

■ Wells Fargo gifts \$2.4M in grants for small businesses



HEALTH CARE

Some to receive partial insurance refunds

By AMANDA EGGERT
Montana Free Press

Nearly 16,000 Montanans who purchased Blue Cross Blue Shield insurance through the marketplace are set to receive partial reimbursement for premiums paid between 2018 and 2020.

The Affordable Care Act requires insurers selling plans on the marketplace to spend a certain percentage of the premiums they collect on medical or health-related expenses like doctor visits, drug prescriptions and hospital stays. If an insurance company doesn't meet that requirement, it must issue premium reimbursements to its customers.

That threshold, known as a Medical Loss Ratio standard, is 85% for members who have insurance through the large group market and 80% for members who have insurance through the individual market. Regulators evaluate an insurance company's spending over a rolling three-year period to determine the company's Medical Loss Ratio. If more than 15% of premiums (for the large group market) or 20% of premiums (for the individual market) go toward administrative costs or profits, the insurer is required to issue a premium reimbursement equal to the percentage by which it exceeded the threshold. In 2020, BCBS spent 72.3% of the \$127 million it received in Montana premiums on health care and activities to improve health care, falling shy of the 80% standard by 7.7%.

A total of 15,782 Montanans who purchased BCBS insurance through the individual marketplace between 2018 and 2020 are set to receive a reimbursement, which BCBS is required to issue no later than Sept. 30. Reimbursement will be issued as a check mailed to members or as a credit for future premium payments. The average reimbursement is \$623.

More REFUNDS | A12

A financial lifeline

By ALEX MILLER
Chronicle Staff Writer

A trio of Montana-based nonprofits have received nearly \$2.4 million in grant money intended to spur small business growth from banking giant Wells Fargo.

The Women's Business Center at Prospera Network and the Women's Entrepreneurship & Leadership Lab received \$240,000 and \$125,000 respectively during an award announcement held at the Element Hotel in Bozeman on Wednesday. MoFi, a nonprofit lender, received a grant of \$2.1 million earlier in the year.

Wells Fargo has given nearly \$5 million in grant money to nonprofits in Montana over the past three years.

The money given to the Women's Business Center is planned for the creation of a mentoring program, which could be available in every county in the state, Paul Reichert, the executive director of the Prospera Business Network, said.

The Women's Entrepreneurship & Leadership Lab works with the University of Montana in Missoula, and is run by director Morgan Slemberger. Slemberger said the money would go to help address issues women face when



PHOTOS BY SAMUEL WILSON/CHRONICLE/REPORT FOR AMERICA

TOP: Brian Menges, owner of several restaurants in Livingston, including the Murray Bar, speaks during a press conference at the Element Hotel in downtown Bozeman on Wednesday during which Wells Fargo announced it is giving more than \$2.4 million in grants to support small businesses, including Menges'. **ABOVE:** Joy Ott, left, Wells Fargo's Montana regional president, and Wells Fargo representative Michelle Banaugh, applaud during the gathering.

"I just want to personally thank all of you for being here, and in helping us in making sure that we're not one of the 110,000 restaurants in America who didn't make it to this point."

— Brian Menges, Livingston restaurateur

starting a business. She added that money could be used to create a publication to help educate people on how to be an advocate for women and others who hope to start a small business.

MoFi already received grant

money from Wells Fargo, and has put it toward lending for businesses affected by the pandemic.

"Every single one of us is here today because we have a common purpose," said MoFi President Dave Glaser. "That

common purpose is to make opportunities more available to Montanans and beyond, and we do that working together."

MoFi's grant money came from the Open for Business Fund created by Wells Fargo in July 2020, which set aside roughly \$420 million in grants to help nonprofit lenders and small businesses combat the economic effects of the pandemic.

The grant money went to the nonprofit's Thrive loan program, which small businesses in Montana, Idaho and Wyoming most affected by the pandemic can apply for to spark financial recovery.

Brian Menges, the owner of the Murray Bar and Second Street Bistro in Livingston, used a Thrive loan to keep his doors open. In March 2020, Menges' businesses that he owns under the Slainte Mhath Inc. restaurant group were extremely successful.

But then the pandemic, shutdowns and a drastically changed landscape for the hospitality industry around the country caused his businesses to hemorrhage money. Menges said that during this time his businesses went from almost \$25,000 a day in revenue to \$800 a day, and a robust staff of 60 to only five.

More LIFELINE | A7

Chairman of Joint Chiefs: U.S. coordination with Taliban on strikes 'possible'

WASHINGTON (AP) — Army Gen. Mark Milley, chairman of the Joint Chiefs of Staff, said Wednesday that it's "possible" that the U.S. will have to coordinate with the Taliban on any future counterterrorism strikes in Afghanistan against Islamic State militants or others.

The Taliban, said Milley, is a "ruthless" group, and "whether or not they change remains to be seen." He added, "In war you do what you must in order to reduce risk to mission and force, not what you necessarily want to do."

Speaking two days after the final U.S. troops left Afghanistan at the close of a turbulent and deadly evacuation of more than 124,000 American citizens, Afghans and others, Milley and

The Taliban, said Milley, is a "ruthless" group, and "whether or not they change remains to be seen."

Defense Secretary Lloyd Austin told Pentagon reporters that it's hard to predict the future of the Taliban in Afghanistan.

"I would not make any leaps of logic to broader issues," said Austin.

Both men commanded troops in Afghanistan during the 20-year war and their comments on Wednesday largely focused on tributes to those who served, who died and who were wounded

in the conflict and to those who executed the complex airlift over the past three weeks.

With the U.S. involvement in the war over and all American military out of the country, President Joe Biden is grappling with the prospects of a new relationship with the Taliban, the Islamist militant group the U.S. toppled after the Sept. 11, 2001, attacks, and that is now once again in power in Afghanistan.

Biden has tasked Secretary of State Antony Blinken with coordinating with international partners to hold the Taliban to their promise of safe passage for Americans and others who want to leave in the days ahead.

More COORDINATION | A12



Joint Chiefs of Staff Gen. Mark Milley speaks during a briefing with Secretary of Defense Lloyd Austin at the Pentagon on Wednesday.



Intel shows extremists to attend Capitol rally

WASHINGTON (AP) — Far right extremist groups like the Proud Boys and Oath Keepers are planning to attend a rally later this month at the U.S. Capitol that is designed to demand “justice” for the hundreds of people who have been charged in connection with January’s insurrection, according to three people familiar with intelligence gathered by federal officials.

As a result, U.S. Capitol Police have been discussing in recent weeks whether the large perimeter fence that was erected outside the Capitol after January’s riot will need to be put back up, the people said.

The officials have been discussing security plans that involve reconstructing the fence as well as another plan that does not involve a fence, the people said. They were not authorized to speak publicly and spoke to The Associated Press on condition of anonymity. The planned Sept. 18 rally at the Capitol comes as a jittery Washington has seen a series of troubling one-off incidents — including, most recently, a man who parked a pickup truck near the Library of Congress and said he had a bomb and detonator. Among the



AP
In this April 2 photo, the U.S. Capitol is seen behind security fencing on Capitol Hill in Washington.

most concerning events: A series of unexploded pipe bombs placed around the U.S. Capitol ahead of the Jan. 6 insurrection remain unexplained and no suspect has been charged.

On Capitol Hill, the politics around fencing in the iconic building and its grounds were extremely difficult for lawmakers after the Jan. 6 insurrection. Many said they disliked closing off access, even as they acknowledged the increased level of security it provided.

The decision on whether or not to erect the fence again will likely

be considered by the Capitol Police Board, according to a House aide familiar with the matter and granted anonymity to discuss it. No decisions have been made. The board consists of the Sergeant at Arms of the U.S. House of Representatives, the Sergeant at Arms and Doorkeeper of the U.S. Senate, and the Architect of the Capitol.

The deadly riot overwhelmed the police force that was left badly prepared by intelligence failures and has resulted in internal reviews about why law enforcement agencies

weren’t better equipped. More than 100 police officers were injured and the rioters did more than \$1 million in damage. The planned presence of the extremist groups is concerning because, while members and associates of Oath Keepers and Proud Boys make up just a fraction of the nearly 600 people who have been charged so far in the riot, they are facing some of the most serious charges brought so far.

Those charges include allegations that they conspired to block the certification of President Joe Biden’s victory. Several Oath Keepers have pleaded guilty to conspiracy charges and are cooperating with investigators in the case against their fellow extremists, who authorities say came to Washington ready for violence and willing to do whatever it took to stop the certification of the Electoral College vote.

As officials prepare for this month’s rally, Yogananda Pittman, the Capitol Police official who led intelligence operations for the agency when the rioters descended on the building, has been put back in charge of intelligence.

Police Reports

The Bozeman Police Department reports for Tuesday included the following:

- A person reported what they believe to be a homemade bomb on their property. Officers responded and found that the item was an empty oil container and a torch lighter that appeared to have been run over.
- A bear cub was in someone’s yard. A bear specialist with Fish, Wildlife and Parks responded, but it appeared the cub had moved into a nearby nature sanctuary.
- A car was egged.
- Officers talked with someone who was requesting Animal Control set up a live trap for a feral cat in the area.
- Officers responded to 133 calls.

The Gallatin County

Sheriff’s Office reports for Tuesday included the following:

- A “heavily intoxicated” person shot a bottle rocket in an alley and a neighbor thought it was a gunshot.
- A horse was on a road. The owner of the horse got it off the road and contained it prior to deputies arriving.
- A baby was playing with a phone and called 911. A deputy made contact with the baby’s guardians to confirm that there was no emergency.
- A bear was on a trail. A deputy responded and waited at the trailhead until the last party hiking the trail had safely returned to their cars in the parking lot.
- Deputies responded to 149 calls.

The Gallatin County Detention Center held 124 people on Wednesday.

Hunting/

from A3

In the Ruby and Jefferson river valleys, white-tailed deer populations dropped 50% and 14% in 2021, respectively. The declines were because of a special chronic wasting disease management hunt that ran from Dec. 15 to Feb. 15, FWP confirmed.

Last year, wildlife managers detected a high prevalence of CWD among whitetails in the area between Twin Bridges and Sheridan. To reduce whitetail densities and limit the disease’s spread, officials called on hunters to remove much of the population.

CWD is an always-fatal prion disease that can infect deer, elk and moose. Its symptoms develop slowly and it spreads through direct contact between animals.

The disease was first detected in Montana in 2017 and has since spread to much of the state. Gallatin County’s first confirmed positive case was in May, 2020.

There is no known incident of the disease spreading to humans or livestock, but the Centers for Disease Control recommends that people refrain from consuming CWD-positive meat.

Region 3, which encompasses all of southwest Montana, will be a CWD priority surveillance area for FWP in 2021. That means the department is making a concerted effort to gather samples from hunters in the region.

Though it is not required, officials are encouraging hunters in southwest Montana to submit samples and report sick-looking deer, elk or moose to the department.

“Hunters can either take the samples themselves, fill out the online hunter submission form and mail them to our Wildlife Health Lab in Bozeman, or they can bring the animal (or head) to an FWP regional office or CWD Sampling Station,” according to officials.

Off-site CWD sampling stations won’t be up and running until the general rifle season starts, but archery hunters can still call regional headquarters to schedule appointments for CWD testing with staff, Morgan Jacobsen, a spokesperson for FWP, said.

Once the general rifle season begins, there will be a few testing stations scattered throughout Region 3, according to Jacobsen. The hours when the stations remain open will depend on staffing and local demand, he said.

“Once those sites are identified and we have the staff available to run them, we will post them on (the department’s CWD management website),” Jacobsen said. He encouraged hunters to continually check FWP’s CWD website for updates.

New this year are restrictions on the transportation of deer, elk and moose carcasses across the state.

Hunters are now required to either leave the spinal column and head of any deer, elk or moose hunted in Montana at the kill site or dispose of the parts at a sanctioned landfill after butchering and processing.

The Montana Fish and Wildlife Commission in February passed the new rule in an effort to curtail the spread of CWD.

“Carcass parts, such as brain, eyes, spleen, lymph glands, and spinal cord material, should be bagged and disposed of in a landfill or may be left at the kill site,” department officials wrote. “Dumping carcasses is illegal, unethical and can spread diseases, including chronic wasting disease.”

Helena Dore can be reached at hdore@dailychronicle.com or at 582-2628.

Lifeline/

from A1

“We learned how to survive, and it was very weird surviving off crumbs when you still have tenderloins,” Menges said. Barely any revenue was coming

in and the fear of going bankrupt and its ripple effects on local farmers and ranchers who Menges’ restaurants sourced from loomed. A \$100,000 loan from the Thrive program kept his doors open.

“I just want to personally thank all of you for being here, and in

helping us in making sure that we’re not one of the 110,000 restaurants in America who didn’t make it to this point,” Menges said.

Alex Miller is the county and state government reporter and can be reached at amiller@dailychronicle.com or by phone at 406-582-2648.

OBITUARIES



Shriver

RYAN SCOTT SHRIVER

Ryan Scott Shriver was born April 6, 1988 in Billings, MT. He passed away Friday, May 20, 2021 in Port Lavaca, TX. He is survived by his wife Breelyn; parents Scott and Kim; brother Tyson (Hannah); grandmothers Ilah Shriver and Marge Hoffman. He has numerous aunts, uncles, cousins and friends who will miss him. Memorial will be at 11AM, Faith Chapel, 517 Shiloh Rd, Billings. Reception to follow at Faith. Full obituary at www.dahlfuneralchapel.com.

Rouse/

from A3

The stretch of Rouse was projected to carry about 10,000 vehicles a day in 2018, Fogarty said, and increase to 13,000 daily vehicles in the next 20 years.

The project was the target of some concern from residents as the bike lanes on Peach Street near its intersection with Rouse were originally slated to be removed.

The city hired an

engineering firm this spring to change the design for the bike lanes at Peach Street and Rouse.

The city revised bike lane design on Peach Street to the west of the road’s intersection with Rouse to transition bike lanes to shared-use paths, spokesperson Melody Mileur said. To the east of the intersection, the city added sidewalk to the north side of Peach. The work cost \$78,000. The project met its

timeline and budget, Fogarty said. There is no further work from MDT planned along Rouse at this point, he said.

“We’ve been in there since 2016 so I’m sure the public is good and sick of us,” Fogarty said. “We appreciate everyone’s patience. These urban jobs are super complicated.”

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Alteration/

from A3

She’ll still pop in to help her husband’s business and plans to be around to help ease the transition for the new formalwear owner, David Shields.

Shields also found Persnickety through a pursuit of the heart.

“I was dating a girl who was working for (the Porters),” Shields said. “She introduced me to Doug and Anne.”

Seven years later, Shields has learned the ins and outs of the formalwear business and has been quite reliable, Porter said.

When she began thinking about handing off the business and retiring, she thought of him, she said.

Shields will rename the business Ethos Alterations and Formalwear,

officially taking over the business on Oct. 1.

Initially, he doesn’t plan on changing much at the business, except for a few cosmetic alterations like painting over some walls with leopard spots.

“I can’t steal Anne’s fire,” he said, of the décor.

He also wants to refigure how seamstresses work there, eventually operating similar to some salons which contract out salon space to hairdressers.

“They’ll be independent,” he said. As an employer, Shields wants to ensure his employees have a fair amount of upward mobility.

“I want to help people move along in their careers,” he said.

Juliana Sukut can be reached at 582-2630 or jsukut@dailychronicle.com

Fire/

from A3

Warming and drying conditions over the weekend might alleviate the conditions even more, as winds could redirect more smoke to the south, according to officials.

Lightning sparked the American Fork fire in the northeast Crazy Mountains about 24 miles southwest of Harlowton on July 17.

In the months that followed, the blaze burned through 21,892 acres of grass, brush and timber on federal and private land in Park, Meagher and Sweet Grass counties.

Crews focused on confining the fire to Forest Service land and tried to keep it from spreading toward Wilsall.

They protected structures and private property around the Shields River, Smith Creek and East Smith Creek drainages.

On Wednesday, no evacuation orders were in place due to the American Fork fire. All pre-evacuation notices had also been rescinded, according to fire managers.

An area closure that encompasses parts of the Custer Gallatin National Forest and Helena-Lewis and Clark National Forest in the Crazy Mountains east of Wilsall was still in effect.

Crews on Wednesday removed snags from roads and campgrounds, felled trees and re-seeded areas affected by fire suppression, fire

managers wrote.

Further north in the Big Belt Mountains, firefighters contained 90% of the 55,411 acre Woods Creek fire’s perimeter.

That fire was sparked by lightning around July 10. It spread through brush, timber and grass on private, state and federal land in Broadwater and Meagher counties.

Crews on the Woods Creek fire spent Wednesday patrolling for hot spots and improving control lines.

“Interior fuels may continue to burn until there is a season-ending event,” fire managers wrote.

Helena Dore can be reached at hdore@dailychronicle.com or at 582-2628.

Crash/

from A3

No other vehicles were involved in the crash and no other people were injured.

Park County is in the process of identifying and notifying the person’s next-of-kin, McLaughlin said, also a necessary step prior to the release of a name.

For motorcycle riders, McLaughlin said one of the biggest ways to stay safe while riding is to wear a helmet and other protective gear.

“It’s always encouraged that the riders are wearing helmets, that’s a big deal with motorcycles,” he said. “It’s encouraged that riders are always wearing appropriate equipment that’s DOT-approved.”

The U.S. Department of Transportation evaluates and approves motorcycle helmets in the U.S. DOT approved helmets will have a label on the back with the DOT symbol. The department also has an online resource for choosing a helmet online at nhtsa.gov/motorcycle-safety.

Melissa Loveridge can be reached at mloveridge@dailychronicle.com or at (406) 582-2651.




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KENDA – Elvin Kenda, 94, of Belgrade passed away Fri, Aug 27. A Graveside Service will be Fri, Sept 3, 1 P.M. at Churchill Cemetery.

Please visit our website for online obituaries and condolences.
www.dokkennelson.com
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