

Howlak Tichum

Edward Charles Henry Jr. passed away on December 16. He was 47 years old.

Mr. Henry was born on April 28, 1957 at The Dalles, to parents Edward Henry and Priscilla Pinkham.

He was a life-long resident of Warm Springs, and was employed by the tribes as a janitor.

He is survived by his children Bruce Howtopat, Danica Greene, Derek Greene, Joe Greene,

Edwardene Henry, Lillitz Henry and DeShawn Smith, all of Warm Springs; brothers Joel Henry of Maupin, Jay Henry of Warm Springs, and Michael Henry of Lapwai; and sisters Jana and Jena Henry of Lapwai, and Sarah Harrison of Tri Cities, Wash.

A dressing ceremony was held on Saturday, Dec. 18 at the Agency Longhouse.

Burial was at the Red Bear Cemetery in Lapwai.

Gatherings help with diabetes

The Dialysis/Diabetes Prevention Group hosts a gathering at the Senior Center Dec. 29 at 5:30 p.m.

A potluck with ham and trimmings is scheduled.

The education is on depression.

For more information, call Lucille at 553-3313.

Community Education by Katie Johnson, Pharm D., pharmacy resident, presents New Updates with Diabetes Care and Treatment. The discussion is Jan. 12 from 12 to 1 p.m.

For more information, call Jennie at 553-2478.



OSU Extension 4-H teacher Danita Macy conducts a holiday cooking lesson with Geny Macy and Dorinda Weldon. Later they read the book *Green Eggs and Ham*.

Bowling party New Years Eve

The Youth Community Action Team is hosting a free drug- and alcohol-free New Years Eve party at Madras Bowl from 9 p.m. to 12:30 a.m.

The doors are locked at 9:30 p.m., so kids should show up on time.

This event is for high school students only.

There will be pizza and pop, bowling and a movie, all to ring in the new year.

This is a Drug Free Communities project.

For more information, call Angie Madden at 475-0301.

Course helps with college transition

Central Oregon Community College Warm Springs branch hosts a free program to assist students in the transition to college.

The series is in three parts on the following dates: Jan. 6, 20 and 27.

The program is located at the education building, second floor, in the GED classroom.

The first two sessions are instructed by Marjorie Gregory, a longtime COCC employee.

Topics covered include deciding on higher education, choosing a college, picking a

major and advisor, identifying funding options, completing your application, academic resources and support services, and many many other topics.

OSU Extension's Emilee Hugie will present a cooking for college course including a cookbook for each participant Jan. 27.

The classes begin at 3 p.m. and end at 5 p.m.

Please call or e-mail to register so the branch may know how many to plan for. This program is free to the Warm Springs Community.

Know your rights dealing with creditors

By Shawnele Surplus
Community Advocate

'Tis the season if you're like many Americans, as much as it is the season for family, friends and festivities, it is the season for adding to your debt load. In fact, all year long (not just during the holidays) the average American family spends \$1.22 for every dollar he or she earns. Of course, it's impossible to spend more than you earn - unless you borrow in order to spend it. And boy do Americans borrow. In 2002, in fact, the average American household owed \$8,000 in credit cards. College students are just as bad. They carry an average of three credit cards with a total debt of over \$8,000. At an annual in-

terest rate of 16 percent, paying the minimum payment would take over 27 years to pay off.

So, now that you may already be in too deep, what can you do to dig out from under that financial mess and start increasing your assets, rather than depleting your pocketbook?

First, know your credit rights.

Before you ever sign on the proverbial dotted line - or charge on your card - you have the right to be given the accurate information you need to make wise choices and to be protected from fraudulent advertising, mislabeling, and misrepresentation.

After you've made your pur-

chase and may be in a little over your head, the law determines how a creditor may try to collect a debt, whether by letter or phone call. Unlawful debt collection practices would include the use of obscene or abusive language. The creditor cannot call your employer about the debt or call you at your place of work if you have notified the creditor not to. The creditor may call you at work only after he or she has in good faith, but unsuccessfully, tried calling you at home during the day or between 6 a.m. and 9 p.m.

A creditor can write to you at work only if your home address is not available. In either case, the creditor may contact you at work only once a week.

According to federal law, you may prevent a collection agency from calling or writing to you by notifying the agency in writing that you want to stop all further communication with them. You should keep copies of any such communication. (This article will continue in the next Spilyay.)

The next deadline to submit items for publication in the Spilyay is Thursday, Dec. 30.

Center: open, self-funding in 2 years

(Continued from page 1)

"Once we have a meeting with everybody, we'll take a look and have an idea of the time frame," he said.

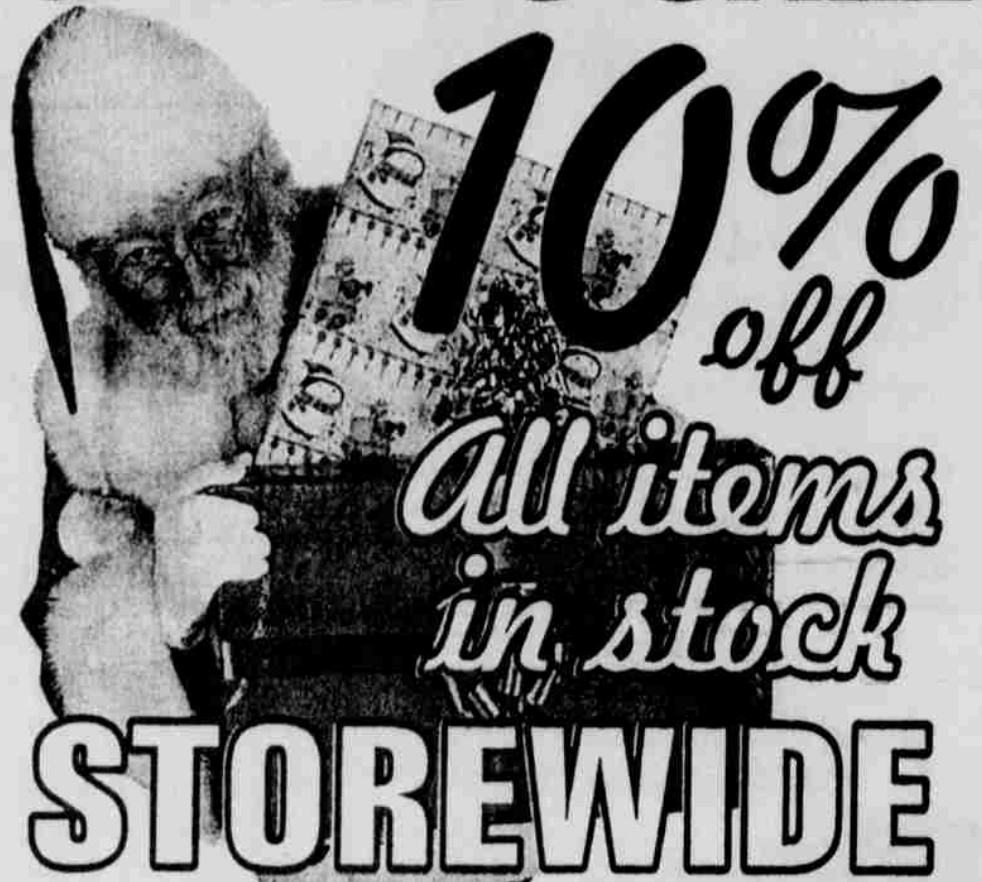
As those houses become vacant, Clements said the next step would be to appeal to Tribal Council to allow those houses to be demolished and converted into retail units. He said part of the process would include involving consultants from Bend and Redmond.

"We'll want their involvement in seeing how to develop that side of the street," he said.

The telecommunications center will be built with some of the \$695,832 granted to the Confederated Tribes of Warm Springs, part of a \$8.2 million Rural Utilities Service grant awarded to 13 Native American and Native Alaskan communities.

According to the provisos of the grant, the center must be open and self-funding in two years.

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