



Bing Bingham/Spilyay
During the recent snow storms, a tree fell on the Children's Protective Services building. No one was in the building at the time, and there was no structural damage, though there was possible damage to a heat pump.

Tribal employment

(The following is the recent job opening list. See Amelia Teevee at the Personnel Department to submit an application, or call 553-3262. Also, you can apply on-line at www.ctws.org. For more details, call the contact person listed on the advertisement.)

Food service assistant, full time. Assists the food service manager in the preparation of daily meals and snacks. Ability to take directions and accept suggestions willingly and cheerfully. Ability to assume duties of the food service manager during absence. Assist with ordering food when necessary. Observe sanitary and hygiene procedures, wear clean clothing, hair covered or heavily sprayed, personal cleanliness, clean fingernails. One year of institutional cooking experience desired, or any equivalent combination of experience and training. Comply with drug free work place policies and enroll in criminal registry. Salary range \$1,508.33 per month. Call Nancy Sampson, 553-3241.

Public health educator. Masters Degree in health education preferred with two years experience. The Confederated Tribes is recruiting for a full time health educator to direct the tribes' Health Education Department. Job responsibilities include planning and developing health prevention initiatives for the community, conducting health awareness and prevention campaigns and supervising the

four staff of the health education department. Salary Range \$44,247 per year. Call James Quaid, 553-3205.

Social Services, long-term care administrator assistant, full-time. An associates degree in human development or long term care area. Two years of experience in the health or social services field. Long term care administrator certification and related training to fulfill the administrator job requirements. This position is a administrator-trainee position directed to eventually take on the directorship duties of High Lookee. The administrator trainee is required to attain long-term care administrator job requirements. Salary range \$28,000. Call 553-3491.

Warm Springs Development Corporation grant writer. Warm Springs Community Development Corporation, a nonprofit, community based, Native American organization, seeks an experienced grant writer/development officer to prepare grants and funding proposals and secure financial and other resources for successful program implementation. Salary range \$26,000 \$36,900 per year, with full benefits. Call 553-4922.

Forest crew member, one full-time position, two seasonal positions. Call Luther Clements, 553-1146.

Fisheries program manager. Call Terry Luther, 553-2026.

Indian business talk Good credit key to a good interest rate

By Bruce Engle
Tribal Credit support officer

Some off-reservation lenders are telling tribal members they only qualify for a 30 to 45 percent loan to purchase a vehicle. And there are other lenders who won't lend to a resident with a zip code of 97761. Why?

Here is a summary of the monthly payments, the total amount of payments required to pay off the vehicle, and the total interest paid over the life of the loan for a \$7,000 loan for 36 months.

Interest rate of 1.9 percent payments of \$199.90; total payment of \$7,195.70, with total interest paid in the amount of \$195.70.

Ten percent interest rate: payments of \$224; total payments of \$8,064, with total interest paid, \$1,064.

Twenty percent interest rate: payments of \$256; total payments of \$9,212, with total

interest paid, \$2,212. Thirty percent interest rate: payments of \$290, with total payments of \$10,437, with total interest paid of \$3,437.

Forty-five percent interest rate: payments of \$345; total payments of \$12,405, with total interest paid, \$5,405.

Only buyers with pristine credit can qualify for the 1.9 percent interest rate.

As a buyer's credit scores go lower, they are forced into higher interest rates and increased monthly payments.

The difference between a 1.9 percent loan payment and a 20 percent loan payment is \$56.

Only \$56 monthly, you say. That's easy, you say.

That's \$672 a year, we say. What could you do for your family with that money, if you didn't have to spend it for car payments?

It gets a lot worse for our members who are having to pay

the top end rates just to get a vehicle. We recently heard from one of our members who was rejected for a 30 percent loan. Another tribal member ran into a 45 percent interest rate and wisely turned it down.

Why are tribal members having to pay these ridiculously high interest rates? Is this predatory lending?

The lenders say their problem is risk management. They say they suffer more losses here than on the outside. They say it is more difficult and more expensive to collect delinquent loans here than on the outside.

They say Warm Springs laws and the Warm Springs courts don't give them the same kind of protection they get from off-reservation courts. They say they have to charge higher interest rates from all borrowers to give themselves a reasonable safety factor because of those who have caused them to lose money.

They say higher rates are justified when credit reports for reservation buyers indicate past credit problems.

They say their prediction of future risk of loss on every loan is based on an analysis of the buyer's record of past payment performance and current debt load.

They say they have to pay \$25 for an informal court hearing and, if they show up but the borrower doesn't, they come away with no payment, no payment agreement, and no repossession.

They say they have also wasted several hours of their valuable time.

They also say they have to charge more because they can't get a deficiency judgment if the car has been damaged or has been allowed to deteriorate so much that they can't resell it for what the unpaid debt is.

See CREDIT on page 12

Ventures company enters new agreement

BEND - Cort Directions, based in Bend and owned by the Confederated Tribes, and Visibility Corp. announced a strategic partnership for the manufacturing industry.

Visibility Corp. is a leading worldwide supplier of enterprise solutions that help manufacturers of complex products streamline business processes, increasing profitability.

Through a new agreement, Visibility Corp. will offer Cort Directions human resources management system as part of its enterprise resource planning, or ERP solution for mid-range manufacturing firms.

The partnership will provide manufacturing companies with a strong ERP solution and human resources management system to help streamline their business processes. Both companies have extensive experience and strong customer relationships in the manufacturing industry. They share similar technology platforms, allowing for easy integration between products.

Increasingly, mid-range manufacturers are focusing on resource utilization and planning initiatives to insure improved customer service and shortened time to market.

Manufacturers with long cycle times can gain higher returns by integrating human resource management systems with their enterprise planning systems.

"Cort Directions' products round out our ERP solutions by

providing a human resource management solution that is sophisticated enough to handle the tough problems manufacturers face," said Stephen Carson, president of Visibility Corp.

"Cort Directions has a variety of experience in the manufacturing industry and easily handles problems like union pay, apprentice pay, garnishments, multi-state payroll issues, and piecework."

Visibility Corp. provides business solutions to project-based, engineer-to-order, and to-order manufacturers.

Cort Directions human resource management systems include a full suite of products to manage human capital, including payroll, human resources, and employee self service.

Cort Directions currently provides the tools needed to integrate the two companies' products while Visibility Corp. is

completing work on its business intelligence interface that will provide Cort Directions human resource management systems with dynamic data views similar to the rest of the Visibility ERP solution.

"Visibility is accomplished in building remarkable technologies to help users understand their business data," said Mark Ohrenberger, president of Cort Directions. "Our two companies share similar philosophies about extending more useful information to management as well as building configurable software that can be set up in a fraction of the time it takes other systems."

Both firms have agreed to market their products to manufacturing firms across both customer databases, citing a shared dedication to the customer and to provide business managers with better business intelligence.

About Cort Directions

Cort Directions provides software to medium and large sized organizations with complex payroll and human resources tasks. The company has been nationally recognized for excellence in product and technology leadership, and service quality. Cort Directions is a Warm Springs Ventures company of the Confederated Tribes.

4-H has spaces for beading, sewing

The 4-H Craft Club has six places available for girls ages 6-13. Orientation for upcoming projects, paperwork and the start of the first project is this Thursday, Jan. 22, from 6 to 8 p.m. The meeting is in the base-

ment/kitchen in the Education Building. Work will continue on the projects from 6-8 p.m. on Thursdays through February.

Come to the OSU Extension Office to fill out the paperwork. \$10 charge for these classes.

Now Open

World of Treasures

Antique Mall and Gift Shop

plus

Second Time Around

New and Used Furniture

10,000 sq. feet of great treasures, new and old, with new items arriving weekly

Dealer spaces available for antiques and collectibles

Furniture, gifts, glassware, pottery, fenton dealer, Anheuser-Busch dealer for steins & collectibles, dolls dragons, candles and more




Mattress sets, new and used.

Stop in and check us out

Lay-aways

and credit cards accepted

World of Treasures Inc.

Second Time Around

178 SW 5th

Madras, OR 97741

(541) 475-6991

Bring your W-2

Get the car you need!

Bring your prepared taxes or we'll have them done locally at our cost.

TAX MAX

FILE YOUR TAXES HERE

Juniper Auto Sales

Madras 475-7137