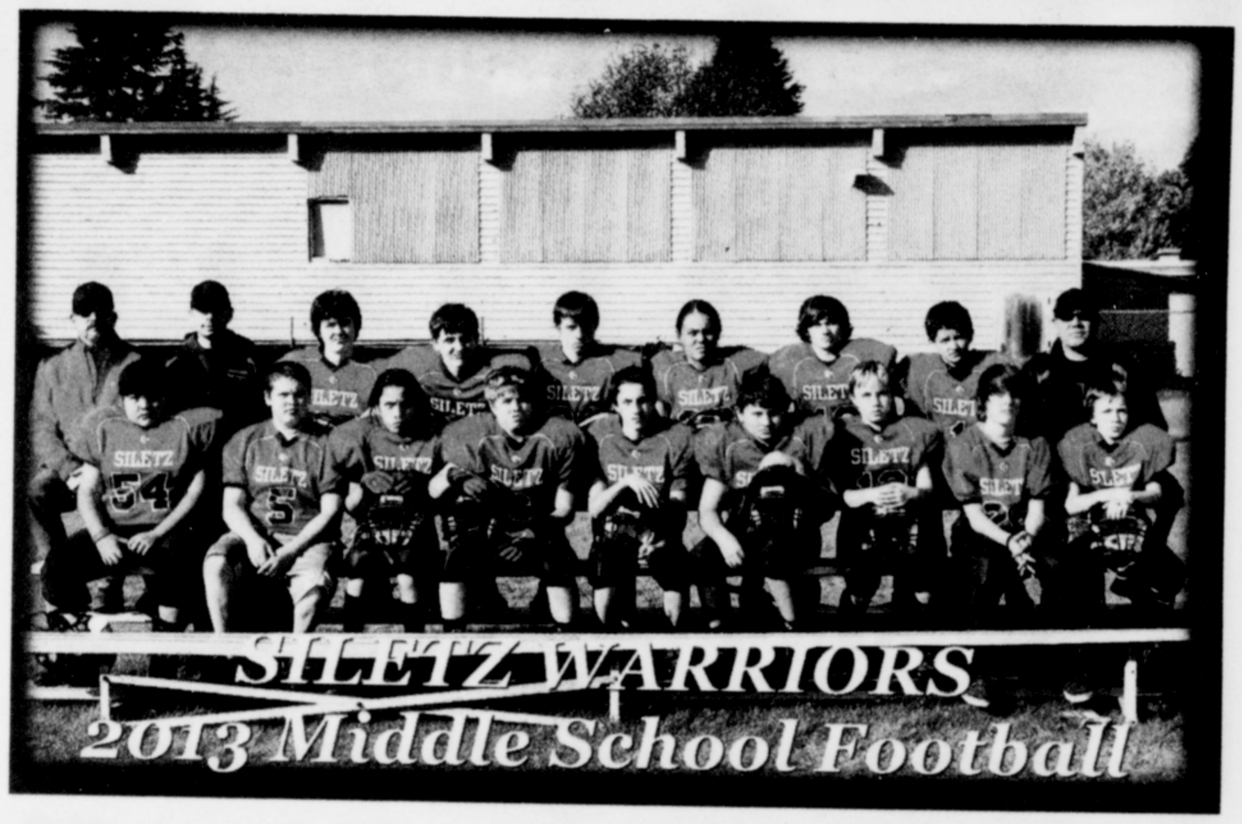
Courtesy photos

The eighth-grade boys who have ended Little League and middle school football are pictured from left: Ebyn Jackson, Ryan Pool, Clayton Goodell, Austin Buckley, Isaac Butler, Willard Metcalf, Charlie Helms, Jacob Butler, Mason Forty and Tye Wawrak.



For more information about the Siletz Tribe, please visit ctsi.nsn.us.

Siletz middle school completes another successful football season

Siletz Valley School had an outstanding season with middle school Siletz Warrior football. The team ended the season on Oct. 23 with a jamboree, seven games and no losses. This is the third year of winning for the Warriors.

Pictured starting at front row left is David Butler, Ebyn Jackson, Jacob Butler, Tye Wawrak, Austin Buckley, Tyson Rilatos, Cameron Lonergan, Jayden Blacketer and Kameron Runyan. Back row from left are Coach B.J. Wawrak, Coach J.D. Lonergan, Ryan Pool, Charlie Helms, Clayton Goodell, Isaac Butler, Mason Forty, Willard Metcalf and Coach Lee Butler. Not pictured: Iric George, Mateo Camacho and Coach Willie Metcalf.

The Siletz Warrior middle school football team would like to thank the Siletz Tribal Charitable Contribution Fund for its donation toward the purchase of football jerseys. **Go Warriors!**

Debt dangers: 8 warning signs of debt problems and what to look out for

Money isn't everything, but people who don't have any soon find out that the dangers of debt are less about going broke and more about emotional stress.

Debt affects every aspect of people's lives. It has ended marriages, caused depression and separated families. No wonder people call money the root of all evil.

If you think your debt level might be nearing the dangerous point, here are some ways for you to find out if you are controlling your money or if your money is controlling you.

1. You don't know the balances of your bank accounts. Chances are if you aren't aware of how much money you have, then you are spending money recklessly, especially if you are charging items to your credit card or have an overdraft.

2. You borrow money from others, even small change, and forget to repay them. If you can't even remember to pay a co-worker back for coffee, it is likely you are having difficulty keeping track of the larger financial picture in your life too.

3. You haven't set any money aside for taxes or retirement. If you aren't planning for your financial future, you should be. What is your plan and how will you pay for it?

4. You can't pass up a bargain when you are shopping. Not being able to refrain from buying items you don't need only fills up your home needlessly and empties your pocketbooks. This is one small sign that you are not in control of your finances.

5. You have difficulty meeting simple personal or financial obligations. Difficulty with this can mean many things and none of them are good. You are likely disorganized, forgetful and irresponsible. Taking charge and being accountable for your spending is a good thing.

6. You feel like money causes chaos in your life. You should feel like your finances are orderly and precise. Having a budget and following it should make you feel accomplished.

7. You live paycheck to paycheck and feel like you are always on the edge of financial disaster. Everyone should have savings and a financial plan for the future. What's yours?

8. Talking about money embarrasses you. If you can't even talk about it, how can you handle being responsible with it? The first step to having a solid financial plan when you are on the wrong track is talking to others to determine how to proceed.

If you felt uncomfortable thinking about these indicators or if you're feeling uncomfortable with your finances, chances are you need to look at creating more structure in your life and making a plan for your financial future.

Call me – Yvonne Messmer, Housing Finance manager, at 503-390-9494 or toll-free at 888-870-9051. We can talk about your debt and your credit and find a comfortable financial spot for you.

Personal Finance and Real Estate

Yvonne Messmer, Housing Finance Manager • 503-390-9494 or toll-free 888-870-9051

If homebuying is a goal for you but you aren't ready yet:

Siletz Saves! IDA Program

If you aren't ready to buy yet and at least one of these situations sounds like you, Siletz Saves! might be perfect for you:

- I have some credit issues to clean up.
- I don't have enough income to make a mortgage payment.
- I don't understand how everything works.
- I'm still in school but nearly finished.

The IDA Program is a matched savings program. It helps low-income Tribal members understand their credit, correct credit issues and save toward the purchase of a first home. Participants make regular deposits into an individual development account or IDA. The amount saved is then matched $3 for every $1 saved – a 300 percent return! Participants must save for at least six months up to three years and attend financial fitness classes.

If you are ready to buy a home:

Down Payment Assistance Program

You can find out by asking yourself some questions:

- Do I have a steady source of income (usually a job)?
- Have I been employed on a regular basis for the last 2-3 years?
- Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have few or no outstanding debts (like car payments)?
- Do I have some money saved?
- Do I have the ability to pay a mortgage every month, plus additional costs?

If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program. It helps with closing costs and a down payment when purchasing your first home.