

Revolving Loan Program Offers Home Improvement Loans

The Siletz Tribe Revolving Loan Program is accepting a limited number of home improvement loan applications. Loans may be granted for up to \$10,000 with a maximum 84-month term. All types of home improvements will be considered.

Applicants must be **under 80 percent of median income**. To see where you fit or to apply for the loan, call the Housing Finance Program office in Salem, Ore., at 503-304-4064 or toll-free at 1-888-870-9051. Ask for Dave Litchy.

USDA Offers Home Improvement Loans/Grants

The U.S. Department of Agriculture offers loans/grants for those who are **under 50 percent of median income**. Home improvement and repair loans for very low-income homeowners in rural Oregon are available from the USDA's Rural Housing Service.

Very low-income families who qualify can receive up to \$20,000 at a 1 percent annual interest rate, with a maximum repayment period of 20 years. The loans can be used to finance general repairs, improve or modernize homes, remove health and safety hazards, and make homes accessible for household members with disabilities.

The agency also has a grant repair program for very low-income rural homeowners. To receive a grant, an applicant must be 62 years old or older and unable to repay a repair loan. Grant funds can be used only for repairs to remove health and safety hazards or to make a home accessible for people with disabilities. Grant assistance cannot exceed a cumulative total of \$7,500.

For additional information and income eligibility requirements, contact the area office of USDA Rural Development in Salem at 503-399-5751, ext. 4.

Welcome to the Prevention Dimension

Shu'-yi'de-ghayt-nin'sh

Shu'-yi-de-ghayt-nin'sh means

We are getting well

Shu' (sounds like "shoe")

yi ("i" is a long "a" sound)

de (short "e" like in "den")

ghayt (sounds like "kite")

nin'sh (long "e")

The articles and information you see here are offered as a way to increase communication and share information, knowledge, and humor. We welcome questions, suggestions, and artwork from youth age 12 to 17.

Please contact Lisa Brown at 1-800-600-5599, or 541-444-8238 to turn in articles or information that may be printed in an upcoming issue of Siletz News. You also may e-mail documents of interest to lisab@ctsi.nsn.us.

by Lisa Brown

With the U.S. Senate now organized under Democratic control, Sen. Maria Cantwell, D-Wash., takes a seat on the Indian Affairs Committee that positions her to oversee federal programs for Native Americans.

Cantwell, elected last fall, already sits on the Energy and Natural Resources, Judiciary, and Small Business committees. She can be reached at the following:

Maria Cantwell
U.S. Senator
717 Hart Senate Office Building
Washington, D.C. 20510
Committee of Indian Affairs
Phone: 202-224-3441
Fax: 202-228-0514
Web: <http://cantwell.senate.gov>

Why Some People Get High

Curiosity: You walk past a group of people who are looking up at the sun, and you may be tempted to look at it, too. You wonder what they see. But you don't look because you know the sun could ruin your eyes.

Drugs are the same way. Alcohol is a drug; so is nicotine. You know that drugs are bad for your body and your mind. Sure, you wonder what people feel like when they take drugs. But when you know the terrible things drugs can do, you won't need to find out for yourself. It's just not worth it.

What can you do? Visit these Web sites to educate yourself and find out the facts:

Students Against Destructive Decisions: www.saddonline.com

SAMHSA or CSAP Center for Substance Abuse Prevention: www.samhsa.gov

Youth to Youth International: www.y2yint.com

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Walt's Words of Wit and Wisdom

by Walt Klamath

This is the continuation of Coyote's trip. Remember, Coyote brought the fish to Eastern Oregon by making a hole through the Bridge of the Gods. Coyote drained Fort Rock Lake so the people could raise food and attract animals.

Now Coyote, thinking that he had done very well and proud of his accomplishments, decided to go back to the Columbia where he started. Coyote was tired from all the digging on Horse Canyon, so was not too energetic on his way.

While traveling, he saw a woman and her daughter gathering food somewhere near Biggs, Ore. He decided that he would go talk with them, so he started toward them. Now Coyote was a very huge animal; he had

forgotten to change himself back to normal. The woman and daughter became scared and started to run. Coyote couldn't catch up with them so he became angry. He changed them into two pillars of rock. These rocks can be seen from Marysville in Washington.

Now the Great Spirit became involved and the Spirit called Coyote. When Coyote arrived, the Great Spirit was a little put out with him. Coyote tried to explain what he did, but the Great Spirit would have no part of it. The Great Spirit reminded him that he was huge and looked vicious; no wonder the mother and daughter were scared.

The Great Spirit told Coyote that from this moment on, he would no longer be able to communicate with

other beings or change himself into anything he needed to be. But, the Spirit said, your kind will never die.

Well now, Coyote was quite confident then and was out traveling around when a couple of hunters saw him. They flew two arrows and killed him. When Coyote arrived with the Great Spirit, he was very angry. He said, "Great Spirit, you said that I would never die and I was killed. What goes?" The Great Spirit said, "I said that your kind will never die."

People have tried all sorts of ways to kill off Coyote. They have had bounties, poison, open season in every way possible to eliminate the species, just like they have done with the Indian people and both have survived.

Ah Ho!