Curriculum Vita

George W. Haynes

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EDUCATION

August 1993	Cornell University, Ithaca, New York Ph.D., Consumer Economics and Housing Major field: Consumer Economics
	Minor fields: Agricultural Economics and Statistics
July 1980	Montana State University, Bozeman, Montana
	M.S., Agricultural Economics
June 1975	University of Montana, Missoula, Montana
	B.S., Economics

EXPERIENCE

2006 – present	Professor, Department of Agricultural Economics and Economics and
1	Extension Specialist
2000 - 2006	Associate Professor, Department of Health & Human Development,
	Montana State University
1994 - 2000	Assistant Professor, Department of Health and Human Development,
	Montana State University
1992 - 1994	Adjunct Instructor, Department of Health and Human Development and
	Department of Agricultural Economics and Economics, Montana State
	University. August 1992 - May 1994
1989 - 1992	Graduate Assistant, Department of Consumer Economics and Housing,
	Cornell University
1985 - 1992	Manager and Part-owner of Techland Computer Associates
	(ComputerLand of Bozeman, Montana)
1980 - 1984	Economist, Agricultural Management and Economic Consulting,
	Bozeman, Montana
1979 - 1980	Research Associate, Winrock International Livestock Research and
	Training Center

COURSES TAUGHT

AGBE 353 – Cooperative Principles and Practices (2015) HDCF 471 – Research Methods (1999, 2001 – 2006) HDCF 472 – Program Evaluation (2001 – 2008) HDCF 429 – Small Business Operations in HHD (1994 -1997, 1999, 2001, 2004, 2006) HDFP 540 – Personal Income Taxes (2002 – 2006) HDHE 237 – American Households: Indicators of Economic Status (1998, 1999) HDHE 238 – Consumers in the Market (1995 – 1998) HDHE 310 – Quantitative Planning (1994 – 1995) HDHE 313 – Textile and Clothing Industry in a Global Economy (1995 – 1996) HDHE 350 – Economics of Consumer Policy (1995) HDHE 420 – Public Policy Advocacy in Human Services (1998) HDHE 425 – Family Law and Public Policy (1998) AGEC 445 – Financial Economics and Analysis (1997) ECON 317 – Economic Development (1995 – 1996)

REFEREED PUBLICATIONS

Fitzgerald, M. A., Muske, G., Haynes, G. W., & Lee, Y. (2016). *Opportunities and challenges in energy-related boomtowns: Implications for FCS professionals*. <u>Family and Consumer Sciences Research Journal, 47(4), 412-430</u>. <u>http://dx.doi.org/10.1080/15575330.2015.1133683</u></u>

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Brewton, K.E., Danes, S.M., Stafford, K., & Haynes, G.W. (2010). Determinants of rural and urban family firm resilience, Journal of Family Business Strategies, 155-166.

Fitzgerald, M., Schrank, H., Haynes, G., & Danes, S.M. (2010). Socially responsible processes of small family business owners: Evidence from the National Family Business Survey. Journal of Small Business Management, *48*(4), 524-551.

Muske, G., Fitzgerald, M. A., Haynes, G.W., Black, M., Chin, L., MacClure, R. & Mashburn, A. (2009). The intermingling of family and business financial resources: Comparing the copreneurial couple, <u>Journal of Financial Counseling and Planning</u>, 20(2), 27-47.

Cyr, A., Dunnagan, T.A. & Haynes, G.W. (2009). Efficacy of the health belief model for predicting intention to pursue genetic testing for colorectal cancer, <u>Journal of Genetic</u> <u>Counseling</u>, 19(2), 174.

Danes, S.M., Lee, J., Amarapurkar, S., Stafford, K., Haynes, G., & Brewton, K. (2009). Determinants of family business resilience after a natural disaster by gender of business owner. Journal of Developmental Entrepreneurship, 14(4), 333-354.

Danes, S.M., Stafford, K., Haynes, G., & Amarapurkar, S. (2009). Family capital of family firms: Bridging human, Social, and financial capital. <u>Family Business Review</u>, *22* (3), 199-215.

Haynes, G.W., Onochie, J., Lee, M.S., Puryear, A.N., Rogoff, E., & Heck, R.K.Z. (2009). Financial intermingling in Korean-American and Mexican-American Small Businesses, Journal of Developmental Entrepreneurship, 14(3), 297-310.

Lee, M.S., Puryear, A.N., Rogoff, E., Onochie, J., Haynes, G.W. & Heck, R.K.Z. (2009). Exploring the impact of education on Korean-American entrepreneurs, <u>New England Journal of Entrepreneurship</u>.

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Puryear, A., Rogoff, E., Lee, M-S., Heck, R. K. Z., Grossman, E. B., Haynes, G. W., & Onochie, J. (2008). Sampling minority business owners and their families: The understudied entrepreneurial experience. Journal of Small Business Management, 46(3), 422-455.

Dunnagan, T., Summers, H., Haynes, G. & Linkenbach, J. (2007). Support for social norms programming to reduce alcohol consumption in pregnant women. <u>Addiction Research and Theory Journal</u>, 15(4).

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Blakely, F., Dunnagan, T., Haynes, G., Moore, S. & Pelican, S. (2004). "Moderate physical activity and its relationship to select measures of a healthy diets," <u>The Journal of Rural Health, 20(2)</u>, 160-165.

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PROCEEDINGS ARTICLES

Haynes, G.W. & Haynes, D.C. (2012) Impact of the Bush tax cut extension on small family owned businesses, ACCI Annual Meeting, Memphis, TN, April.

Prawitz, A.D., Haynes, G.W., Garman, E.T., Shatwell, P., Hanson, K.C., Hanson, E. (2010). Employee financial distress, emotional health risk and absenteeism, Eastern Regional Family Consumer Sciences Meeting.

Haynes, G.W., Danes, S.M., & Stafford, K. (2009). Importance of family capitals in determining the success of family businesses, Consumer Interests Annual.

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Haynes, G.W., Danes, S.M., & Stafford, K. (2008). Influence of federal disaster assistance on family business survival and success. Consumer Interest Annual (conference proceedings).

Danes, S.M., Stafford, K., & Haynes (2008). Influence of federal disaster assistance on family business survival and success. United States Association for Small Business and Entrepreneurship, Conference Proceedings.

Garman, E. T., MacDicken, B., Hunt, H., Shatwell, P., Haynes, G., Hanson, K., Hanson, E., Olson, P., and Woehler, M. B. (2007). Changes in financial distress and financial well-being as a result of financial literacy programs. Association for Financial Counseling and Planning Education Conference Proceedings.

Garman, E. T., MacDicken, B., Hunt, H., Shatwell, P., Haynes, G., Hanson, K., Hanson, E., Olson, P., and Woehler, M. B. (2007). Progress in measuring changes in financial distress and financial well-being as a result of financial literacy programs, <u>Consumer Interest Annual, 53, 199-211</u>.

Haynes, G.W. and Ou, C. (2006). "How did households owning small businesses fare during the largest ever peacetime expansion in the U.S. economy," <u>United States Association of Small Business and Entrepreneurship/SBIDA 2006 Conference Proceedings</u>, Tucson, AZ, January.

Haynes, G.W. and Ou, C. (2005). "Finance companies and small business borrowers," United States Association of Small Business and Entrepreneurship/SBIDA 2005 Proceedings.

Garman, E.T., Sorhaindo, B., Prawitz, A.D., O'Neill, B., Osteen, S., Kim, J., Drentea, P., Haynes, G.W. and Weisman, R.L. (2005). Development of and norms for InCharge financial distress/financial well-being scale: A summary. <u>Consumer Interests Annual, 51, 233-238</u>.

Fitzgerald, M., Haynes, G., Schrank and Danes, S. (2005). "For-Profit Family Businesses as Socially Responsible Organizations: Evidence from the U. S. National Family Business Survey." <u>Proceedings of F.B.N. – IFERA World Academic Research Forum</u>.

Haynes, G.W., Smith, V. and Haynes, D. (2002). "Poverty status and substance abuse treatment need on Native American Reservations, <u>Consumer Interests Annual, 48(1)</u>.

Haynes, G. and Ou, C. (2002). "Income and wealth: How did small business owners fare in the 1990s," <u>United States Association of Small Business and Entrepreneurship/SBIDA 2002</u> <u>Proceedings</u>.

Astroth, Kirk and Haynes, G.W. (2001). "Final Report of the Montana Public School Students' Out-of-School Time Study," <u>ERIC</u>, MSU-RR-01-0301.

Smith, V., Haynes, G. & Phearson, G. (2000). "The demand for substance abuse treatment among adults in low income households in Montana and Colorado," <u>Consumer Interests Annual</u>, 46(1): 164-169.

Xaio, J., Alhabeeb, M.J., Hong, G.S. & Haynes, G. (2000). "Risk tolerance of family business owners," <u>Consumer Interests Annual</u>, 46(1): 140-146.

Haynes, G.W. & St. Pierre, R.N. (2000). "Impact of public assistance on Native

American family owned businesses," <u>United States Association of Small Business and</u> Entrepreneurship/SBIDA 2000 Proceedings: 80-84.

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Haynes, G. W., Dunnagan, T., & Smith, V. (1999). Employee wellness program impact on health care costs: Do participation and intensity of participation matter? <u>Consumer Interests</u> <u>Annual, 45,</u> 83-88.

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Haynes, G., & Haynes, D. (1998). The debt structure of small businesses owned by women in 1987 and 1993. <u>Consumer Interests Annual</u>, 44, 36-41.

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Haynes, G., Smith V. & St. Pierre, N. (2001). Native American Substance Abuse Treatment: Technical Report for the Ft. Peck Reservation. <u>Monograph prepared for the</u> <u>Montana Department of Public Health and Human Services, Addictive and Mental Disorders</u> <u>Division.</u>

Haynes, G., Smith V. & St. Pierre, N. (2001). Native American Substance Abuse Treatment: Technical Report for the Northern Cheyenne Reservation. <u>Monograph prepared for</u> the Montana Department of Public Health and Human Services, Addictive and Mental Disorders <u>Division.</u>

Lickson, C., & Lickson, B. (1998). Review of the book entitled <u>Finance and taxes for</u> the home-based business in financial counseling and planning, 9(1), 103-104.

Dunnagan, T., & Haynes, G. (1998). Rating employee benefits: Feedback from users. Choices: The Newsletter of the Montana University System Flexible Benefits Program, 1(8), 1-4.

Dunnagan, T., Haynes, G., & Smith V. (1997). The health of wellness. <u>Choices: The</u> <u>Newsletter of the Montana University System Flexible Benefits Program, 1(4), 1-4.</u>

Haynes, G., Smith, V., & Riley, W. (1997). Montana adult household substance abuse treatment analysis. <u>Monograph prepared for the Montana Department of Public Health and Human Services.</u>

Haynes, G., Smith, V., & Riley, W. (1997). Montana prison substance abuse treatment analysis. <u>Monograph prepared for the Montana Department of Public Health and Human</u> <u>Services.</u>

Haynes, G., Smith, V., & MacAuliffe, W. (1997). Substance abuse in need assessment in Montana. <u>National Rural Institute</u> (Award of Excellence).

Dunnagan, T., Haynes, G., & Smith, V. (1997, November). The health of wellness. <u>Choices Newsletter, 1(4)</u>.

Haynes, G. W. (1997, December). Outcome evaluation strategy for tobacco free Montana. <u>Monograph for the Montana Department of Public Health and Human Services.</u>

Haynes, G. W. (1997, December). Debt structure of small businesses in the U. S. <u>Monograph for the Small Business Administration, Washington, DC.</u>

Haynes, G. W. (1997, December). Aggregate value of small businesses in the U. S.. Monograph for the Small Business Administration, Washington, DC.

Haynes, G. W. (1997, December). Balance sheet summaries for small businesses in the U. S. <u>Monograph for the Small Business Administration, Washington, DC.</u>

Haynes, G. (1996, December). Time series analysis of tobacco use based on the behavioral risk factor surveillance survey. <u>Monograph for the Montana Department of Public Health and Human Services, Helena, MT.</u>

Haynes, G. (1996). Process evaluation for the tobacco free Montana project. Monograph for the Montana Department of Public Health and Human Services, Helena, MT.

Haynes, G. (1995, December). Fact Sheets: Tobacco usage rates, vital records, tumor registry, tobacco revenue, tobacco policies in school districts, media coverage assessment, local coalition reporting form, and compliance checking. <u>Tobacco Free Montana Project in the</u> <u>Montana Department of Public Health and Human Services, Helena, MT.</u>

Haynes, G. W. (1995). Financial structure of women-owned businesses. <u>Monograph</u> <u>submitted to the Small Business Administration, Washington, DC.</u> Contract number SBA-8028-OA-93.

Haynes, G. W. (1995). Finance companies and small business borrowers. <u>Monograph</u> <u>submitted to the Small Business Administration, Washington, DC.</u> Contract number SBA-8028-OA-93.

Haynes, G. (1995, December). Process evaluation for the tobacco free Montana project. Monograph for the Montana Department of Public Health and Human Services, Helena, MT.

Haynes, G. (1994). Process evaluation for the tobacco free Montana project. Monograph for the Montana Department of Public Health and Human Services, Helena, MT.

HONORS AND AWARDS

Search for Excellence in Farm and Ranch Management, National Association of County Agricultural Agents, Little Rock, Arkansas, July, 2016.

Distinguished Service Award, National Association of County Agricultural Agents, Little Rock, Arkansas, July, 2016.

Extension Team Award, Epsilon Sigma Phi, October, 2015

Research Paper Award, John Jacks Paper Award, United States Association of Small Business and Entrepreneurship, Anaheim, CA, January, 2009

Award of Excellence, Montana State University and Bozeman Chamber of Commerce, February, 2007.

Mid-Career Award, American Council on Consumer Interests, March 2006.

Appreciation for Service Award, Montana Association of Family and Consumer Sciences, August 2003.

Award for Service, American Council on Consumer Interests, April 2003.

GP-Idea Project Award - Exceptional Program Award from the American Council on Higher Education, Region VII, Omaha, NE, February 2003

Nominated for Montana State University Teaching Excellence Award, January 2002.

Northeast Regional Research Award for Excellence, Northeast Regional Agricultural Experiment Station Directors, January 2001

CFP Board's ACCI Financial Planning Paper Award, American Council on Consumer Interests, March 2000

Distinguished Service Award, State Coalition of the Montana Tobacco Free Montana Project, Bozeman, MT, May 1999

National Rural Institute on Alcohol and Drug Abuse and Center for Substance Abuse Treatment Award of Excellence, 1998

Canon, Eastwood, Maltby, Rollins, and Warren Fellowship, Cornell University, 1990

GRANTS AND CONTRACTS

Haynes, George (2016). Lending study, SBA Haynes, George (2016). Child Care Market Rate Study, DPHHS Haynes, George (2016). MREDI, Montana Legislature Haynes, George (2015). Veterans study, SBA Haynes, George (2015). Lending study, SBA Haynes, George (2015). LAUNCH Evaluation Haynes, George (2015). Montana Initiative Haynes, George (2015). Child Care Market Rate Study, DPHHS Haynes, George (2015). Poverty Study Haynes, George and Fuller (2014). Farm Bill, USDA, FSA Haynes, George (2014). Farm Bill, APAS, USDA, FSA

Holland, S., Haynes, G.W., and Higgs, B. (2012). An exploratory study of the small manufacturing sector in Montana. Montana Governor's Office, Economic Development Association, and MSU Extension, \$\$95,000.

Haynes, G.W. (2012). An assessment of the effectiveness of home care. Gallatin County Health Department, \$13,000.

Brester, G. and Haynes, G.W. (2011). Financial, Credit, and Marketing Training for Socially-Disadvantaged, Limited Resource, and Beginning Farmers and Ranchers in Montana, USDA – NIFA Grant, 2011 – 2013, \$525,000.

Haynes, G.W. (2011). Annual Report on Poverty Montana Native American Reservations, Montana Department of Public Health and Human Services, 1 year, \$6,000.

Haynes, G.W. (2010-2011). Annual Report on Poverty in Montana Counties, Montana Department of Public Health and Human Services, 1 year (renewable), \$70,000.

Phillips, J., Thompson, Y., Goodman, J. and Haynes, G.W. (2009). Native American Consumer Perspectives: Native American consumer perspectives: A study of household assets and the decision to purchase and consume local food products, United States Department of Agriculture, 3 years, (Total - \$150,872; MSU - \$35,322).

Haynes, G.W. (2009). Annual Report on Poverty in Montana Counties, Montana Department of Public Health and Human Services, 1 year (renewable), \$31,000.

Haynes, G.W. (2008). An Examination of Income and Wealth of Small Business Owners, Small Business Administration, 1 year, (\$29,500).

Haynes, G.W. and Brown, J. (2007). An Examination of Financial Patterns using the Survey of Small Business Finances, Small Business Administration, 1 year, (\$44,900).

Haynes, G.W. (2007). Annual Report on Poverty in Montana Counties, Montana Department of Public Health and Human Services, 2 years, \$61,251.

Phillips, J., Thompson, Y., Goodman, J. and Haynes, G.W. (2007). Native American Consumer Perspectives: An exploratory study of the relationship between tribally defined assets and consumer sentiment, United States Department of Agriculture, 3 years, (Total - \$144,040; MSU - \$19,205). Danes, S., Stafford, S.K. & Haynes, G.W. (2006). Family Business Response to Federal Disaster Assistance, National Science Foundation (Total - \$272,587; MSU - \$12,990).

Haynes, G.W. (2006). Income and Wealth for Military Veterans, Small Business Administration (\$8,500).

Dunnagan, T. & Haynes, G. (2006). Montana Youth Suicide Prevention, Montana Department of Public Health and Human Services (\$115,000 over 3 years).

Dunnagan, T. & Haynes, G. (2006). Evaluating the Efficacy of a Lay Home Visitor Intervention for Fetal Alcohol Spectrum Disorders, Montana Department of Public Health and Human Services (\$60,000 over 3 years).

Haynes, G.W. (2005). Income and Wealth: Comparison of Small Business Owning Families and Other Families, Small Business Administration, 2006 (\$24,900).

Dunnagan, T. & Haynes, G. (2005). Baseline Evaluation for the Development of Fetal Alcohol Prevention in Montana. Montana Department of Public Health and Human Services (\$9,998).

Haynes, G.W. Changes in Income and Wealth for Small Business Owners from 1992 to 2001. Small Business Administration, 2005 (\$6,250).

Haynes, G.W. Changes in Income and Wealth for Veteran Business Owners from 1992 to 2001. Small Business Administration, 2005 (\$4,000).

Haynes, G.W. Uses of Equity Capital and Credit Cards by Small Business Firms, Small Business Administration, 2003-2004, (\$9,000)

Haynes, G.W. Finance Companies and Small Business Borrowers. Small Business Administration, 2003-2004 (\$19,500).

Haynes, G.W. Financial Structure of Small Businesses in the 1990's. Small Business Administration, 2001 (\$39,500).

Dunnagan, T. and Haynes, G.W. Evaluation of a Demonstration Project on Obesity, WIN in the Rockies at the University of Wyoming, 2001-2003 (\$20,000).

Dunnagan, T., Haynes, G.W., and Christopher, S. Assessment of Fetal Alcohol Syndrome/Fetal Alcohol Effects in Montana. Montana Department of Public Health and Human Services (\$180,000 over three years – 2001-2004 + \$15,000 in 2003).

Velasquez, T., Linkenbach, J., Dunnagan, T. & Haynes, G. (August, 2001). Social Norms Under Aged Drinking Intervention. Department of Education (Institute for Public Strategies contract to Linkenbach and Associates). (Haynes subcontract - \$6,000, Total contract - \$300,000).

Haynes, G. W. Income and Wealth: How Did Families Owning Small Businesses Fare in the 1990s. Small Business Administration, 2000. (\$19,500).

Haynes, G., Smith, V., & St. Pierre, R. N. in conjunction with the Montana Department of Public Health and Human Service's Addictive and Mental Disorders Division. Montana Child, Adolescent, and Adult Needs Assessment Studies: Alcohol and Other Drugs. Centers for Substance Abuse Treatment, 1997–2001. (\$186,180 contract with MSU, \$820,000 total grant)

Weinert, C., Haynes, D., Butterfield, P., Dunnagan, T., Haynes, G., & Young, D. Human Interface with Environmentally Responsible Workplaces: Health, Learning, Productivity and Satisfaction. Montana State University and National Institute of Standard and Technology, 1999. (\$99,759)

Dunnagan, T., & Haynes, G. Evaluation and Strategic Planning for the State of Vermont Employees. State of Vermont Department of Personnel, 1998. (\$45,000)

Haynes, G. Access of Small Businesses to Credit from Large Banks. Federal Reserve Bank of Dallas, 1998. (\$1,800)

Haynes, G. Impact of Bank Size on Small Business Borrowers. Small Business Administration, 1998. (\$3,000)

Haynes, G. Equity Financing of Small Businesses. Small Business Administration, 1998. (\$3,000)

Haynes, G. Coleman Scholarship to attend the United States Association of Small Business Entrepreneurship Conference, 1998. (\$750)

Haynes, G., & Smith, V. Evaluation of the Montana State Tobacco Prevention and Control Program. Montana Department of Public Health and Human Services, 1997. (\$4,000)

Haynes, G. Structure and Aggregate Value of Debt Held by Small Businesses in the United States. Small Business Administration, 1997. (\$24,750)

Haynes, G., & St. Pierre, R. N. Impact of Public Assistance on Native American Businesses. United States Department of Agriculture, National Research Initiative Competitive Grants Program, 1995-1997. (\$41,900)

Haynes, G., Smith, V., & St. Pierre, R. N. Assessment of the Demand for Substance Abuse Treatment. Montana Department of Public Health and Human Services, 1995-1997. (\$58,500) Haynes, G. Health Minigrant. College of Education, Health and Human Development, 1996. (\$2,500)

Process Evaluation Contract for 1994, 1995, and 1996. Montana Department of Public Health and Human Services. (\$4,500 each year from 1994–1996)

Dunnagan, T., Haynes, G., & Smith, V. Analysis of Health Care Costs and Health Behavior within a University Based Wellness Program. Commissioner of Higher Education, 1996. (\$30,000)

Haynes, G. An Assessment of Finance Companies and Women-Owned Small Business Borrowers. Small Business Administration Competitive Grant Extension, 1993-1994. (\$7,000)

Haynes, G. An Assessment of Finance Companies and Small Business Borrowers. Small Business Administration Competitive Grant, 1993-1994. (\$29,900)

Small Business Administration, Grant for Ph.D. Dissertation Research in 1992. \$10,000

United States Bureau of Reclamation, Grant for Master's Thesis Research in 1978.

REFEREED PRESENTATIONS AND INVITED PAPERS

Haynes, G.W. and Haynes, D.C. (2016). Surviving the great recession: Experience of Veteran family business owners, American Council on Consumer Interests Annual Conference, Washington, DC, June

Fitzgerald, M.A., Muske, G., Haynes, G.W., & Lee, Y. (2015). Consumer Issues in the Bakken: Experiences of Family Owned Businesses. Invited symposium, American Council on Consumer Interests Annual Conference, Clearwater Beach, FL, May.

Haynes, G.W. & Haynes, D.C. (2012) Impact of the Bush tax cut extension on small family owned businesses, ACCI Annual Meeting, Memphis, TN, April.

Haynes, D.C. & Haynes, G.W. (2011). Financially vulnerable small businesses and their assets, ACCI Annual Meeting, Washington, DC, April.

Thompson, Y., Goodman, J., Garcia, N., Phillips, J. & Haynes, G.W. (2011). Native American Consumer Perspectives, FALCON Annual Meeting, October 24, Denver.

Stafford, K., Danes, S.M. & Haynes, G.W. (2010). Sustainability of family businesses managed by females after natural disasters, United States Association of Small Business and Entrepreneurship, Nashville, TN.

Haynes, G.W. & Brown, J.R. (2009). How strong is the link between internal finance and small firm growth, United States Association of Small Business and Entrepreneurship, Anaheim, CA.

Danes, S., Lee, J., Amarapurkar, S., Stafford, K. & Haynes, G.W. (2009). Determinants of family business resilience after a natural disaster, United States Association of Small Business and Entrepreneurship, Anaheim, CA. (John Jakes paper award winner).

Haynes, G.W., Danes, S.M., & Stafford, K. (2008). Influence of federal disaster assistance on family business survival and success. Joint Annual Conference of the American Agricultural Economics Association and American Council on Consumer Interests, July 27-28, 2008, Orlando Florida.

Stafford, K., Bhargava, V. Danes, S.M., & Haynes, G. (2008). The effect of risk from natural disasters on family enterprise survival. Family Enterprise Research Conference, April 18-20, 2008, Milwaukee, WI.

Danes, S.M., Stafford, K., & Haynes, G.W. (2008). The effect of exposure to risk from a natural disaster on family business survival and success. NSF-CMMI Engineering and Innovation 2008 Conference, January 7-10, 2008, Knoxville, TN.

Danes, S.M., Stafford, K., & Haynes (2008). Influence of federal disaster assistance on family business survival and success. The 22nd Annual Conference of the United States Association for Small Business and Entrepreneurship, January 10-13, San Antonio, TX.

Garman, E. T., MacDicken, B., Hunt, H., Shatwell, P., Haynes, G., Hanson, K., Hanson, E., Olson, P., and Woehler, M. B. (2007). Changes in financial distress and financial well-being as a result of financial literacy programs. Association for Financial Counseling and Planning Education, November.

Haynes, G.W. and Ou, C. (2007). "Income and wealth: How did households owning small businesses fare from 1995 to 2004," American Council on Consumer Interests Conference, St. Louis, Missouri, April.

Garman, E. T., MacDicken, B., Hunt, H., Shatwell, P., Haynes, G., Hanson, K., Hanson, E., Olson, P., and Woehler, M. B. (2007). Progress in measuring changes in financial distress and financial well-being as a result of financial literacy programs, American Council on Consumer Interests Conference, St. Louis, Missouri, April.

Haynes, G.W. (2007). "Financial Intermingling in Korean-American and Mexican-American Small Family Businesses," Western Family Economics Association, Orlando, January.

Haynes, G.W. and Ou, C. (2006). "How did households owning small businesses fare

during the largest ever peacetime expansion in the U.S. economy," United States Association of Small Business and Entrepreneurship/SBIDA 2005 Conference, Tucson, AZ, January.

Haynes, G.W. and Onochie, J.O. (2005). "Is What's Good for the Business, Good for the Family: A Financial Assessment," in Exploring the family-business intersection with panel data: Past, present and future. United States Association of Small Business and Entrepreneurship/SBIDA 2005 Conference, Indian Wells, CA, January.

Fitzgerald, M.A., Haynes, G.W., Schrank, H., & Danes, S.M. (2005). For-profit family businesses as socially responsible organizations: Evidence from the U. S. National Family Business Survey. Proceedings (on CD) of the International Family Enterprise Association/Family Business Network Research Meeting, Brussels, Belgium, Sept. 14, 2005, 1-19.

Haynes, G.W. and Ou, C. (2005). "Finance companies and small business borrowers," United States Association of Small Business and Entrepreneurship/SBIDA 2005 Conference, Indian Wells, CA, January.

Haynes, G., Muske, G., Fitzgerald, M., Fong, G., & Douglas, S. (2004). Developing a county-level socio-economic scale. 2004 Community Development Society Proceedings.

Haynes, G.W. (2003). Business and family incomes: Resource intermingling and financial success for home-based business owners. Home-based entrepreneurs conference. April, 2003. New York, New York: Baruch College, Lawrence N. field Center of Entrepreneurship and Small Business.

Muske, G., Fitzgerald, M. A., and Haynes, G. (March, 2003). The intermingling of financial resources among co-preneurial couples. *Oklahoma Association of Family and Consumer Sciences 2003 Annual Conference*. El Reno, OK.

Haynes, G.W. & Ou, C. (2003). "Owners and investors of privately-held businesses in the U.S. – 1989 to 1998, Academy of Entrepreneurial Finance, New York City, NY, April.

Haynes, G.W., Smith, V. and Haynes, D. (2002). "Poverty status and substance abuse treatment need on Native American Reservations, American Council on Consumer Interests, Los Angeles, CA. April.

Haynes, G.W. & Ou, C. (2002). "Wealth and income: How did small businesses fare in the 1990s." United States Association of Small Business and Entrepreneurship, Reno, NV, February.

Nicholson, Kasey & Haynes, G.W. (2002). "Culture and Substance Abuse, Who Cares," Second Annual Native American Issues Conference, Montana State University, Bozeman, MT, March.

Haynes, G.W. (2002). "Entrepreneurship: What's in it for me," Family and Consumer Sciences Update Conference, Bozeman, MT, August.

Haynes, G. (2001). "Financial dimensions of family-owned business: Acquisition of debt and equity capital." United States Association of Small Business and Enterpreneurship, Orlando, FL, February 2001.

Smith, V., Haynes, G. and Phearson, G. (2000). "The demand for substance abuse treatment among adults in low income households in Montana and Colorado." American Council on Consumer Interests Annual Conference, San Antonio, TX. March 2000.

Xaio, J., Alhabeeb, M.J., Hong, G.S. and Haynes, G. (2000). "Risk tolerance of family business owners." American Council on Consumer Interests Annual Conference, San Antonio, TX. March 2000.

Haynes, G.W. and St. Pierre, R.N. (2000). "Impact of public assistance on Native American family owned businesses." USASBE/SBIDA 2000 Annual Conference, 2000. San Antonio, TX. February 2000.

Haynes, G.W. (2000). "Substance abuse disorders and Montana families: A marketing issue." Governor's Conference on Marriage and Families, Montana State University, September 2000.

Dunnagan, T. & Haynes, G. (1999, July). "Strategies and techniques for conducting worksite wellness cost evaluations." 24th Annual National Wellness Conference, Stevens Point, WI.

Haynes, G. W. (1999, June). "Access to capital of women business owners." American Association of Family and Consumer Sciences, Seattle, WA.

Haynes, G. W. (1999, June). "Cashing in on business opportunities." American Association of Family and Consumer Sciences, Seattle, WA.

Haynes, G. W., Ou, C. & Berney, R. (1999, March). "Small business borrowing from large and small banks." Business Access to Capital and Credit Conference (Federal Reserve System), Washington, DC.

Haynes, G. W., Rowe, B., Walker, R., & Hong, G. (1999, March). "Assessing the differences in financial structure between women- and men-owned small family businesses." American Council on Consumer Interests, Chicago, IL.

Haynes, G. W., Dunnagan, T., & Smith, V. (1999, March). "Employee wellness program impact on health care costs: Do participation and intensity of participation matter." American Council on Consumer Interests, Chicago, IL.

Heck. R., Haynes, G., Winter, M., & Owen, A. (1999, January). "Impact of family business on the American economy: Prevalence, performance and contribution." United States Association of Small Business and Entrepreneurship Conference, San Diego, CA.

Rowe, B., Haynes, G., Hong, S., & Walker, R. (1999, March). "Financial structure of men- and women-owned family businesses." American Council on Consumer Interests, Chicago, IL.

Heck, R., Haynes, G., Owen, A., & Stafford, K. (1998August). "Surveying American family business from a household perspective: Sampling and methods." American Academy of Management, Entrepreneurship Section, San Diego, CA.

Walker, R., Haynes, G., Rowe, B., & Hong, S. (1998, November). "Financial structure and intermingling of financial resources." Presentation to the Association of Financial Counseling and Planning Education, Ft. Lauderdale, FL.

Haynes, G., & Haynes, D. (1998, March). "The debt structure of small businesses owned by women in 1987 and 1993." American Council on Consumer Interests, Washington, DC.

Haynes, G., & Danes, S. (1998, March). "Gathering and imputing data about the business and family." American Council on Consumer Interests, Washington, DC.

Haynes, G. (1998, August). "Surveying American family business from a household perspective: Sampling and methods." Entrepreneurship Section American Academy of Management, San Diego, CA.

Bark, K., Haynes, D., & Haynes, G. (1998, July). "Factors that promote student consumption of healthful school meals: A plate waste study in a rural state." Society of Nutrition Education Annual Conference, Albuquerque, NM.

Bark, K., Haynes, D., & Haynes, G. (1998, July). "Comparison of student acceptance and nutrient consumption patterns between three menu planning options using offer versus serve in Montana." American School Food Service Association Annual Nutrition Conference, New Orleans, LA.

Haynes, G. (1997, October). "Family and small business finances: An empirical investigation of the financial structure of households headed by small business owners in 1993 and 1995." Academy of Entrepreneurial and Small Firm Finance Annual Meeting, Honolulu, HA.

Haynes, G., & Dunnagan, T. (1997, April). "Do employee wellness participants incur lower health care costs: Preliminary empirical results." American Council of Consumer Interests 43rd Annual Conference, Salt Lake City, UT. Haynes, G., & Avery, R. J. (1996, October). "Family businesses: Can the family and business finances be separated." Academy of Entrepreneurial and Small Business Finance, New Orleans, LA.

Haynes, George (1995, November). "Small business borrowers: An assessment of financial capital sources." Invited lecture for the Office of Controller of the Currency, Washington, DC.

Haynes, G. (1995, June). "The contribution of home-based income to rural and urban economies." Rural Retailing: Emerging Community Issues Symposium, Snowbird, UT.

Haynes, G. (1995, March). "Finance companies and small business borrowers." International Symposium on Small Business Finance, Tallahassee, FL.

Haynes, G. (1992, April). "Impact of financial market concentration on small business borrowers." International Symposium on Small Business Finance, Waco, TX.

Avery, R., & Haynes, G. (1991, April). "Coupons: Boon or boondoggle." American Council of Consumer Interests Conference, Cincinnati, OH.

OTHER PRESENTATIONS AND POSTERS (Extension)

Haynes, G. (2011). Disaster Assistance: SBA and FEMA, eExtension Webinar, North Dakota State University Extension, Bismark, ND (September).

Haynes, G. and Young, D. (2011). 2030 Project, Bozeman (August).

Haynes, G. (2010). ACRE and DCP programs: How are they working and where are we now, American Indian Farmers and Ranchers Seminar, Billings (May).

Haynes, G. (2010). Montana Agricultural and Rural Community Issues, Rocky Mountain Service Centers in Dillon and Townsend, March 2010.

Haynes, G. (2010). Montana Agricultural Outlook Presentations, Bureau of Business and Economic Research, Presentations in Helena, Great Falls, Missoula, Billings, Bozeman, Butte, Kalispell, Lewistown and Havre (January – March, 2010).

Haynes, G. (2010). Research experiences in economics, Bridging Tribal College Students to MSU (March)

Haynes, G. (2010). Health economics, supply, demand and more, MSU Nursing N553

(March)

Haynes, G. (2010). Sustainability: Economic considerations, Montana State University (March)

Haynes, G. (2010) Farm Service Agency Borrow Workshops, on financial analysis, financial crisis, household interface and goal setting, webinars (Fall, 2010).

Haynes, G. (2010). Economy – how will it affect the beef industry. Cattleman's Toolbox Seminar, Billings, MT (January).

Haynes, G. (2010). ACRE and DCP programs: How are they working and where are we now, American Indian Farmers and Ranchers Seminar, Billings (January).

Haynes, G. (2009) Farm Service Agency Borrow Workshops, on financial analysis, financial crisis, household interface and goal setting, webinars (10/26, 11/2, 11/9 and 11/23).

Haynes, G. (2009). Financial Crisis in Agriculture, Agricultural Update, Montana State University (11/12).

Haynes, G. (2009). Average Crop Revenue Election, Montana State University Extension, Plentywood (3/2), Wolf Point (3/2), Glasgow (3/3), Malta (3/3), Havre (3/4), Ft. Benton (3/4), Conrad (3/5), Great Falls (3/5), Choteau (3/6), Helena (3/6), Sidney (3/10), Miles City (3/11), Billings (3/12), Lewistown (3/13), Willow Creek (3/19) and Sheridan (3/26)

Haynes, G. (2009). Montana Agricultural Outlook Presentations, Bureau of Business and Economic Research, Presentations in Helena (1/26 and 1/27), Great Falls (1/28), Missoula (1/30), Billings (2/3), Bozeman (2/4), Butte (2/5), Kalispell (2/10), Sidney (3/10) and Miles City (3/11).

Griffith, D. and Haynes, G.W. (2008). Financial analysis, webinar for FSA borrowers (12/15).

Watts, M., Young, D. and Haynes, G.W. (2008). Project 2030 – Ageing in Montana, Helena (11/19)

Haynes, G. (2008) 2008 Farm Bill, Bozeman (11/14).

Haynes, G. (2008) Family Business Issues, webinar for FSA borrowers (11/10).

Haynes, G. (2008). Goals and Assessments, webinar for FSA borrowers (11/3).

Haynes, G. (2008). 2008 Farm Bill, Sidney (10/29) and Wolf Point (10/30).

Haynes, G. (2008). Beginning Farmer and SDA Programs in 2008 Farm Bill, Kansas

City (7/8)

Haynes, G. (2008). Beginning Farmer and SDA Programs in 2008 Farm Bill, Billings (6/3).

Haynes, G. & Worman, J. (2008). Poverty Report Card, Helena (5/13).

Haynes, G. (2008). Leasing Considerations, Great Falls (5/6) and Billings (5/8).

Haynes, G. (2008). Montana Agricultural Outlook Presentations, Bureau of Business and Economic Research, Presentations in Missoula (1/25), Helena (1/29), Great Falls (1/30), Billings (2/5), Bozeman (2/6), Butte (2/7), Kalispell (2/12), Lewistown (3/11) and Havre (3/12).

Haynes, G. (2007). Montana Agricultural Outlook Presentations, Bureau of Business and Economic Research, Presentations in Billings (1/30), Bozeman (1/31), Butte (2/1), Kalispell (2/6), Sidney (3/6), Miles City (3/7).

Haynes, G. (2007). Managing Yield Risk, Low Resource Producers, Comfort Inn, Bozeman, June.

Haynes, G. (2007). Farm Management Workshops, Presentations in Choteau (8/2), Cut Bank (8/3), Wolf Point (9/27), Malta (9/28).

Haynes, G. (2007). Introduction to the Montana Poverty Study, Department of Health and Human Services, Capitol Building, June.

Haynes, G. (2007). Feasibility of Biodiesel, Bio-fuels: Boom or bust for Montana Producers, Bozeman, November.

Haynes, G. (2007). Montana Agricultural Outlook, Montana Seed Traders Association, Helena, December.

Smith, V. and Haynes, G. (2006). Montana Grain Outlook for 2007. Montana Grain Growers Association Annual Convention and Trade Show, November 28, 2006. Presentation by Vince Smith.

Brester, G. and Haynes, G. (2006). Livestock and beef marketing research projects: An update. Montana Stockgrowers Association Annual Conference, Beef Production and Marketing Committee Meeting, December 13, 2006. Presentation by Brester and Haynes.

Haynes, G., Smith, V. and Buschena, D. (2007). Montana Agricultural Outlook for 2007. Bureau of Business and Economic Research and First Interstate Banks, Helena, January 23, 2007. Presentation by Buschena. Haynes, G.W. (2005). "Heath, Wealth and Income," Take Charge America Institute Research Forum, University of Arizona, September.

Dunnagan, T, & Haynes, G. (2005, June). Strategic Wellness Evaluations for Blue Cross Blue Shield of Montana. Presented to the senior staff of Blue Cross Blue Shield of Montana. Helena, MT.

Haynes, G. (2005, June). Basics of Taxes. Presented to the Family Financial Literacy Project Seminar, Bozeman, MT.

Dunnagan, T., & Haynes, G. (2005, May). Fetal Alcohol Needs Assessment Update and Report. Presented to the Montana FAS Advisory Council. Whitefish, MT.

Dunnagan, T., & Haynes, G. (2005, March). Preliminary Data Collection Update for FASD Proposals. Presented to the Montana FAS Advisory Council. Helena, MT.

Dunnagan, T., Shatwell, P., & Haynes, G. (2005, February). Developing an Explanatory Model for Exercise Recruitment in Pre-Diabetics. Poster Session for the American Association of Health Behavior Annual Conference, Charlotte, S.C.

Dunnagan, T., & Haynes, G. (2005, January). FAS Needs Assessment . Presented to the Montana FAS Advisory Council. Helena, MT.

Haynes, G. (2004, June). "Driver's education: Basic economic concepts used in personal finance," Presented to the Family Financial Literacy Project Seminar, Bozeman, MT.

Dunnagan, T, Haynes, G, Linkenbach, J & Summers, H. (2004, February). Perceptions of Alcohol Consumption in Pregnant Women. Poster Session for the American Association of Health Behavior Annual Conference, Sedona, AZ.

Haynes, G. (2004, June). "Construction zone: Tax management techniques," Presented to the Family Financial Literacy Project Seminar, Bozeman, MT.

Dunnagan, T., Christopher, S., & Haynes, G. (2003, November). FAS Statewide Survey Results. Presented to the Montana FAS Advisory Council. Helena, MT.

Dunnagan, T., Christopher, S., & Haynes, G. (2003, April). FAS Project Update. Presented to the Montana FAS Advisory Council. Helena, MT.

Dunnagan, T., Christopher, S., & Haynes, G. (2002, September). FAS/FAE Objective 3 Update. Presented to the Montana FAS Advisory Council. Helena, MT.

Dunnagan, T., Christopher, S., & Haynes, G. (2001, December). FAS Evaluation

Approach. Presented to the Montana FAS Advisory Council. Helena, MT.

Dunnagan, T., Christopher, S., & Haynes, G. (2001, October). FAS Evaluation: Following the Client Through the Process. Presented to the Montana FAS Advisory Council. Helena, MT.

Haynes, G. and Smith, V. (2000, November). "Substance abuse among low income Montana adults." Presented to the Addictive and Mental Disorders Division of the Montana Department of Public Health and Human Services.

Haynes, G.W. (2000, September). "Substance abuse disorders and Montana families: A marketing issue." Governor's Conference on Marriage and Families, Montana State University.

Dunnagan, T. & Haynes, G. (1999, December). Health Status of Vermont Employees. Presented to Human Resources Staff of Vermont State Employees. Montpellier, VT.

Dunnagan, T., & Haynes, G. (July, 1999). Strategies and Techniques for Conducting Worksite Wellness Cost Evaluations. 24th Annual National Wellness Conference, Stevens Point, WI.

Haynes, G., & St. Pierre, N. (1998, September). "Cashing in on business opportunities." Presented to the Tribal Communities at Salish-Kootenai (Pablo, MT), Blackfeet (Browning, MT), and Rocky Boy (Rocky Boy, MT).

Dunnagan, T., & Haynes, G. (1997, July). "Evaluation of the MSU employee wellness program." Presentation to the Employee Wellness Advisory Committee, Montana State University, Bozeman, MT.

Haynes, G. W., & Smith, V. (1997, June). "Montana adult household survey and the Montana prison substance abuse analysis." Managed Care Symposium of the Addictive and Mental Disorders Division of the Montana Department of Public Health and Human Service, Bozeman, MT.

Haynes, G. (1996, December). "Process evaluation for the Tobacco Free Montana Project." Montana Department of Public Health and Human Services, Helena, MT.

Haynes, G. W., & St. Pierre, N. R. (1996 July). "Proposed study of the substance abuse treatment need and demand among Native Americans in Montana." Presentation to the Montana-Wyoming Indian Health Board, Bilings, MT.

Haynes, G. W., & St. Pierre, N. R. (1996, July). "Small business finance research opportunities." Presentation to officials at Dull Knife Memorial College and Little Big Horn College, Dull Knife Memorial College, Lame Deer, MT.

Haynes, G. (1996, May). "Methods of assessing the capacity of substance abuse treatment providers." National Technical Center Substance Abuse Treatment Meeting, Washington, DC.

Haynes, G. (1995, December). "Process evaluation for the Tobacco Free Montana Project." Montana Department of Public Health and Human Services, Helena, MT.

Haynes, G. (1994, November). "Process evaluation for the Tobacco Free Montana Project." Montana Department of Public Health and Human Services, Missoula, MT.

Haynes, G. (1994, October). "Economic costs of tobacco use." Presentation to the TFM Advisory Board, Tobacco Free Montana Conference, Kalispell, MT.

SERVICE

_ Academic Community Outside of Montana State University

Association Memberships

Member, American Council on Consumer Interests, 1994-present

Member, American Economics Association, 1994–2007

Member, United States Association of Small Business and Entrepreneurship, 1997-2010

Member, Financial Management Association, 1996-1997

Member, Academy of Entrepreneurial and Small Business Finances, 1995-1998

Association Activities (Committee Participation)

_ President, American Council on Consumer Interest, 2008

_ Board Member, American Council on Consumer Interests, 2004-present

Chair, American Council on Consumer Interests Master's Thesis Committee, 2000-2002

_ Chair, NE-167 Invited Paper Presentation for the 1999 American Council on Consumer Interests Conference, Chicago, IL, April

_ Committee Member, American Council on Consumer Interests Finance Committee, 1998–2000

_ Committee Member, American Council on Consumer Interests Master's Thesis Committee, 1999

_ Competitive Papers Reviewer, United States Association of Small Business and Entrepreneurship, 1999-present

_Competitive Papers Reviewer, American Council on Consumer Interests, 1998-present

- _ Manuscript Reviewer, Journal of Financial Counseling and Planning, 1998
- _ Manuscript Reviewer, Advancing the Consumer Interest, 1997-present

_ Paper Discussant, Academy of Entrepreneurial and Small Firm Finance Conference for

a paper entitled "Impact of the SBA Budget Cuts on Small Businesses," by P. Arkulis and M. Mitschow, 1996

_ Research Committee Member, International Symposium on Small Business Finances, October 1996

_ Manuscript Reviewer, Journal of Family and Economic Issues, 1994-present

_ Manuscript Reviewer, Journal of Managerial Issues, 1996-present

_ Chair, NE-167 Annual Project Meeting and Conference at Montana State University, October 1996

_| Montana State University Community

University

Farm and Ranch Management, 2016 Faculty Athletics Representative, 2011- present University Grievance Committee, Chair, 2009-2010 University Athletics Committee, Chair, 2008-2011 University Athletics Committee, 2005-present University Undergraduate Studies Committee, 1997-2003 University Search Committee, Information Technologies Director, 1996 University Grievance Committee, 1996–2010 University, American Indian Project Directors, 1996–present

College

College Retention, Promotion and Tenure Committee, 2004-2005 College Budget Committee, 2000-2006 College Computer Committee, 1994, 1995, 1996, 1997 College Faculty Council, 1994, 1995, 1996, 1997 College Scholarship Established for M. S. Stauber, 1997

Department

Department Advisory Committee (DAEE), 2009 Department Council (faculty representative), 2004-2006 Department Advisory Council, 2003-2004 Department Restructuring Committee, 2002- 2003 Department Faculty Search (Leticieq), 2002-2003 Department Promotion and Tenure Committee, 2000-2001 Department Budget Committee, 2000-2001 Department Promotion and Tenure Research Committee, 1998 Department Search Committee, Department Head, 1996, 1997 Department Family/Consumer Sciences Curriculum Revision Committee, 1997 Department Fall Retreat Committee (computer workshops), 1995 Department Textile and Clothing Curriculum Committee, 1995, 1996 Chair, Department Faculty Search (Salusso adjunct), 1994, 1995 American Home Economics Association Accreditation Committee, 1994

_| Government Agencies and Others

_Advisor to the Department of Health and Human Services, poverty issues, 2010-2011

_Advisor to Family Security task force (Department of Health and Human Services), 2008-2009

_Principal investigator for a Small Business Administration on public policy topics, 2000present

_Advisor to Prevent Child Abuse, 2002-present

_Evaluator for Department of Public Health and Human Services, fetal alcohol issues, 2002present

_Evaluator for Department of Public Health and Human Services, suicide issues, 2004present

_2001_Montana Agricultural Extension Advisory Committee, 1999-2004

_Principal investigator for a Small Business Administration project to assess changes in the income and wealth of family business owners in the 1990s, 2000-2001

_ Tobacco Free Montana State Coalition Advisor, 1995–1999

_ Principal investigator for a substance abuse and treatment study conducted by the Montana Department of Public Health and Human Services on low income and Native American populations, 1997-2001

_ Principal investigator for a substance abuse and treatment study, providing estimates of the need and demand for substance abuse treatment for each of the publicly-funded treatment centers in Montana, 1998

_ Principal investigator for a Small Business Administration project to assess the impact of bank size on the access of small business borrowers, 1998

_ Principal investigator for a United States Department of Agriculture Project to assess the impact of public assistance on Native American small businesses, 1998

_ Principal co-investigator on a project to assess the Employee Wellness Program at Montana State University, 1995-1998

_ Participant on a project to assess the efficacy of employee wellness programming for the state of Vermont (a project coordinated by Tim Dunnagan), 1998

_ Principal investigator for a substance abuse and treatment study conducted by the Montana Department of Public Health and Human Services, 1997

_ Appointed to an advisory board by the Montana Department of Public Health and Human Services to provide oversight to a project on risk and protective factors of adolescents, 1997-1999

_ Principal investigator for a Small Business Administration project to assess the structural changes in the debt holdings and aggregate value of debt of small businesses, 1996-1997

_ Participated as an advisor for the Montana Department of Public Health and Human Services on a demonstration grant proposal to Robert Woods Johnson Foundation on tobacco abuse and treatment, October 1996

_ Provided technical support to Jonathan Brown, Essential Information (Washington, D.C.) in preparing testimony for the Board of Governors of the Federal Reserve, Spring 1995

_ Provided empirical support to a working group in the General Accounting Office (Angela

Crump-Volcy and Charles Wilson) on evaluating the costs and benefits of the Small Business Administration, November 1995

_| Community Service

Community Justice Council, 2005-2011 Bozeman Breakfast Optimists Club, 1994–present Bozeman Tobacco Coalition, 1995-1999 Dag Nabids 4-H Club Leader, 1994–2000 LOVE, INC., 1996–2000 Montana 4-H Congress, Judged Public Speaking Competition, 1997-1998 Leadership Development Committee Chair, local church, 1997-2003 Bozeman Children's Choir, 1995-1998

ARTICLES IN PROGRESS

Haynes, Schrank, and Lee (in progress). Impact of loans and grants on the survival and success of small businesses impacted by Katrina.

Haynes, G.W. (in progress). Impact of the Bush tax extension small businesses.

Haynes, G.W. & Lichtenstein, J. (in progress). Retirement assets of small business owners.

Haynes, G.W. & Williams, V. (in progress). Small business lending by minority depository lenders, 2003 to 2016.