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Spilyay Tymoo

(Coyote News)

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Coyote News In Brief

Gathering of Men set
The third annual men's conference will be held at Kah-Nee-Ta November 18 and 19. 2

Have you seen Lisa?
Family and friends are concerned for Lisa Briseno's safety. Any information would be appreciated. 2

Alternative budget presented
Increasing revenues and stabilizing expenses is the aim of the proposed 5-year plan prepared by concerned community members. 2

It was a ghoulish day
The community, as usual, got into the spirit of Halloween this year. Children, of all ages, felt the spirit. 3

Tias gains certification
Long-time Fire and Safety employee Karla Tias recently became state and nationally certified as a paramedic. 5

New Zealander spends time in Warm Springs
Ngapiki Arthur spent the past three months working with CPS and the Senior Citizens programs. 5

Language lessons continue
Sahaptin, Kiksht and Paiute language lessons are offered. 6 and 7

Spirit Walkers on the move again
The popular dance group was invited to return to Europe for performances in England, Germany and other countries. 8

Committee members speak out
Council-appointed committee members share their dreams, fears and vision of the future. 9

Bufs head to Vale
The White Buffaloes will go to Vale for a Saturday game this weekend. The Bufs are shooting for number 3 seed. 10

Deadline for the next Spilyay Tymoo is Friday, November 14, 1997

Literacy is primary focus of the Oregon Children's Foundation

The Oregon Children's Foundation is a non-profit organization formed in March 1991 by former Governor Neil Goldschmidt and the law firm of Ater Wynne Hewitt Dodson & Skerritt.

The mission of the foundation is to enhance the reading skills, attitudes and life prospects of children who need assistance, and to enable adult volunteers and communities to experience the rewards of enriching young lives.

Early literacy is the foundation's primary focus.

Currently, SMART is the sole program of the Oregon Children's Foundation. Since its inception, SMART has experienced a remarkable growth rate. By the year 2000,

SMART will be working toward literacy in over 200 Oregon schools, benefiting 10,000 children and involving an equal number of volunteers. By this time, SMART will have given away over 700,000 books.

What is SMART? SMART is a book and reading program for children in kindergarten through second grade in low-income communities. Businesses, organizations, and local residents provide the volunteers and funds necessary to operate the program.

Each volunteer reads with two children for one hour per week during the school year. SMART also gives every student two new books a month to take home and read with their families; often,

these are the only books SMART children have in their homes.

Why SMART?

One out of four kindergartners enters an Oregon elementary school two or more years behind in language development. Failure to read by the third grade increases the chances that a student will drop out of high school have to deal with an early pregnancy, or use drugs.

Studies have shown that the more time a child spends reading one-on-one with an adult, the better reader that child will be. The Center for the Study of Reading at the University of Illinois concluded that the single most important activity to promote literacy is to read aloud to children.

SMART is a proven success

• Students strengthen their literacy skills and form consistent relationships with caring adults.

• Reading attitudes improve at school and at home.

• Students come to school more often.

• Volunteers return to work more productive, feeling positive about their participation in SMART.

• Communities and families work together to develop a generation of more confident, educated children.

If you can read, you've already got what it takes to be a SMART volunteer. Start reading at your local SMART school. Encourage friends, family and co-workers to get involved, or even make a contribution to the Oregon Children's Foundation. So what are you waiting for? Start making your community a better place, one child at a time.

SMART gives a company the power to make more than just business deals. As a SMART sponsor, your company could provide a local school with everything it needs to participate in the program. And by encouraging employees to volunteer for SMART, you're bringing schools and

communities closer together. Not a bad return on an hour a week investment.

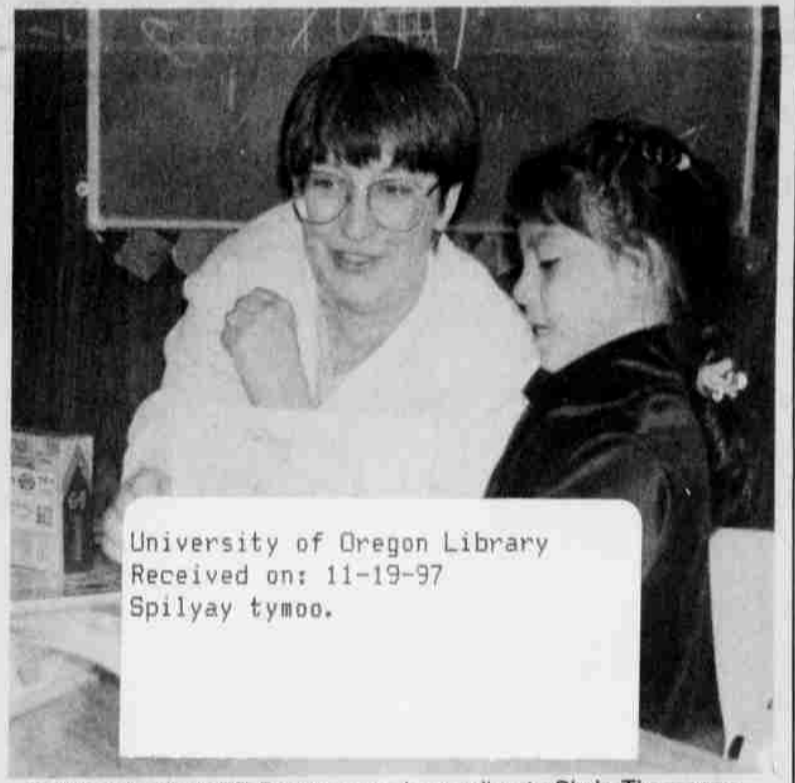
Parents are the greatest teachers of all. There is no shortage when we realize that educating our children is everyone's responsibility. Encourage your children to read by reading with them. Get involved with your local SMART program and help your neighbors' children learn to read. If one parent can make a difference, just imagine what an entire community can do.



**Warm Springs
Elementary SMART
Program is still in
need of volunteer
readers. Help a child
learn to read.
Call 553-1128.**



SMART Program volunteer Jolene Soto-Torres reads to Nelson Wolfe.



University of Oregon Library
Received on: 11-19-97
Spilyay tymoo.

Unidentified SMART Program reader reading to Skylia Thompson.

Credit to implement policies, procedures

The Tribal Credit Program would like to announce that we have been officially established as an Enterprise under the Tribal Constitution and By-Laws, Article IV Section I (s).

Tribal Council, on May 6, 1996, approved Resolution No. 9223. This resolution sets forth the Charter for the Warm Springs Credit Enterprise. Also approved was a new Policy and Procedures document that will assist the staff in implementing the new Credit Charter.

On June 30, 1997, the Tribal Council appointed the board to oversee the newly formed enterprise. The Board consists of Evaline Patt, Jim Manion, Delford Johnson, Sr. and Delbert Neuhart. The Board, as stated in the Charter, will consist of five members. There is currently a vacancy for one non-tribal member Board position and Tribal Council is currently advertising to fill this position.

The Tribal Credit Enterprise Board has met several times in the past four months and have made progress with staff members of the Tribal Credit Enterprise to update and make necessary changes to the Policies and Procedures manual un-

der which this enterprise operates. It is important to recognize that there are some significant changes that are taking place and need to be brought to the attention of the Tribal membership. The most important and far reaching changes which affect the process of obtaining a loan through the enterprise are:

Customers applying for loans who owe past due accounts within the Tribal Organization will not be considered eligible for loans until all past due accounts are resolved. These would be for accounts owed to the Housing Department, HUD, Mutual Help, the Utilities Department, the Early Childhood Education Center, Tribal Court and the Finance Department (accounts receivable of any kind).

Unemployed customers who depend solely on their per capita for loan repayments will be made on a very limited basis through the end of the year.

Another area that we will be implementing is the 40-percent of the borrower's total monthly net income. Net take home pay plus any other income, such as child support or per capita, will be considered for funds available to repay your loan

payment. It had always been in the Credit Code and now is stated in the new Policy and Procedures manual. If a loan request exceeds 40-percent of your disposable income, the Credit Enterprise will consider this amount as an undue hardship on the customer.

For Example:
Monthly take home pay \$1,000
Your monthly per capita 100
Total \$1,100
40-percent of \$1,100 \$ 440

The total monthly payment to creditors cannot exceed 40-percent of \$1,100 or \$440 per month in this example. This would include payments made on credit accounts such as: The Tribal Credit Enterprise, Les Schwab Tires, GMAC, Ford Credit, Sears, Visa, Etc. This has not been enforced in the past, but is now going to be a very important consideration in making a new loan under the new policy adopted by the Tribal Council.

As we begin to implement this new policy it is hoped that the Credit Enterprise will go back to what originally was adopted by Tribal Council in 1940 by Resolution No. 29, when the first deposit into the program developed the revolving loan fund program.

Indian Head Casino posts another profitable quarter

Indian Head Casino posted positive third-quarter results, the highest of any quarter to date since the opening of the facility. For the peak season months of July, August and September, the Casino boasted a net profit of \$764,213. This is based on gross revenues of \$1,988,707 less expenses of \$1,224,494.

Indian Head is also projecting in the vicinity of a \$100,000 profit in the month of October. This will certainly help the Gaming Enterprise position itself as it moves into the slow season ahead.

A most memorable moment occurred earlier this month when the Enterprise made its first payment back to the Tribe on funding initially borrowed to "open the doors" of the Casino. Profit made in the third quarter allowed a \$250,000 check to be presented from the Gaming Board of Directors to Tribal Council. The Enterprise plans on completing payment of the remaining \$369,000 by June of next year.

Tribal member employment and performance continue to improve at the Casino.

In accordance with the compact agreed to between the Confederated Tribes of Warm Springs and the State of Oregon, a financial audit and conformance to legal responsibilities was recently completed. A positive report is expected.

To ensure integrity, quality and

legality of gaming offered by the Confederated Tribes to the general public, the following important documents, among others, are used:

Treaty of 1855 (Ensuring Tribal sovereignty)
Tribal Corporate Charter (Federal authority to conduct a tribal business)
Indian Gaming Regulatory Act of 1988.
State-Tribal Compact agreement
Minimum Internal Control Standards
Business Plan of Operation for the Board of Directors
General Manager Delegation of Authority statement
Board approved Policy and Procedures manual
Department administrative program
Accountability Requirements; and
Tribal Gaming Commission
National Indian Gaming Commission
U.S. Department of Justice
U.S. Department of the Interior
Oregon State Police on behalf of Compact agreements

Once again, Warren "Rudy" Clements, Casino Board chairman, states, "We are very pleased to make a very good and positive report to the Tribal Council and the Tribal membership. The Board will be making fourth quarter and year-end reports to the membership after the first of the year."

**General
Council
Meeting**

**Wednesday, November 12
Agency Longhouse
Dinner at 6 p.m.—Meeting at 7 p.m.
Agenda: 1998 Operating Budget**