

Indian business talk

Living below your means

By Bruce Engle
Tribal Credit Enterprise

Have you heard of these popular advice column and television talk show topics:

"How to get out of debt" and "How to save for (fill in the blank)"?

Are there secrets to doing these things? Do we have to buy a book, or a CD, or a DVD to discover them?

The answer is, No. There are no secrets.

The answer is simply: Live below your means. That's it.

Those four words are like magic. They work for individuals, for families, and for businesses. You can become a successful money manager by conducting your financial life according to that formula.

Do that, do it often, and personal and business financial success can be yours.

Might you need some help remembering the formula when you are shopping in a store, or on the computer, or at a yard sale? If so, here are three more helpful words: Burp A Buffalo.

What? Yup, Burp a Buffalo.

Years ago, some nickels had an Indian Head on one side and a buffalo on the other. It was said that a cheapskate could squeeze a nickel until the buffalo burped.

Let's apply that old saying to the idea of living below your means, but with-

out having to be a real full-blown cheapskate.

Part of the solution is to decide if your intended purchase is something you really "need" or something you just "want."

Let's say you want to buy something that you really don't need. Oh, but you do want it! What to do? How to decide?

This is when you might squeeze the buffalo. Let's twist the old saying like this: If you can make the buffalo burp, you can buy the item. If you can't make that buffalo burp, you don't buy.

So, the rule could be "No burp, no buy."

Not buying mere "wants" now can save you a lot of money that can be used later for meeting more pressing "needs" such as education, home and car repairs, medical emergencies, family emergencies, retirement, etc.

Where can you get a buffalo? Some 2005 nickels have one on the back. 2005 Kansas quarters also have one. 2006 North Dakota quarters have two of the critters. They are in circulation. Look for them. Get one and drill a hole near the edge and put it on your keychain. Then, it will always be handy to remind you to "burp a buffalo, or live below your means."

PS: I'll exchange drilled nickels and quarters at my next Financial Skills and Homebuyer classes.

Births

Riyah Jade Stacona

Jordan Stacona and Shaylene Craig of Warm Springs are pleased to announce the birth of their daughter Riyah Jade Stacona, born on June 7, 2009.

The grandparents on the father's side are William Stacona of Mission, and Janell Smith of Warm Springs.

Grandparents on the mother's side are Joel Q. Craig of Portland, and Kathy and Maurice Smith of Warm Springs.

Kylen Iya-Kwa-Lul Stevens

Orlando Craig Stevens and Daleena Mae Frank of Warm Springs are pleased to announce the birth of their son Kylen Iya-Kwa-Lul Stevens, born on June 1, 2009.

Kylen joins brothers Colton and Preston, and sister Kasheena.

The grandparents on the father's side are Tommy and Lori Fuentes of Warm Springs, and Mark Stevens Sr.

Grandparents on the mother's side are Jerry and Sandra Sampson of Warm Springs, and Jeffery Frank, of Warm Springs.



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first Monday of the month at the Family Resources Center in Warm Springs. Or call us at 385-6944 Monday through Wednesday between 10 a.m. and 2 p.m.

Horses: tribes consider options

(Continued from page 1)

The current population of wild horses on the reservation is estimated at just under 4,000. The animals are destroying habitat of native of grasses, and foraging through sensitive riparian areas, damaging the fisheries resource.

There are areas of the reservation that are at their carrying capacity for livestock, while the horse population continues to grow. Eventually, the wild horses will displace the deer and elk populations, said Jacob Frank, assistant Range and Ag manager.

"A tool we need for range management is somewhere to go with some of these horses," said Frank. "For now,

it's a question mark as to what we can do."

The people who have lobbied the federal government for protection of wild horses had their good intentions.

But the consequences could be disastrous for the rangeland of the reservation, and the native species that live there.

The seriousness of the situation has led the tribes to consider the possible development of a horse slaughter facility on tribal land.

Jason Smith said that any alternative suggestions are welcome. Facing this dilemma, he said, "What can we do?"

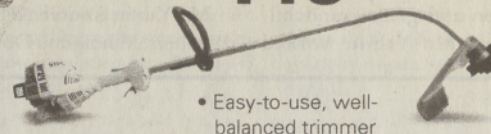
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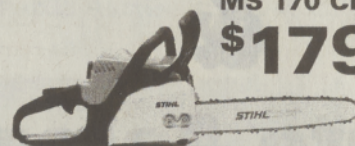
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Pipeline

(Continued from page 1)

The alternative route, through the reservation, would have an underwater Deschutes River crossing outside of the Wild and Scenic designation and above the Pelton re-regulating dam.

The Federal Energy Regulatory Commission (FERC) is conducting a study of the environmental impacts of the alternative routes, one on-reservation and a second alternative running through the town of Maupin.

The Confederated Tribes will conduct their own assessment, said

Brunoe, in coordination with FERC. Tribal consideration of the proposal will follow the Integrated Resource Management Plan (IRMP). This will include scoping meetings with the tribal public; meetings will be announced in the Spilyay Tymoo and on KWSO.

The pipeline would require a 60-foot right of way. The line would cross about 35-40 miles of reservation land.

The Warm Springs Reservation currently has rights-of-way held by BPA and PGE, among others. Some of these date back to the 1940s.

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Narcotics Anonymous meetings

at the Family Resource Center Conference Room

Thursdays: 6-7:30 p.m.

Fridays: 11:55 a.m. to 12:55 p.m.

Contact Dorothy for information, 460-0963