree candidate at the University of Montana completing her practicum at the Missoula Community Co-op. This article first appeared in slightly altered form in the Missoulian on December 11, 2008.
That’s precisely the predicament we’re trying to avoid in Home Resource’s micro-economy.

I hope that our little Missoula re-use center is, at least, more part of the solution than part of the problem, and in times like these we can take some comfort in the fact that Home Resource and its counterparts around the country are still thriving (so far) despite the downturn in the larger economy. In the abstract, we can say that this represents a shift toward resource efficiency—a turning from extraction of raw materials and production of new goods to a more sustainable kind of “community sufficiency” as Bob describes (see “Bloody Knuckles”).

On a larger scale, I would like to see our economy analyzed using the same mathematical models ecologists use to study the carrying capacity of an ecosystem for a particular species. These models show a natural cycle of increase and decrease that, when in balance with the ecosystem, maintains a steady state over a long period of time. Conventional economic models, on the other hand, assume constant growth over time is the norm forever. Perpetual growth is not healthy for humans, or elk populations, or the human economy.

The current economic crisis, I believe, is a warning sign that our economy is unhealthily overgrown. It’s time to diet, and it won’t be easy – it never is. The wealthy, powerful and greedy elites always resist such changes, as they did in the ‘30s. Only the Great Depression made the dire necessity for such changes so obvious.

In conclusion, consider this: just before the current recession, income inequality had reached the same level of disparity as in the 1920’s. Keynesian policies helped reduce that disparity dramatically by the 1940’s. Similarly, I believe we can emerge from the current “recession” not only more equal, but more sustainable, if we see the enactment of some of the policy changes suggested above. In the meantime, we can all start living those changes now, in our own community – for example, by coming on down to Home Resource for your next “real” economic investment!

For the past nine years Missoula has been home to the We Trade Network. A variation on local currencies, this business-to-business barter network is a bit more formal than neighbors trading hours with each other but the basic principle is the same. Businesses buy and sell their goods and services with each other and pay with Trade dollars that are tracked electronically. Members can record trades through a touch-tone phone system or over the web.

One of the appeals of “network barter” is that it expands opportunities to trade. A chiropractor may need a web site but the web designer may not need a back adjustment. With network barter the chiropractor can pay the web designer with trade dollars. The web designer can hire the bookkeeper on Trade, the bookkeeper can then hire the office cleaning service, who in turn can hire the chiropractor. All the while We Trade Network maintains the account balances and detailed transaction histories.

We Trade Network operates a little differently from some of the “community dollar” systems in that it is a for profit venture that charges fees for its service. The basic premise is that members save cash every time they spend their trade dollars and they make extra sales because they become the preferred vendor for others in the group. The “Barter Brokers” actively work to sell the member’s services and find items they wish to purchase with trade. The vast majority of the trading goes on locally but an interesting aspect of the network is that there are connections with other networks all over the country. Members can spend their trade dollars when traveling and sell their goods and services to members of other barter networks when they visit Missoula.

When cash sales are down and money is tight, trade dollars are an incredible asset. Besides the economic benefits, terrific relationships are developed between all the businesses that trade together. To learn more about bartering in Missoula go to: www.wetradenetwork.com.
**Missoula Aging Services** promotes independence, dignity and health of older adults and their caregivers by connecting them with community-based resources and providing volunteer opportunities. Programs and services include:

**Care Management Services**
- Respite program for caregivers
- HCBS case management
- Caring Companions volunteers
- Care management

**Computer Resource Room**

**Missoula Senior Service Corps**
An alliance of more than 700 volunteers giving seniors an opportunity to help solve critical problems in the community.

- **Foster Grandparents and Senior Companions** Seniors over 60 with a limited income earn a tax-free stipend while providing special care, attention and academic guidance to children or assisting local seniors.
- **RSVP Volunteer Program** - Provides personalized service for adults 55 and older to explore volunteer opportunities where they can continue to use their skills, talents and experience to meet community needs.

**Montana SMP**
Responds to and investigates complaints of Medicare waste, fraud and abuse.

**Ombudsman Program**
Certified local ombudsmen work to protect resident rights for persons in long-term care facilities.

**Senior Nutrition Program**
- **Congregate Dining** - Available in Missoula and throughout county.
- **Meals on Wheels** - Provides meals for homebound elderly Missoula County residents prepared under the supervision of a dietitian. Special-diet meals available. Volunteers deliver meals Monday through Friday and provide frozen meals for weekends.
- **Senior Diner Club** - Provides meal coupons redeemable at various local restaurants.
- **Senior Farmer’s Market Coupon Program** - Provides means to purchase fresh in-season produce at local markets.

**Senior Help Line and Resource Center**
Provides information and referral services for seniors and caregivers, including monthly caregiver support group and resource library. Assists seniors by providing information about legal issues, housing, transportation,

**Senior Transportation**
Information available about city and rural services.

**SHIP (State Health Insurance Program)**
A free and confidential program that answers questions about Medicare, health care billing and changes to Medicare, including Medicare Part D and Medicare Supplemental Health Insurance.

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**Missoula’s Weatherization Program** helps participants improve the heating efficiency of their homes and thus reduce their energy consumption. The Low Income Energy Assistance Program (LIEAP) pays part of winter energy bills for eligible people. Most utilities offer LIEAP recipients discounts on their bills. Eligibility for weatherization and fuel assistance is based on your income and assets. Both homeowners and renters may apply for these programs. If your household receives benefits from Supplemental Security Income (SSI) or the Temporary Assistance to Needy Families (TANF) program, you may qualify automatically for weatherization or fuel assistance.
The Poverello Center, Inc. has operated Montana’s largest emergency homeless shelter and soup kitchen for over thirty-five years. There is no “typical” Pov client. The Center’s users constitute a wide variety of Missoula’s citizens of all ages and from all household sizes. The downtown “Pov” sleeps seventy-five homeless residents a night and serves hot meals every day – 100,000 every year! The Poverello Center also operates satellite-housing facilities for homeless families (The Joseph Residence) and for homeless veterans (The Valor House).

Downtown services include mental health referrals, a medical clinic, a food pantry, a clothing room, hot showers, agency and job referrals, a laundry room, and many other services designed to enable the Pov’s clients to move into safe affordable housing and achieve their basic rights to lives of integrity. The Pov is an integral part of the caring and sharing Missoula community. Close to 20,000 people volunteer the Pov Center every year! For more information visit 535 Ryman St. or call 728-1809.

DAILY MEALS
Continental Breakfast: 4am-7:30pm
Lunch: Monday-Saturday, 11:30am-2pm; Sunday, 1:30pm-3pm
Dinner: 5:30pm-6:30pm
CASE MANAGEMENT & REFERRALS
Monday – Wednesday & Friday, 7am-4pm
Thursday, 9am-7pm
WESTERN MONTANA MENTAL HEALTH CENTER VISITS
Monday-Friday, 11:30pm-1pm
ALCOHOLICS ANONYMOUS MEETINGS
Sunday & Wednesday, 6:30pm-7:30pm
ROCKY MOUNTAIN WORSHIP CENTER
ALCOHOL CHEMICAL TREATMENT SERIES (A.C.T.S.) MEETINGS AND BIBLE STUDY
Mondays, 6:30pm-7:30pm (A.C.T.S)

Partnership Health Center is a one-of-a kind facility that provides affordable and high quality oral, mental, pharmaceutical and primary health care. Accepting Medicaid and Medicare and offering a sliding fee scale based on income, Partnership Health Center provides access to health care for many un-and-under insured Missoulians. For many PHC patients, being able to access care has enhanced stability and treatment of chronic disease and an over all improvement in quality of life. In addition to these basic health care needs Partnership also provides specialized services for the un-and-under insured through the Ryan White HIV/AIDS Program, Montana Breast and Cervical Health Program, Pediatric Panda Program, Geriatric Assessment Clinics and the Healthcare for the Homeless clinic located at the Poverello. During these trying economic times the affordable health care services offered at Partnership Health Center are more important than ever. PHC is located in the heart of Downtown Missoula at 323 W. Alder Street.

Contact Partnership Health Center at 406-258-4789 or on the web at http://www.co.missoula.mt.us/phc/
**FINANCIAL FITNESS CLASSES**
Wednesday nights April 8-May 6 from 6-8:30 at homeWORD

**GET READY FOR HOMEOWNERSHIP**
Saturday April 4, 9:00 a.m.-5:00 p.m. at the Missoula YWCA 200 W. Broadway
& Monday April 6, 6:00-8:00 p.m. at homeWORD.

May 12,14,19,21 at homeWORD 6:00-9:00 p.m., except 6:00-8:00 on the 19th

June 2,4,9,11 at homeWORD 6:00-9:00 p.m., Except 6:00-8:00 on the 9th

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**FORECLOSURE COUNSELING**

Having trouble making your mortgage payments? Whether you’ve already missed a payment, or you think you might in the future, there is assistance available.

homeWORD offers free, one on one, foreclosure prevention counseling services. Contact Kathy Sherba at 532-4663 x23 for more information.

Counseling Services include:
- Budget and debt analysis and counseling
- Information on options to avoid foreclosure
- Assistance in making a plan to prevent foreclosure and attain goals
- Advocacy with mortgage company

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**Children’s Health**
CHIP is a free or low-cost health insurance plan. The plan provides health insurance to eligible Montana children up to age 19. A child can qualify for CHIP based on family size and income. There is no asset test. There is no proof of income required at the time of application. There is currently no waiting list! Locations to sign up include the Offices of Public Assistance, the City-County Health Department, Partnership Health Center, WIC offices, Missoula Head Start and many more community locations. Applications are also available by mail by calling 1-877-KidsNow or (877)-543-7669.

**Food Stamps**
The goal of the Supplemental Nutrition Assistance Program (SNAP) is to help eligible Montanans eat a more nutritious diet by supplementing their food budget. Income, resources, and household size determine the amount of food stamps a household can get. To apply for the program, you must be a U.S. citizen or legal alien, have a Social Security number, meet income and resource guidelines, and-if you are between the ages of 15 and 60, register for work. You can apply for food stamps at the Office of Public Assistance; 2677 Palmer, Suite 100; Missoula MT 59808; (406) 329-1200; (406) 329-1222 (Voice Mail)

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**Temporary Assistance for Needy Families (TANF)**

TANF provides temporary financial assistance to needy families. A household may receive TANF benefits for no more than 60 months. Those who may be eligible for TANF benefits are:
- Minor children;
- Certain relatives with whom minor children are living, including siblings;
- Women in their last trimester of pregnancy who have no other eligible children; and
- Refugees with minor dependent children.

Among other requirements, applicants must meet income and asset criteria, be citizens or legal aliens intending to live in Montana, and furnish a Social Security number. You can apply for TANF at the Office of Public Assistance; 2677 Palmer, Suite 100; Missoula MT 59808; (406) 329-1200; (406) 329-1222 (Voice Mail)
Familiar tidings of spring on the Moon-Randolph Homestead: first tinge of green in the verges and road cuts, riot of birdsong in the orchard, and the first red buds of rhubarb pushing up through the dirt in ol’ Bill Randolph’s rhubarb patch. Or rather patches: Last spring, our first on the homestead, they kept popping up all over the place.

Makes sense. The two things they say you find on every old Montana homestead are rhubarb and lilacs, the latter brought there for instant, hardy beautification and the former as the source of everything from pie to wine. Rhubarb is hardly just about anywhere and can survive long periods of hard times and neglect. It even looks tough coming up in the spring: angry red fists punching their way out of the dirt.

I take inspiration from those livid red fists, seemingly daring the world to bring it on. I’m tired of the gloom in which so many seem to take comfort. These days you can’t go five minutes without hearing about “this economy,” TV anchormen and even advertising copywriters solemnly invoking “these uncertain times.” It’s turned into a kind of mantra, an advertising trope, a tactic to induce you buy something in a search for certainty and security, a dowdier car or a bargain hamburger.

No one wants an economic collapse, but lots of people seem to take pleasure in bringing the conversation around to “this economy,” speculating on how bad “things” might get, shivering like boy scouts swapping scary stories around the campfire. It makes me kind of nostalgic for Y2K, actually, and already sick of 2012. Times have never been certain, but it’s practically a certainty of human behavior that we always need to have something hanging over our heads.

Call us ostriches, but here at the homestead we’re simply planning to get on with the tilling, planting, pruning, growing and gathering the way homesteaders always have. We’ve got chickens to raise, a garden to organize, and any number of half-finished projects to get on with, from root cellar repairs to a (hopefully) labor-saving drip irrigation system. No time to stew over James Howard Kunstler, the Dow Jones or the Club of Rome. Stop talking and start doing, I say. Preparedness is fun and healthy.

On a sprightlier note, we’re planning a Mayday-ish event for the first weekend in May, with potluck dinner, maypole wrapping, dancing, games and the usual homestead monkeyshines. If you like coming to our fall party, you should give this one a try: a toast to good beginnings as much as happy endings. We’re planning it as a family event for the afternoon of Saturday, May 2, with older folks invited to stick around for some mead-drinking and bonfire-jumping later on in the evening. Stay tuned for details!
WORD programs provide support, education and training to empower women and their families to move from a place of need to a place of independence, participation, and choice. Current programs include:

- **FamilyBASICS Family Advocacy**
  Offers housing counseling and parenting education with goals of strengthening families and preventing homelessness to support children’s education; services include McKinney Homeless Education Assistance.

- **Family Resource Centers**
  Offers information on parenting, education, support groups, literacy development, activities, workshops, crafts, lending library, resources, and referral. Call WORD for information/ phone numbers.

- **Futures**
  Addresses educational, vocational, and parenting needs of pregnant or parenting youth. Young Family Resource Center provides drop-in support, career counseling, skill-building workshops, and family fun events.

- **Montana Parent Information & Resource Center**
  MTPIRC provides state-wide technical assistance, resources, and training in the areas of early learning, school readiness, parent leadership, family/school/community partnerships and No Child Left Behind.

- **Mentors in Violence Prevention**
  Provides gender awareness and violence prevention training for high school and middle school students, youth groups, teachers, coaches, and community-based youth workers.

- **Montana Women Vote**
  An affiliation of WORD, MWV works to educate and mobilize low-income women and their allies to participate in the democratic process. Addresses issues of economic justice, violence against women, environmental health, reproductive rights, and human rights.

Also check out **Missoula BASIC Resources**, a list of local agencies and organizations that assist those in need. You can find it on the web at [http://wordinc.org/pdf/WORD_Basics_Resources.pdf](http://wordinc.org/pdf/WORD_Basics_Resources.pdf).

**Homestead Summer 2009**

The 13-acre Moon-Randolph Homestead is located on City of Missoula conservation lands. Management of the Moon-Randolph Homestead balances public education and use with habitat conservation and protection of historic resources.

The Homestead welcomes visitors throughout the year, by appointment, for individual or group tours and is open to walk-in visitors, without appointment, every Saturday from May 1 through October 31 from 9 a.m. to 4 p.m.

By arrangement, the Homestead is available for small group events (such as workshops, reunions, work gatherings, and retreats), overnight use (available for groups engaged in restoration, conservation, or educational activities at the Homestead), and a limited number of extraordinary events (more than 40 guests). Visitors are encouraged to walk or bike to the Homestead. Parking is available 3/10 mile from the site, where posted, on the shoulder of Spurlock Road. The Homestead is home to a variety of livestock and pets are not allowed off-leash at any time.

To learn about fee schedules, make tour or special event arrangements or get more information about the homestead call Andy and Joanna Smetanka at 728-9269.
HOUSE SHOPPING

A few reasons why YOU should own a home At Burns Street Commons:

1. Purchasers receive an $8,000 tax credit (cash)
2. Monthly payments as low (or lower) than rent
3. Energy efficient units save you money on utilities
5. Located minutes from Downtown Missoula
6. Less than 100 ft from the Missoula Community Food Coop
7. On the bus route
8. The Westside is the best-side.
9. Up to $24,000 in down payment assistance.
10. Did we mention the $8,000 cash tax credit?

Come and see our 1, 2 and 3 bedroom town homes located on the Westside, learn more about how you can afford a home in Missoula for the same price as rent AND get $20 of free shopping at the Missoula Community Food Coop next door!

This Certificate good for:

$20.00

Redeemable in merchandise at the Missoula Community Food Co-op

To the first 50 people to tour Burns Street Commons Homes on April 25th from 2:00 until 5:00 p.m.

(Only one coupon per household, must be 18 years old to claim)
BURNS STREET SQUARE
BLOCK PARTY

Come one – come all!
Music, refreshments, games, and big time fun!

From 2:00 until 5:00 on Saturday, April 25, 2009, join with your neighbors to celebrate spring at Burns Street Square.

{Sponsored by the Missoula Community Food Co-op and the North-Missoula Community Development Corporation}

$20 Twenty Market Bucks
See Over for Details