

MONTANA STATE UNIVERSITY BILLINGS FOUNDATION
2017-2018 ANNUAL REPORT



CORE PURPOSE

To help Montana State University Billings achieve excellence.

MISSION

Montana State University Billings Foundation advances the goals of Montana State University Billings through the solicitation, investment, and stewardship of financial support for the university. The foundation promotes philanthropy, campus and community partnerships, and educational opportunities.

CORE VALUES

• Integrity • Perseverance • Stewardship • Excellence

PHILANTHROPIC DONOR RIGHTS

Philanthropy is based on voluntary action for the common good. It is a tradition of giving and sharing that is essential to the quality of life. To ensure that philanthropy merits the respect and trust of the general public, and that donors and prospective donors can have full confidence in the nonprofit organization and causes they are asked to support, we declare that all donors have these rights:

- 1** To be informed of the organization's mission, of the way the organization intends to use donated resources, and of its capacity to use donations effectively for their intended purposes.
- 2** To be informed of the identity of those serving on the organization's governing board, and to expect the board to exercise prudent judgement in its stewardship responsibilities.
- 3** To have access to the organization's most recent financial statements.
- 4** To be assured gifts will be used for the purposes for which they are given.
- 5** To receive appropriate acknowledgment and recognition.
- 6** To be assured that information about their donations are handled with respect and confidentiality to the extent provided by the law.
- 7** To expect that all relationships with individuals representing organizations of interest to the donor will be professional in nature.
- 8** To be informed whether those seeking donations are volunteers, employees of the organization, or hired solicitors.
- 9** To have the opportunity for their names to be deleted from the mailing lists an organization may intend to share.
- 10** To feel free to ask questions when making a donation and to receive prompt, truthful and forthright answers.



GO WITH US AND GROW WITH US

The MSU Billings Foundation would not be celebrating 50 years of support for Montana State University Billings without your help. You've continued to grow our organization for five decades, and our ability to help students has paralleled that growth. A tree is only as good as its roots, and our roots run deep in Montana, and beyond.

Along the way, we've managed to lose track of some supporters who helped us get to where we are today. We want to reconnect with them. If you or someone you know has lost contact with us, please visit msubfoundation.com/contact. If you go with us, you grow with us, and we can't wait to see where we'll be in another 50 years together.



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MSU Billings (Eastern Montana College) from the 1968 Rimrock yearbook



CELEBRATING 50 YEARS OF GRATITUDE

For five decades, we've witnessed unmatched generosity, dedicated volunteerism and incredible loyalty at the MSU Billings Foundation. Our donors, supporters and friends care about the students of Montana State University Billings and the work we do to ensure their educational dreams become a reality.

Every dollar we receive is a step forward for education. Your donations benefit scholarships that make this university accessible for the best and brightest students. They fund projects that update facilities so those students receive a quality education. And, they allow us to support these students as they earn degrees that enhance our community, and beyond.

We are grateful for your philanthropy. The students are grateful for your generosity. And the patients, customers, clients, athletes, peers and pupils whose lives our alumni touch after graduation are grateful.

The pages of this annual report are more than evidence of your charitable giving or our stewardship. They reflect the gratitude that results from our partnership to help students for the last 50 years. Read your stories, see your impact, and remember that every student matters and every gift counts. Thank you for supporting the MSU Billings Foundation.



MESSAGE FROM THE FOUNDATION PRESIDENT

The year 1967 was filled with a lot of hope! Locally, Eastern Montana College, now Montana State University Billings, began discussing the creation of a foundation to aid students. Globally, heart surgery became a reality. The U.S. was set to explore outer space. A first class stamp cost only five cents.



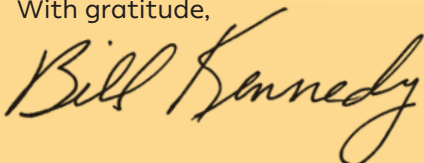
BILL KENNEDY

A lot has changed since 1968 when the now MSU Billings Foundation officially took on the mission of helping students! Beginning as Eastern Montana Normal School, the university went from a teachers' school to educating our students in diverse majors: education, business, sciences, computers, outdoor recreation and so many more degrees. The job market has changed, tuition has gone up, and many of our students are supporting themselves and their families as they pursue their educational dreams.

In our 50-year history, our mission to help students succeed has never wavered. In 1967, we offered two \$416 Edna Frost EMC Bookstore Scholarships to two students. This year, the Foundation was able to award \$1.7 million in scholarships to 1,095 students.

That "can do" attitude will carry us for the next 50 years. We can succeed through the generous donors that believe in our students and in education. With your help over the next five decades and beyond, the foundation will grow and continue to help even more students prepare for the workforce. Thank you for your generous support and caring to change the world. You, working through the MSU Billings Foundation, are the future for our students!

With gratitude,



Bill Kennedy, President & CEO
MSU Billings Foundation

MESSAGE FROM THE BOARD CHAIR

Outside of the MSU Billings liberal arts building is a memorial garden for Bruce Meyers. I had the privilege of being his student in the late 1970s. The communication and writing skills Bruce taught me shaped the person I have become, even propelling me to earn a master's degree which allows me to teach, in the hopes that I might mold future students the way he molded me.

The MSU Billings Foundation has affected student lives for 50 years. Scholarships awarded through the foundation allow students to fulfill their educational dreams, leading them to a meaningful career and a philanthropic calling to pay it forward. Your donations empower students to pursue opportunities that might otherwise escape them. They step into higher education and become the innovators that can only be formed with gratitude for where they've come from and a vision of where they're going. Our board of trustees includes some of the finest community leaders in Billings who bring fresh ideas and energy to the MSU Billings Foundation. Through their generosity, along with yours, the spirit of philanthropy will remain strong as MSU Billings continues to flourish and produce Montana's future influencers.

Sadly, Bruce Meyers died suddenly, and I never got to tell him how much he impacted me and changed the trajectory of my life. However, my role as MSU Billings Foundation board of trustees chair enables me to witness the gratitude from students with similar stories through the generosity of your scholarships and the endowment that is Bruce's legacy. As I look forward to the next 50 years, I know the best is yet to come.

Best wishes,



Donna Fredericks, Chair
MSU Billings Foundation
Board of Trustees



**DONNA
FREDERICKS**

**MSU BILLINGS
FOUNDATION
BOARD OF
TRUSTEES**

Donna Fredericks,
Chair

Carter Mollgaard,
Vice Chair

Dave Warne,
Immediate Past
Chair

Lisa Perry,
Treasurer

Darwin George,
Secretary

Trent Sizemore,
Member-at-Large

Jim Berry

Dr. David Butler

Dave Cobb

Dr. Dan Edelman

Beverly Hall

Roger Huebner

Allyn Hulteng

Bill Kennedy

Lenette Kosovich

Mike Nelson

Tom Potter

Tony Prill

Dr. Rachel Schaffer

Andy Sullivan

MESSAGE FROM THE CHANCELLOR

Advocates and supporters of Montana State University Billings, it has been a pleasure serving this institution for the past several months. I am seeing great progress and growth every day thanks to those who have worked to better our campus and community. The development of this institution could not be possible without them, and for that I thank you.

We at MSU Billings are so thankful for those who truly care about this institution and its future. Each and every donation helps us move closer to reaching our goals. Even small contributions from our supporters continue to accumulate and help keep this institution at its best.

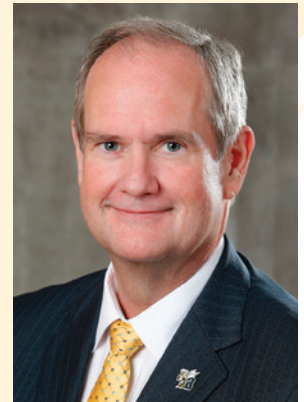
This year has been an exciting one for MSU Billings. We recently broke ground for the Yellowstone Science and Allied Health Building, a feat that could not have been possible without donations from over 500 contributors who exceeded expectations. As the fields of science and allied health continue to grow, new state-of-the-art facilities will be ready to accommodate students pursuing those careers.

May marked another successful year of the annual Wine & Food Festival, netting over \$335,000 in funds toward scholarships for MSUB students. This festival continues to be a great success and grows bigger and better every year.

I have many other reasons to thank those who have supported MSU Billings. We greatly appreciate your dedication to improving MSU Billings and our students' experience. Your support helps make each student's goals possible. We are committed to providing a quality education and equipping our graduates for careers in the community and the world. Because of you, we continue to improve every day.

Thank you!

Dr. Dan Edelman, Chancellor
Montana State University Billings



DR. DAN EDELMAN

MSU BILLINGS CHANCELLOR'S CABINET

Trudy Collins, Vice
Chancellor for
Administration and
Finance

Dr. Melinda Arnold,
Provost and Vice
Chancellor for
Academic Affairs

Bill Kennedy,
President & CEO
of the MSU Billings
Foundation

David Buckingham,
Interim Vice
Chancellor for
Student Affairs

Shannon Wilcox,
Director of
University Relations
& Communications



YELLOWSTONE SCIENCE & ALLIED HEALTH BUILDING NEARS \$15.2 MILLION CAMPAIGN GOAL

The Yellowstone Science and Allied Health Building Campaign hit a huge milestone in August when the match goal of \$5 million was met, securing the 2013 Montana state legislature allocation of \$10 million.

The spring and summer activities of 2018 infused the campaign with the needed funding to move forward. In April, during the Wine & Food Festival, MSU Billings alumnus Carl Ueland, from the class of 1970, and his wife Barbara Ueland received a standing ovation when they announced their \$500,000 donation toward the building.

In July, the Community Brick by Brick Campaign was kicked off with a summer barbecue. A \$50,000 challenge match was issued by Gareld and Barbara Krieg. The match was met by Mike and Cara Schaefer, and Steve and Missy Langlas. Another challenge match was issued by Chancellor Dan Edelman. If the MSU Billings Foundation could raise \$16,000 within 10 days, he would match it. That match was met in half the time. In total, the Community Brick by Brick Campaign has brought in more than \$160,000.

In August, the MSUB Foundation received word that the Dennis and Phyllis Washington Foundation had awarded \$500,000 to the campaign, bringing the total raised to \$5 million. A ceremonial groundbreaking was held Sept. 12 with gold shovels, invested donors and an excited community.

With the project nearly funded, construction is expected to begin in 2019. The new building is a renovation and expansion of the existing structure, originally built in 1947. Three floors of new space will accommodate:

- 16 labs dedicated solely to teaching and 11 labs dedicated to research, including a separate athletic training lab.
- Safe, state-of-the-art facilities in a LEED certified building, including tripled lab hood space and electrical systems which support all necessary equipment.
- Shared-use equipment housed in a centralized communal space.

The campaign continues to raise an additional \$200,000. Although the state required a \$5 million match, which has been met, the campaign goal is \$5.2 million. Make a gift or purchase a personalized commemorative brick at msubfoundation.com.



Left: The MSU Billings Foundation staff is thrilled with the overwhelming support received for the Yellowstone Science & Allied Health Building.

**THANK YOU FOR MAKING
THE YELLOWSTONE SCIENCE
& ALLIED HEALTH BUILDING
A REALITY FOR MONTANA
STATE UNIVERSITY BILLINGS!**



Top: Investors, campus leaders, and community members break ground for the new Yellowstone Science & Allied Health Building on Sept. 12, 2018.

Above: The current rendering for the renovation and expansion of the existing science building at MSU Billings.



2018 WINE & FOOD FESTIVAL

For one week in May, Montana State University Billings entertains, educates and excites wine and culinary enthusiasts at several Wine & Food Festival events. Beginning 26 years ago, the festival, which celebrates fine wine and culinary mastery, is now the foundation's largest fundraising event. Months of planning and execution by an incredible corps of nearly 300 volunteers resulted in another successful year with an increase in net proceeds, totaling over \$335,000. Since its inception, nearly \$6 million (net) has been raised through the Wine & Food Festival.

Wine dinners, cooking schools, and beer and wine tasting events throughout the week culminated in the two main events held in the grand party tent on the MSU Billings campus. At the sold-out finale, a show-stopping announcement was made by 1970 Eastern Montana College alumnus Carl Ueland and his wife, Barbara. The Uelands presented Chancellor Dan Edelman a \$500,000 check for the Yellowstone Science and Allied Health Building, bringing their total donation to the building project to nearly \$1 million. The Uelands, long-time supporters of MSU Billings and its students, have not only contributed to the Yellowstone Science and Allied Health Building, but also to scholarships for student-athletes and science majors.

To emphasize the importance of assisting our students, Cody Walters, a MSU Billings student pursuing a double-major in psychology and biology, thanked guests for their generosity and support with his heartfelt testimony of hard work, determination and Yellowjacket pride.

"MSUB is a small school that provides unique opportunities for hardworking and motivated students. These scholarships mean more to us that you will ever know," said Walters.

Dedicated volunteers have already begun to plan for the 2019 Wine & Food Festival. Celebrations of wine and food will continue with festival pre-events, beginning with Daring Pairing in October, followed by wine and beer dinners after the holidays. Festival week is scheduled for May 13-18, 2019 and promises to be another incredible celebration.

Thank you to the many volunteers who helped make the 2018 Wine & Food Festival a success. For a full list of volunteers, please visit winefoodfestival.com.



Above: Photos from the week-long 2018 Wine & Food Festival events.

**SINCE ITS
INCEPTION,
NEARLY \$6
MILLION (NET)
HAS BEEN
RAISED
THROUGH
THE WINE
& FOOD
FESTIVAL.**



ALUMNI RELATIONS

In the fall of 2017, the Alumni Relations office came under the direction of Bill Kennedy, president and CEO of the MSU Billings Foundation. A new department led to new employees! Gillette Vaira and Tiffini Gallant, both MSU Billings alumnae, joined the foundation staff in the spring of 2018.



As a part of revamping and relaunching the Alumni Association, what you may know as the Alumni Advisory Board has taken new shape – and a new name. The Alumni Advisory Steering Committee, comprised of 10-15 volunteers, spearheads task forces to create a vibrant, engaged Alumni Association.

New committee members are appointed on an ongoing basis, as vacancies occur. Read the bylaws, review the expectations, and submit your application on our website.

WE WANT TO RECONNECT WITH YOU.

- Update your contact information at msubillings.edu/alumni.
- Email us at alumni@msubillings.edu.
- Call us at (406) 247-5781.
- Connect with us on Facebook, LinkedIn, Twitter and Instagram.
- Stop by the Alumni House at 2712 Normal Avenue in Billings.



Gillette Vaira



Tiffini Gallant

WHERE ARE OUR ALUMNI?



BILLINGS



YELLOWSTONE COUNTY



MONTANA



UNITED STATES



INTERNATIONAL COUNTRIES

A NEW DRIVE

Picture it: You called an Uber, but when it arrives, no one is in the driver's seat. In fact, the car is driving itself – and you're the only human inside!

This is a goal City College alumnus Dan Long works toward every day. A 2013 graduate of the automotive technology program, Long learned skills in the classroom that took him to Pittsburgh to work on driverless cars for a division of Uber, which is a peer-to-peer ridesharing, taxi cab, food delivery, bicycle-sharing and transportation network company.



Dan Long

"I don't even get dirty anymore," Long said. "I pretty much work on a computer."

Long is troubleshooting hardware and software to allow the cars to figure out their routes, respond to traffic lights and conditions, and pick up people along the way. He said he loves being a part of cutting-edge technology, and he imagines what a future generation could experience as a result of his contributions.

"They might one day grow up never having to drive themselves," he said. "I'm still working on cars, but I'm changing the future."



SPECIAL EVENTS



Banquet
2017

MONTANA BUSINESS HALL OF FAME

The MSU Billings Foundation and the College of Business celebrate entrepreneurship and enterprise in the Billings community, Montana and beyond. Four honorees were welcomed to the Montana Business Hall of Fame in recognition of their business leadership. The 2017 inductees are Bill Coffee, Bill Johnstone, and Nicki and Rick Larson.

Honoree Bill Coffee leads Stockman Bank as its president and CEO since 2009. Today, this financial institution is recognized as one of the state's most active commercial lenders and Montana's largest agricultural bank. Bill Johnstone is a leader in many areas – law, education, business – and puts that leadership into action as chairman of the board at D.A. Davidson. Under his guidance, the company has continued to grow. Rick and Nicki Larson have worked tirelessly to grow their business, EBMS, into a multi-state organization. They have left their mark in Billings and in Montana with their support of community.



Bill Coffee



Bill Johnstone

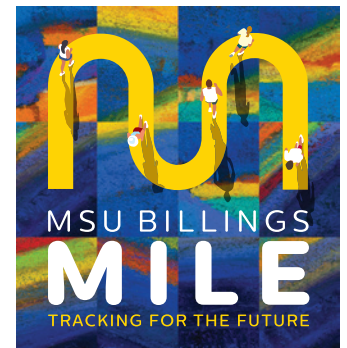


Nicki & Rick Larson

The honorees were recognized at the annual Montana Business Hall of Fame Banquet in September. As with previous inductees, their watercolor portraits now hang in the hall of fame at McDonald Hall on the MSU Billings campus.

MSU BILLINGS MILE

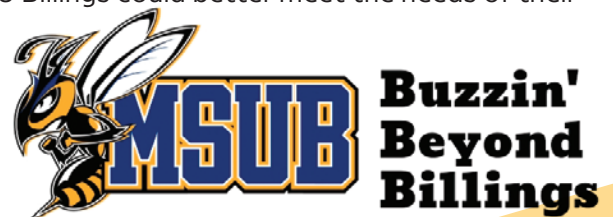
The first MSU Billings Mile fun run took place in the fall of 2017. The event began as an initiative to connect the Billings community with Montana State University Billings, promote a healthy lifestyle, and raise money for student scholarships. The one-mile course through the MSU Billings campus was established as a route for visitors to use year-round. The event consisted of a competitive and noncompetitive mile run and walk. With over 100 participants of all ages, the race began on the last chime of McMullen Hall's clock tower bell. Laurel Jaycees sponsored a pancake breakfast during the awards ceremony where racers of all ages were awarded first, second and third place medals for their participation.



BUZZIN' BEYOND BILLINGS

This year, MSU Billings commenced a new initiative to bring staff, faculty and administrators to communities across the state. The first Buzzin' Beyond Billings tour made stops in Miles City, Glendive, Sidney and Poplar to connect with eastern Montana residents. The tour welcomed alumni, students, families and friends to attend special presentations, focus groups and more. University leaders met with school and community officials to talk about how MSU Billings could better meet the needs of their students and businesses.

The Buzzin' Beyond Billings tour has expanded to include more visits across Montana, starting with Great Falls, Helena and Butte. Plans to reach other communities are under way, and the bus will return to eastern Montana for updates next year.



PLANNED GIVING

MONTANA INCOME TAX CREDIT FOR ENDOWED PHILANTHROPY

Planned giving is a proactive approach to philanthropy which benefits both you and the recipient of your gift. Montana residents considering a planned gift may wish to take advantage of the revised Montana Income Tax Credit for Endowed Philanthropy. This tax credit is available through 2019 to individuals making qualified planned gifts to Montana endowments. The following IRS-authorized giving options can be credited up to 40 percent of the charitable portion of the gift:

- Charitable gift annuities
- Deferred charitable gift annuities
- Charitable lead unitrusts
- Charitable remainder unitrusts
- Charitable remainder trusts
- Life estate agreements
- Paid-up life insurance policies

The direct credit available to corporations and “pass through” entities will be 20 percent of the value of gifts to Montana endowments. Compare the cost for an individual in the 35 percent federal tax bracket making a \$20,000 donation utilizing a qualified planned gift to the MSU Billings Foundation with and without the tax credit.

	Gift WITH Tax Credit	Gift WITHOUT Tax Credit
Value of Charitable Gift	\$20,000	\$20,000
Less Montana Tax Credit	(\$8,000)	(\$2,200)
Federal Tax Savings	(\$7,000)	(\$7,000)
Net Cost of Gift	\$5,000	\$10,800

The Montana Tax Credit for Endowed Philanthropy provides an amazing incentive for charitable Montanans to promote the common good in their communities, while significantly reducing their tax liability. Here is what some of them have to say about their experience with giving to the MSU Billings Foundation and claiming this significant tax savings:

“It was an easy decision to start funding an endowed scholarship through the MSUB Foundation 18 years ago. With tax advantages offered through the Montana Income Tax Credit for Endowed Philanthropy, I can direct much of my state income taxes toward what I view to be the best usage of state dollars – educating our citizens. I continue to add to the endowment annually. It has been, and still is, a sound investment with a great return.”

Mike Ross

“The Montana Tax Credit for Endowed Philanthropy is an incredible opportunity for giving. The first year we used the credit, we were amazed that we were able to give far more to MSU Billings because we were credited a significant tax savings that we would have otherwise paid to the state. This important tax credit is a benefit for the giver in addition to providing much needed student aid to others, and we have used it every year since.”

Bobby Anner-Hughes

“It’s hard to believe you can make money while giving money away, but that’s the case with the Montana Tax Credit for Endowed Philanthropy.”

Dave Warne

“About 12 years ago, we established the Tim and Kathy Schruth College of Business Scholarship which makes an annual distribution to a deserving College of Business student. Since this investment is a qualified endowment fund, we are able to receive the Montana Tax Credit for Endowed Philanthropy in the amount of 40 percent of our gift. So, in addition to receiving a federal income tax deduction, we also receive a credit against our Montana state tax bill. We are very pleased to be able to provide a scholarship benefit to a business student each year through the MSU Billings Foundation.”

Tim & Kathy Schruth



ANNUAL GIVING

A TRADITION OF PHILANTHROPY AND LIFELONG LEARNING

For Rachel and Deborah Schaffer, philanthropy runs in the family. In Fredonia, NY, where they grew up, their father was a college professor and active philanthropist.

“As a child, I remember the family celebrating when my father got a raise and was now making \$20,000 a year,” Rachel said. “Even then, that was not a great deal of money, but my father firmly believed in giving back.”

Rachel and Deborah attended The Ohio State University and were both job hunting after earning their PhDs.

“We took turns applying to universities,” said Deborah. “I got the call and ultimately the offer from Eastern Montana College, which I accepted. Rachel had the choice of continuing to teach part time at OSU, to move to Montana and teach part time at EMC, or to keep job hunting for a full-time position.”

The idea of moving to Montana was “interestingly exotic,” so both sisters decided to head west.

Deborah began teaching full time at Eastern Montana College in 1983, and Rachel worked part time the same year until a full-time teaching job opened in 1985. This fall marks 36 years since the sisters began careers at the institution. Both are English professors, and Rachel chairs the Department of English, Philosophy, and Modern Languages.

Rachel and Deborah followed in their father’s footsteps, both in teaching and continuing the family tradition of philanthropy. They donate to the foundation’s Annual Drive for Excellence, contributing to a number of endowments; in particular, the Schaffer Family Scholarship Endowment, which provides scholarships for English majors. The sisters also helped their department set up 10 endowments and funds that provide scholarships for English majors.

MSU Billings also benefits from the Schaffers’ generosity through the Helping Other People Endure (HOPE) program and the Schaffer Family Endowment for Cultural Understanding, both created by Elliott J. Schaffer. HOPE provides emergency funds to students, made possible by a grant from the Elliott J. Schaffer Family Advised Fund administered through the Montana Community Foundation. The endowment he began supports MSU Billings library resources that promote the appreciation and understanding of diversity.

With such a strong tradition of philanthropy, the Schaffers want to encourage others to give back.

“Even if you don’t have much to give, you can start small and grow your giving over time,” Rachel said.

Deborah adds, “As Jews, Rachel and I strive to uphold the central commandment of Judaism: to repair the world. Indeed, it is humanity’s duty to look out for others and the planet as well.”

RACHEL AND DEBORAH FOLLOWED IN THEIR FATHER’S FOOTSTEPS, BOTH IN TEACHING AND CONTINUING THE FAMILY TRADITION OF PHILANTHROPY.



Rachel Schaffer

Deborah Schaffer

ANNUAL DRIVE FOR EXCELLENCE

Every student matters. Every gift counts.

The Annual Drive for Excellence kicks off each fall to support the important work of the MSU Billings Foundation. Through the generosity of businesses, faculty, staff, alumni and friends, the foundation is able to support and grow student scholarships, academic programs, campus projects, campus and community outreach, and alumni relations. The Annual Drive for Excellence has several components, each of which is integral to the campaign's success.

Community & Campus Drives

The Community & Campus Drives for Excellence are a volunteer effort to encourage friends, alumni, faculty, and staff to invest in MSU Billings and its students. Volunteer callers spend hours chatting with as many prospective donors as possible about the importance of the drive and asking for a gift. Donors can choose to designate their gift to a specific area or the most immediate needs.

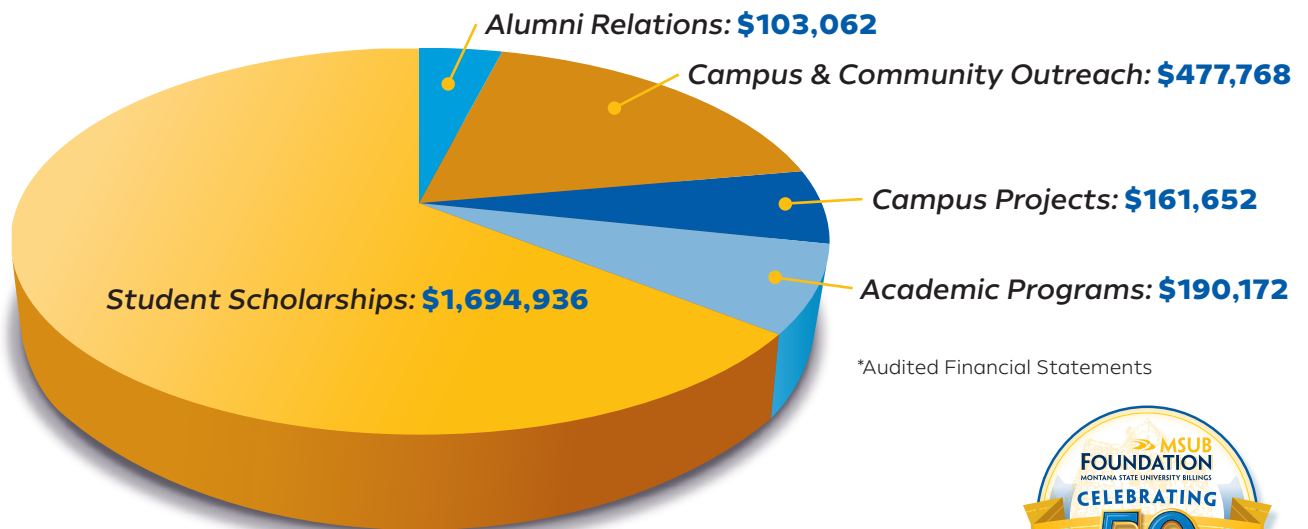
Direct Mail

All MSU Billings alumni and friends are given the opportunity to donate through our direct mail outreach. Prospective donors receive a letter along with a donor card and return envelope. We want to thank all those who have given to the Annual Drive for Excellence, allowing us to continue our work of helping students succeed through scholarships, campus programs and community outreach.

Phone-a-thon

Conducted by MSU Billings students, the Phone-a-thon is a crucial component of the Annual Drive for Excellence. Students connect with prospective donors via phone to share their experiences as students, provide updates about the university, and ask for financial support.

MSU BILLINGS FOUNDATION FUND ALLOCATION PROGRAM TOTALS FOR FISCAL YEAR 2018*



*Audited Financial Statements



IN MEMORY OF DR. KRISTA MOUGEY

Dr. Krista Jean Mougey grew up in Colstrip, MT, and discovered a passion for wildlife science as a freshman in high school.

“Krista was inspired by her favorite high school teachers,” said colleague and friend Dr. Susan Gilbertz, director of environmental studies at MSU Billings. “With their help, she envisioned herself as a research biologist and as an instructor who would help other young people imagine their futures.”

Mougey’s thirst for knowledge led to undergraduate degrees in wildlife biology and environmental studies, a master’s in wildlife science, and a doctoral degree in wildlife, aquatic and wildlands science with graduate certification in geographic information science and technology. Her research took her to the Galapagos Islands, Ecuador, the British Virgin Islands, Grand Cayman and Canada, as well as throughout the United States.

In a graduate student biography video created by the Department of Natural Resources Management at Texas Tech University, Mougey described her 2009 research on the encumbrance-related impacts of radio telemetry use on Texas horned lizards and other small reptiles.

“While most people cringe and shudder at the thought of having to work with creepy-crawly reptiles, I absolutely loved it!” Mougey said with a laugh. “I personally feel that an understanding of the natural environment is critical. All of our resources, everything we rely on, comes from the natural world. And so whether your interest is in growing crops, growing cattle, or saving lizards, all of that comes down to this base environmental system.”

Her work made Mougey a stand-out candidate for a faculty position at MSU Billings.

“Krista was selected by the search committee for two important reasons. First, because she was using her GIS [geographic information system] expertise in an applied fashion, we felt her research area would be of interest to our MSUB students. In particular, she was using GIS to track iguanas in the Caribbean. While this would be exotic, it would relate well to wildlife migrations in Montana,” said Gilbertz. “Second, because she grew up in Colstrip, we felt she was a great role model for students from the small towns of eastern Montana.”

In 2017, Mougey arrived at MSU Billings, where she helped establish the Global Information Systems Center, also known as the GE-WIZ Lab. Short for geography, environmental studies and water issues, the GE-WIZ Lab provides a working space for students whose interest intersect these vital concerns for Montana.

Students loved Mougey and sought her advice and professional knowledge regularly.

“She was demanding and fun to be around – a great demeanor that the students understood to mean, ‘Let’s get into this and have fun doing it!’” said Gilbertz.

Sadly, Mougey’s brilliant life was cut short Jan. 6, 2018.

“Krista and I shared a professional vision and we had a common style. She could anticipate the ‘next steps’ so easily it was a delight to work with her,” Gilbertz said. “As sad as I am to have her gone, I treasure the time I had with her.”

What a precious gift Mougey was to her students, friends and family. It’s fitting, then, that they decided to carry on her legacy by giving the gift of education through the Dr. Krista Mougey Memorial Endowed Scholarship. In her memory, generation after generation of students, joyful with discovery, will continue her work.



Dr. Krista Jean
Mougey



BUILDING A SCHOLARSHIP LEGACY OVER TIME

In 1964, Adella S. Hummel began attending part time at Eastern Montana College, the obvious choice for a local woman who wanted to earn an education degree but had family concerns to consider. Her children, Kermit and Karen, were getting older and her husband owned Hummel Drug in downtown Billings. The timing to go back to school must have felt right, and that decision would turn out to be a lifeline.

A child of the Great Depression from Gackle, North Dakota, Adella grew up with nine siblings. Upon graduation from Gackle High School in 1937, she was offered a scholarship, but her family could not afford her college education. Instead, Adella taught in a local one-room schoolhouse before marrying Kermit Hummel. After World War II, they moved to Billings to purchase a drugstore, and Adella raised their two children. By 1964, she decided to finally pursue her college education and registered for two classes at EMC. Tragically, her husband passed away that year.

Her daughter, now Karen Hummel Kinsley, recalls, "With astounding resolve, she made the decision to start the spring quarter at EMC. The drugstore was sold by August 1965. She did a brilliant job of time management by using available time while we were at school to handle her course load."

Adella earned a social science education degree in 1970 and became the dean of girls at Billings Senior High School. She returned to EMC to earn a master's degree in school counseling before becoming a guidance counselor at Senior. Adella passed away Oct. 30, 1980, having lost her battle with cancer. Karen and Kermit contacted the MSU Billings Foundation to establish a scholarship in her name.

"My sister and I established the scholarship after our mom died, because her education was central to how she lived her life," said Adella's son, Kermit. "Getting her degree and having an opportunity to work with and help kids was the joy of her life."

It was a fitting tribute to how their mother embraced education as a means of a new future. Karen and Kermit contribute to their mother's scholarship annually, maximizing their gifts with matching funds from employers, when possible. Family and friends have also contributed over the years.

The Adella S. Hummel Memorial Endowed Scholarship benefits full-time, non-traditionally-aged students majoring in special education. The endowment has grown from its first modest \$200 award in 1984 to recent awards of over \$2,400 per year. Since its inception, the scholarship has provided in excess of \$46,000 of student aid and will continue in perpetuity as a living memorial to Adella.

Karen and Kermit understand the challenges returning students face in funding their dream of a college education. MSU Billings offers students the opportunity to receive a top-notch education, and a scholarship, no matter how limited, can make a difference in their lives.

"For the student who is the first to go to college in their family, for someone who wants or needs to find a new career path, or for a student seeking a bachelor's degree, MSU Billings is there to support their dream," said Karen.



Adella S. Hummel

“MY SISTER AND I ESTABLISHED THE SCHOLARSHIP AFTER OUR MOM DIED, BECAUSE HER EDUCATION WAS CENTRAL TO HOW SHE LIVED HER LIFE.”

*Kermit Hummel,
Adella's son*



LIFETIME GIVING

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MAJOR GIFTS

“IT’S AN OBLIGATION AND RESPONSIBILITY TO GIVE BACK AND PUT THINGS IN PLACE THAT WILL PROVIDE FOR FUTURE GENERATIONS.”

Gareld & Barbara Krieg

Gareld & Barbara Krieg at the groundbreaking ceremony for the Yellowstone Science and Allied Health Building



INCREDIBLE IMPACT

Gareld Krieg recalls traipsing across the Eastern Montana College campus while doing a mapping project for a Boy Scout badge and remarks, “I can remember when that building wasn’t even there.”

“That building” is the current science building, which was built in 1947.

Now, more than 70 years later, Gareld and his wife Barbara are significant benefactors of the new Yellowstone Science and Allied Health Building. This summer they stepped forward with a challenge match. If the MSU Billings Foundation was able to generate \$50,000 from donors, they would match it. In a matter of days, two couples, Mike and Cara Schaer, and Steve and Missy Langlas, stepped up with \$25,000 each. It was an influx of excitement that would propel the \$5.2 million campaign goal toward the finish line.

When asked about their philosophy of philanthropy, Gareld and Barbara agree that support needs to come from those who are able to give.

“It’s an obligation and responsibility to give back and put things in place that will provide for future generations,” they said.

Those future generations include their son, Gary, their daughter, Shelly, and three grandchildren, Andrew, Kailey and Camille.

The Krieges always thought their daughter would remain in Texas after she received her medical degree. However, Shelly was matched to the Billings Clinic residency program and is now a family practice physician at Billings Clinic. She brought her husband, Dr. Carl Castles, who became an assistant professor of anatomy and physiology at MSU Billings and has worked there for more than 20 years. Of their grandchildren, Andrew attends Billings Senior High School, Camille is attending MSU Billings, and Kailey is graduating with a nursing degree from Texas Christian University.

Their son Andrew lives in New York and is a film producer for Deep Mind, a Google-owned company. They keep in touch, visiting each other often.

It is this family and future generations that provide the motivation for their generosity.

Gareld and Barbara have given liberally to MSU Billings’ Anatomy and Physiology Department over the years because of their son-in-law, Carl. When the Yellowstone Science and Allied Health Building campaign started five years ago, they decided to increase their annual giving to speed the project along.

“Then this summer with the end of the campaign in sight, we knew we could give an even larger gift and hopefully hurry it along,” said Gareld.

Their total contribution to the building now exceeds \$100,000 and allows them a naming opportunity.

“They are generous people and have been supporters of many nonprofits in the community,” said Carl. “I had no idea they were going to do this, but I’m happy that they decided to share such a large gift with us.”

HONOR ROLL OF DONORS

GRATITUDE FOR A YEAR OF GENEROSITY

Thank you to all who have supported Montana State University Billings through generous financial gifts. This report recognizes cash or assets received by those who contributed to the MSU Billings Foundation between July 1, 2017 and June 30, 2018.

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Susan Walton &
Thomas Romine '69
Sandy Wong '83
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Douglas '68 & Kathleen
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James McCleave &
Edwana Meisner

I would like to express my sincere gratitude to the donors and scholarship committee for selecting me to be a recipient of this scholarship! Without financial support from this scholarship and others like it, I would not be able to continue my education without constant worry of how to pay for it. I truly appreciate this generous gift and cannot express enough how grateful I am to be receiving it!



KENDRA VAUGHN
Glasgow, MT | Junior, Biology

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 Mary Lou Hadley
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 June A. Hall
 Dan & Konnie Haman

I am so grateful to the donors for this scholarship opportunity, which will allow me to put focus on my education and commitments to the school. It is amazing when you can have faith in your own education and believe that you will reach your goals, but it's on a whole different level when someone else does. So thank you, not only for your financial support in the achievement of my dreams, but also giving me the knowledge that you believe I will be successful.



AMY BLAQUIERE
 Miles City, MT | Senior,
 Accounting



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Monica Maristuen '79, '86
Dallas & Nancy Marler
Marler Bookkeeping
LLC

Jeremy Morgret '02
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Kent & Tia Schacht
Larry & Sherie Schafer
Schleusner Chiropractic
Center
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George '58† & Maxine
'56, '93 Schuman

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Michelle Souter
Michael A. Southworth
Louise M. Spaulding '69
Spiked Olive
Jennifer Spino
Wallace '69 & Kay '68
Stadtfeld
Steep World
Jonathan & Michelle
Stehling
Sheri G. Steiner
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Patty & Bruce Wilson
Tom & Kathleen Wilson

I would like to deeply thank the Wine & Food Festival of Billings and any individuals responsible for this scholarship for providing me the opportunity to fulfill my dreams of continuing my education at MSUB. I am blessed to receive this award and am grateful for the assistance. I know that I will use this award to help me along my journey of becoming a successful student and community member. Once again, I am very thankful for the opportunity.



JAKIM RICKETTS
Livingston, MT | Freshman, Finance

Mrs. & Mr. Martin
Terry H. Mattfeldt
Deinya A. Mautz '81
Eric & Jacqueline
McArthur
Mick '85 & Bess '86
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Henry S. Miller
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Montana Brewing
Company
Montana Fly Company
Montana Nugget Casino
Montana Silversmiths
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Oasis Water Park
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Joan & Michael Ozmun
Paint Brush Adventures
Michael & Shawn
Painter
Greg '01 & Pandora '99
Palmer
Papa Murphy's
Jim M. Parker
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Partridge
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Bill '70 & Debbie
Tierney

As a senior in high school prepping for college I had not expected results so soon. I am in awe to already have been offered to accept scholarships so early! As this is my first offered scholarship

I have little words to express how deeply moved I am and how excited I am to begin my college experience!

TRISTIN WELTER
Billings, MT | Freshman, English
Education



Bob '71 & Donna '70,
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Wade Woodard
Wood's Powr-Grip Inc.
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Carolyn '82* & Tom
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I appreciate this scholarship. It will make college much easier for me from a financial stand point. I will put this scholarship to good use.

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I am very honored to receive this scholarship. Thank you so much for caring and contributing to the higher education of students. These efforts help so much when striving to reach success in studies and the workforce.

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Jordan, MT | Freshman,
Pre-Dental Hygiene



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I am writing to express my sincerest gratitude for receiving this scholarship. I couldn't believe it when I got the letter informing me about what I had been awarded. Because of your generous scholarship, I will be able to (for the first time) attend school without focusing on loans; which takes a large amount of stress out of my life. Also, I hope you will know that you have had and will continue to have a massive impacting part of my educational success and future career success. Thank you for the scholarship and for allowing me to continue my dream of pursuing a degree.



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Roundup, MT | Sophomore, Communication

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Brice's Masterclean

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Buffalo Wild Wings

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Jim Carlson

Seth Carlson & Carlie Kurokawa '11

Kris Carpenter

CASA of Yellowstone County

Paul '85 & Teresa '83 Casey

Mike '72, '88 & Desiree '91, '99 Caskey

Central Wellness

Chamberlin Inn

Bernadette '78 & Fred Charette

Reno L. Charette

Colleen Chlapowski '91

Sheila '91 & Dennis Christopherson

City Vineyard

Jo Clancy

Classi Pet Center

Columbus Rural Volunteer Fire District 3

Michiko Conklin '79

Shawna Cooper

Clifford Coppersmith

Renee & Dave Coppock

Costco

Cougar Mountain Software

Cowboy Bar & Supper Club

Cracker Barrel Old Country Store

Crazy Creek Products

Crooked Line Studio

Dancing Oven Bakery

Daniel Horman Real Estate

Davidson Home Furnishings & Design Ltd.

Desmond's

Dickey's Barbecue Pit

Divide Bar & Grill

dMeyers Custom Jeweler

James R. Doll '71

Dos Machos Restaurant

DoubleTree by Hilton

Dovetail Designs

Eagle Rock Golf Course

Nellie L. '95 & Carl J. '91 Eby

Euphoria Salon & Boutique

ExxonMobil

Fairmont Hot Springs Resort

Kira Fercho '01, '10

The Fieldhouse

Firefly Outdoor Movie Company

Fish Window Cleaning

Stella Fong & Joseph Dillard

Paul Foster & Elena Petroska

The Frame Hut and Gallery

Fuddruckers - Westend

Fuddruckers - Heights

Gainan's Flowers & Garden Center

I am beyond grateful for the generosity and support that the donors have awarded me. This has taken a substantial amount of stress off my plate by decreasing my financial burden. Receiving this gave me a meaning to all of my hard work that I have put in throughout the years. Going to college is a very daunting thing for me since neither of my parents went, but this scholarship gave me a lot more confidence going into college. Thank you for this opportunity and greatening my chance to become successful.



ALICIA MILLER
Colstrip, MT | Freshman,
Psychology

David Field

Marge Flynn

Donald Fox

Janet Fox

Tim Garcia

Travis Gates

Duey Gilliland

Dan Gilstrap

Roland Grant

Cleona Green

Cynthia Marie Gross

Kent Hanson

Sue Hart

Mary Hatfield

Barbara Hengelfelt

Frances Henrie

Lester Henrie

Verna Hill

Robert Holmstrom

Kay Hovey

Adella Hummel

Patricia Jaffray

Ruth Johnson

Terry Johnston

Tricia L. Kelly

Paula McClave

Jeff McGrail

Joyce McGrail

Cheryl Miller-Bodley

Judith Mitchell

Dennis Moos

Krista Mougey

David Movius

Ron Nistler

Franklin Noble

Krystal Noble

Cal Northam

Bill Patek

Maxine Rawlins Patek

Oliver Peterson

Yvonne Pickett

William Plank

Maxine Potter

Lee Restad

Pauline Rich

Kathryn K. Ries

Millicent Scanlin

Bernice Schaffer

Elliott Schaffer

John Self

Dick Tyler

Marion E. Veraldi

Barbara J. Walborn

Craig V. Wilson

George M. Youngling

Gifts In-Kind

406 Kitchen

406 Race Series

5 Mile Pottery Studio

Absaroka River Adventures

ACES

Agadas Integrated Wellness

Albertsons LLC

Al's Bootery

Altana Federal Credit Union

Alweis Family

America Family Restaurant

Jerry '77 & Wanda Anderson

Angry Hank's Microbrewery

Art House Cinema & Pub

Gallatin River Lodge
Get Air
Amy Gibler Brown '82 & Bill Brown
Susan Gilbertz
Dr. I. Miley & Julie Gonzalez
Jana Graham Photography
Grand Escape Room
The Grand Hotel
Grand Union Hotel
Michael & Rebecca Gray
Greenleaf's Jewelry
Groomingdale's Salon & Paw-tique
Sarah R. Haight '17
Hampton Inn Butte
Harper & Madison
Joe & Cheryl Heins
Heins Creative Inc.
Terra Herman
High Horse Saloon & Eatery
Hilands Golf Club
Hilton Garden Inn Bozeman
Hilton Garden Inn Billings
Hogan Designs
Randy Holbrook '87
Joseph O. Howell
Roger '88, '91 & Darla Huebner
Imagination Studio
MSU Billings Campus Store
Jayne's Signature Sweets & Supplies
Karen Lynette Johnson
Lois & Toby Johnson
Jerry & Ann Jones
The Joy of Living
JP Kitchen Asian Bistro
Juliano's Restaurant
Junkyard 406
Bill '85 & Mary Kennedy
King's ACE Hardware
King's Cupboard
Knife River Corporation
Jennifer & Brian Kondracki
Korner Klub
Harry Koyama Fine Art
KTVQ Communications Inc.
KULR-8 Television
Kwee-Jack Fish Co.
Lisa LaCroix
Lake Hills Golf Club
Last Chance Pub & Cider Mill
Laurel Jaycees
Le Fournil Artisan Bread
Levity

Lonewolf Energy Inc.
MacKenzie River Pizza Co.
David Maplethorpe
Clark Marten Photography
Mason & Dixon Southern Kitchen
MasterLube
Dr. Charles & Mrs. Paula McClave
Greg & Eileen McDonald
Marci McLean
Carrie McLeary
MetraPark
Cindy Millard '87, '91 & Thomas Propp '93
Mint Smartwash
Miranda Murdock Photography
Mitchell Golf Co.
Jennifer L. Moller '90, '94
Montana Art Glass
Montana Audubon Center
Montana Brewing Company
Montana Club
Montana Fly Company
Montana Medical Aesthetics Clinic
Montana Panoramic Co.
Montana Silversmiths
Montana State University Alumni Foundation
Montana's Rib & Chop House
MorningStar Senior Living
Moss Mansion Museum
MRL Equipment Co.
MSU Billings Athletics
Neecee's
Northern Hotel
NOVA Center for the Performing Arts
Oasis Water Park
Old Chicago Restaurant
ONEOK Inc.
Opulenza Designs
Joe Oravec
Overland Golf Course
Paint Brush Adventures
Papa Murphy's
PAR 3 Golf Course
Party Time Plus
PayneWest Insurance Inc.
Sonia Pearson

Sharon & Garde Peterson
Pie Guys Pizzeria
Pik-ka Handbag
The Pita Pit
Pizza Hut
Platinum Salon & Spa
Play Inn
Pryor Creek Golf Club
Pub Station
Pure Barre Billings
Pure Pilates
Jenny Randall '98
Real Deals on Home Decor
Red Door Lounge
Red Lodge Ales
Red Robin Restaurant
Kevin Red Star Gallery
Terry Reese '11
Mark '82 & Veronica Restad
Briana J. '08 & Daniel M. '08 Rickman
Rimrock Art & Frame
Rio Sabinas Southwestern Grill
River Crow Trading Post
John Robinson
Rock Creek Resort/Beartooth Lodge
Jim & Adaleen Ronquillo
Kassie M. Runsabove '08
Kathy Ryan & Jim McMeekin
Sagebrush Trading Post
Salon 360
Salvage Designs Montana
John & Becky Salyer

Sam & Louie's New York Pizza & Pasta
Sanctuary Spa & Salon
Scheels
Lee & Denise Scherer
Leo Schmitt
SCL Health St. Vincent
Seva Kitchen
Sherwin-Williams Company
Shirley Shirley Originals
Silver Star Steak Company
Corby Skinner
Gary M. Slane '85
Jennifer Smith
Sodexo Inc. & Affiliates
Soup & Such
Spiked Olive
Spinners
Spoke Shop Inc.
Spring Creek Landscape Co.
Cammie Standley
Shirley Steele
Steep World
Ben Stringer
Stuart's House of Vacuums
Sunset Bowl
susang
Stacey Suydam
Sysco Montana Inc.
Tallman Medical Spa
Karen Tanner '78, '83

Tarantino's Pizzeria
Terakedis Fine Art & Jewelry
Texas Roadhouse
Carolyn J. Thayer
The Rustic
Thirsty Street Brewing Co.
Margit Thorndal '80
Three Birds Bakery/Rudeboys Bistro
Time Out Sports
Time Square Furniture
Toucan Gallery
Town Pump Inc.
Trailhead Spirits
Travel Café
Tres Chic Salon
Überbrew
Bill & Mary Underriner
Underriner Motors
Universal Athletic Service
Universal Awards
Velum Skin & Laser Center
Velvet Cravings
The Vig Alehouse & Casino
Vintage Apothecary
Walkers Neighborhood Provisions

Nicole & Brandon Walksalong
Diane Taylor Weaver '94 & Jim Weaver
Judith A. Weddel
White Aspen Ranch
Wilcoxson's Ice Cream Co.
Wild Birds Unlimited
Wild West Rafting
Wildtree/Vicki Olson-Johnson
Luzia Willis
Patty & Bruce Wilson
Winchell Lawn and Landscaping Inc.
Wise Wonders Children's Museum
Yarn Bar LLC
Peter Yegen Jr. Golf Club
Yellowstone Art Museum
Yellowstone Cellars & Winery
Yellowstone Country Club
Yellowstone Naturopathic Clinic PC
ZooMontana

I am so grateful for this opportunity to ease the burden of my schooling debt and for all the generous donors that make it possible for students like me to dream big! Thank you for continuing to invest in the lives of young people. Incoming college students like myself are constantly pounded by the pressures of insurmountable debt and it is because of scholarship opportunities, such as this one, that allow me to see the future in a positive light! Thank you, thank you, thank you!



ELLIE SMITH
Richey, MT | Freshman, Pre-Nursing

* Donation includes corporate matching gift
† Deceased



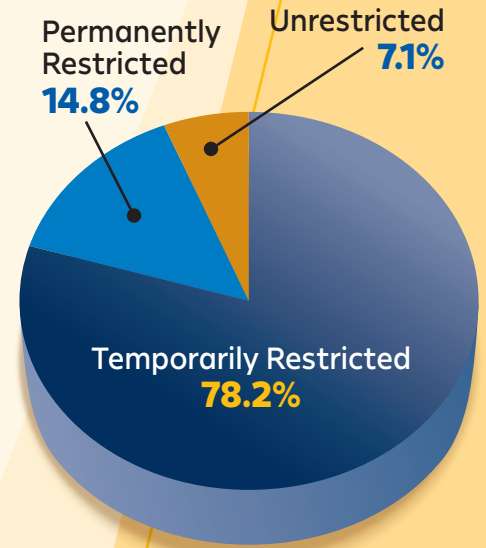
FINANCIALS

STATEMENT OF FINANCIAL POSITION

For the years ended June 30, 2018 and 2017

	2018 Total	2017 Total
ASSETS:		
Cash and cash equivalents.....	\$2,110,844	\$2,681,955
Contributions receivable.....	1,655,800	1,069,884
Accrued investment income.....	60,569	41,308
Investment in marketable equity securities, at market.....	20,208,575	17,817,794
Investment in marketable debt securities, at market.....	9,595,978	8,782,672
Investment in alternative securities.....	1,225,148	1,379,042
Other.....	101,564	100,442
Property and equipment, net.....	1,042,760	1,049,933
Total Assets	\$36,001,238	\$32,923,030
LIABILITIES:		
Accounts payable.....	\$346,286	\$344,850
Accrued leave.....	27,978	24,301
Student scholarships payable.....	1,169,648	1,055,680
Assets held in trust.....	1,805,604	1,754,999
Total Liabilities	\$3,349,516	\$3,179,830
NET ASSETS:		
Unrestricted		
Undesignated.....	\$2,433,791	\$2,402,387
Board designated.....	2,434,580	2,413,680
	4,868,371	4,816,067
Temporarily restricted.....	11,532,547	9,251,294
Permanently restricted.....	16,250,804	15,675,839
Total Net Assets	\$32,651,722	\$29,743,200
Total Liabilities and Net Assets	\$36,001,238	\$32,923,030

2017-2018 CONTRIBUTIONS

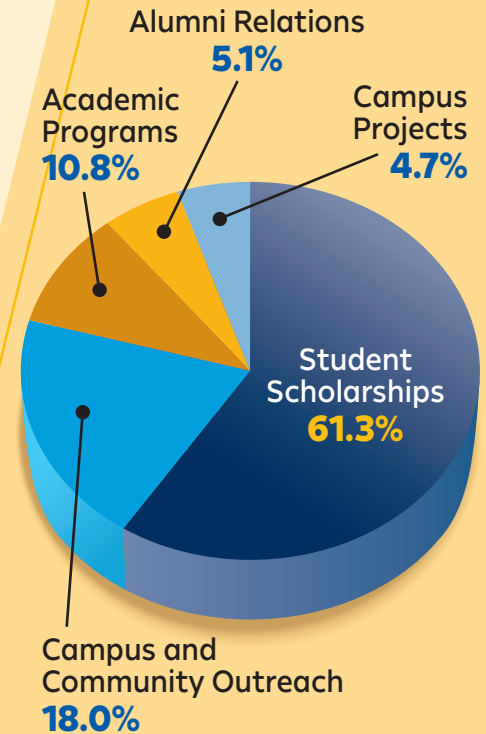


STATEMENT OF ACTIVITIES

For the years ended June 30, 2018 and 2017

	2018 Total	2017 Total
PUBLIC SUPPORT AND REVENUE:		
Contributions.....	\$3,694,963	\$4,176,757
In-kind contributions.....	169,951	92,461
Interest and dividend income.....	670,540	546,296
Rental revenue – net of rental expenses.....	459,096	463,182
Other revenues.....	169,445	85,049
Total Public Support and Revenue:	\$5,163,995	\$5,363,745
PROGRAMS AND EXPENSES		
PROGRAMS:		
Student scholarships.....	\$1,837,038	\$1,694,936
Academic programs.....	324,312	190,172
Campus projects.....	139,737	161,652
Campus and community outreach.....	539,771	477,768
Alumni relations.....	153,986	103,062
Total Programs	\$2,994,844	\$2,627,590
EXPENSES:		
General and administrative.....	\$178,846	\$164,932
Investment management and audit.....	174,487	162,890
Facilities and maintenance.....	36,000	36,000
Fundraising.....	244,354	222,292
Cultivation and stewardship.....	172,403	115,466
Total Expenses	\$806,090	\$701,580
Total Programs and Expenses	\$3,800,934	\$3,329,170
Public Support and Revenue Less Programs and Expenses	\$1,363,061	\$2,034,575
Unrealized and realized net gain (loss) on investments.....	\$1,545,461	\$2,327,211
Change in Net Assets	\$2,908,522	\$4,361,786
Net Assets at Beginning of Year	\$29,743,200	\$25,381,414
Net Assets at End of Year	\$32,651,722	\$29,743,200

HOW PROGRAM DOLLARS WERE SPENT IN 2017-2018



Financial Information is a summary of the auditors report provided by Kevin T. King & Company, P.C. Certified Public Accountant.

SHOW YOUR 'JACKET PRIDE ON YOUR RIDE

In March 1991, the Eastern Montana College Foundation (now MSU Billings Foundation) received a letter from the Montana Commissioner of Higher Education, indicating the foundation would receive state warrants for our institution's portion of the scholarship donations relating to the sale of college license plates. The first check received was in the amount of \$280. By 1993, total donations exceeded \$14,000, and the Collegiate License Plate Scholarship fund became a permanent endowment.

The first of many Collegiate License Plate Endowed Scholarships were awarded in 1994-95 – two scholarships for \$250 each. Today, the endowment provides \$43,000 in scholarships annually to Montana residents attending MSU Billings. With a total of nearly \$152,100 in scholarships awarded to 293 students, we've come a long way, Montana.

Don't wait until your vehicle is due for renewal to show 'Jacket pride on your ride. Take your vehicle registration to the Motor Vehicle Registration office and request the MSU Billings Foundation plates. Choose one of two designs promoting Montana's Urban University, which directly benefits scholarships, and the MSU Billings Alumni Association, which uses funds for alumni outreach and programming.



ROLL OVER YOUR IRA FOR GOOD

If you are 70 or older, rather than simply take your withdrawal this year, you can direct your IRA administrator to distribute a gift from your IRA to our organization. Any amount you transfer counts against your required minimum distribution, and you can direct up to \$100,000 to your favorite causes this year.

The following are the minimum IRA distribution rules:

- You must withdraw a portion of your IRA each year based upon your age.
- You must pay income tax on the portion you withdraw.
- You will face stiff penalties if you fail to withdraw your RMD.

By taking a distribution from your IRA this year, you will likely pay more in taxes and may even reach a higher tax bracket. Rolling over part of your IRA's RMD to a charity like ours can help reduce your tax bill while supporting MSU Billings students. You may not be aware that Congress passed a law that gives you another option for your IRA withdrawal. While you must withdraw a certain amount of money from your IRA each year, the IRA charitable rollover gives you a way to avoid paying income taxes and still meet your RMD.

Making an IRA rollover gift is easier than ever!

Contact your IRA administrator to roll over a portion of your IRA. Because of the popularity of the rollover, most administrators provide forms and a procedure to help you make a rollover gift. You will pay no income taxes on the amount transferred, but please note that you will not receive an income tax deduction for your gift since you are not claiming the amount transferred as income. Please let us know how you would like your gift to be used.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation. Under federal rules, your benefits may be different from this example.



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FOUNDATION
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