Julia Elvira McNaught was born in Indiana in 1854. Her family moved to Jefferson, Iowa when she was a child, with her father building the first house in the new town. She attended schools in the area, and received training as a teacher. She married Dudley Jones there in 1873, and they moved 14 miles away to a small farming community called Churdan, where they had two daughters.

The family moved to Billings in 1886. Jones worked in construction and roadbuilding, where wages could be intermittent. Julia opened a dressmaking business, which evolved into a millinery shop on the corner of Montana Avenue and N 27th St. The shop’s grand opening was in October of 1897, and boasted the most fashionable hats and trimmings from New York, Chicago and St. Paul. It apparently was well-known, as other businesses later described their sites in reference to the location of Mrs. Jones’ Millinery Store.

Julia also taught Sunday School at her church, and Bible study classes to others. Out of this church work, she became interested in the growing Young Women’s Christian Association (YWCA) movement in the country to support women during the increased industrialization of the country. A state committee was formed to explore the establishment of a program in Montana, and Julia became part of it. She called together women in the Billings community and formed the first YWCA chapter in the state in the basement of the Parmly Billings Memorial Library on September 27, 1907. 52 women formed the charter membership, and Julia became the first president of the organization. The YWCA quickly rented a large house and started their first service project. The house provided women visitors to town with meals at cost, and a place to stay for young ladies starting out to support themselves. The YWCA tripled in membership within a few months.

Their next phase included an employment bureau for young women, and classes in Bible studies, music, arts and crafts, current events and millinery. They also established a bureau to aid lady travelers. In later years, Julia was no longer president, but she was deeply involved with the organization the rest of her life. They brought Helen Keller in for a lecture in 1914, the same year that the YWCA began its work to aid the poor of the community with food, clothing, and healthcare. In 1918, it organized its Girl Reserves for schoolgirls in grades 6-12 which provided
business training, recreation and service projects for the girls. In 1929, Julia was honored at a ceremony with a life membership. Julia passed away ten years later at the age 84.

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