

## Indian Business Talk

# Thoughts on weatherization, spending, savings and loans

By Bruce Engle  
Credit Enterprise

Regarding weatherization: You who have applied are not forgotten.

We have received over 80 applications and have begun the review process and have completed five energy audits at five homes.

The crewmembers have received some basic training and are awaiting arrival of the tools and equipment that have been ordered for the program.

We will set up some meetings for the applicants at the Credit Enterprise building.

Attendance at one of those meetings will be required before we can come to your home for the energy audit and work plan development part of the process.

We will come to you if you are home bound. If you want to submit an application, please include your street address. We don't do post office boxes.

### Spending

The spending urge seems to be almost a universal genetic disorder. Congress is our best example.

The only real difference between them and us is they think our money is theirs and their debt is ours. At least some of them know that last one is true.

Also, they are not known for their ability to save money and sometimes (often) they overestimate their ability to pay for programs and underestimate the costs. (I see a lot of that same optimism in business plans that come in with business loan applications.)

"Burping the Buffalo" might help them—us too. That idea comes from an article I wrote a couple months ago.

The reference was to an old saying that a cheapskate could squeeze and Indian Head/Buf-falo nickel until the buffalo burped.

My suggestion was for a gimmick that might help some people who are seriously trying to save for something important or to pay off debts.

The gimmick is to have a current buffalo nickel or quarter on a keychain and to squeeze it

when thinking about buying something that is not essential.

By twisting the old saying, we can give ourselves permission to buy the item if, and only if, we can make the buffalo burp!

Trying to burp the buffalo, gives us time to think about what we are doing, why it may be ok or not ok to spend for an item, and the consequences of our decision. Good questions to ask are, "Do I need the item?" and "Is it just a want?"

For a wild example and because I'm really concerned about the frantic pace at which our Congress is spending monies they don't have, let's imagine I am thinking of sending each of them a buffalo nickel with a small instruction booklet.

That would 100 for the Senate and 435 for the House. At \$26.75 plus shipping, that sounds reasonable. I could afford that.

But, what if I were to contemplate sending another five hundred thousand for some of the bureaucrats? I might justify the expenditure by calling it an investment in remaking government or making government more efficient. That would be not change to hope for. What a wonderful thought. Could I afford it? Would once be enough? Would I have to invest and then reinvest, and maybe reinvest again? Would other bureaucrats demand their fair share?

Let's pause to burp a buffalo and do some quick calculating—500,000 nickels at 20 per dollar equals \$25,000 plus shipping. If I do the math and can't make the buffalo burp, I'm safe from temptation. Whew! See how good intentions and a spending urge can be controlled when you take time to think, to calculate costs and try burping a buffalo.

Wise spending is one of our important personal jobs and it isn't always easy to just say no when tempted to buy things for family, friends, or self.

Nevertheless, we need to do that job well if we want to be financially successful. If we work a good plan, our own personal plan, our families and we will be financially better off. The same works for individuals, business operators, and want-to-be-business operators.

### Business loans

I have to look for the wise spending/cash management ability in all our business loan applicants. Having that ability is critical to their success.

Not having it is a guarantee of failure. That is why we also pull credit reports to business applicants.

They all must have a good business plan. Existing businesses must provide previous and projected financial statements.

Start-ups must provide projected financial statements based on reasonable assumptions of income and expenses and they make their best case when they can also show me proofs of their personal cash management abilities.

Those proofs include their savings record and their debt payment accomplishments. Both applicant types must be able to show a good record of managing cash to get a loan and to be successful.

### More on buffaloes

Now, here is a bit more about the buffaloes. I have been busy gathering and drilling buffalo nickels and quarters.

Some of them are available right not to tribal members who come to the credit building. I am also keeping some back for the Financial Skills and Homebuyer classes.

Here is how we do it. I will "exchange" for them. Just bring me a nickel or quarter for the exchange. If you already have one with a buffalo, I'll be happy to drill it for you and my supply for other tribal members will last longer.

If you think you need more help than what burping only one buffalo will give, I have some North Dakota quarters with two buffaloes.

You who are more aggressive might exchange for an Alaska quarter with a bear on it. And, just for the girls—I have some Wyoming quarters with a bucking horse and rider. So, the mantra might be "burping the buckaroo." Or, since I think these are mainly for the girls, they might prefer to think of it as "squeezing the cowboy."

## Addressing stray dog problem

By Nancy Collins  
Tribal Sanitarian

Most people in Warm Springs will say that there is a dog problem. Dogs getting in the trash and scattering it all over the place. Dogs chasing the kids as they get off the school bus. Dogs at the school chasing kids. Dogs that intimidate people who are walking their. Sick dogs running around. And puppies, puppies and more puppies.

But is there really a problem? Let's look at the facts:

This year so far we have had 15 reported dog bites. These are bits that are serious enough that people seek medical care either from the clinic or Mountain View Hospital.

In 2007 and 2008 there were 14 dog bites for each of those years.

In May of this year alone, we had five dog bites. For a community of this size, that is a sizable number of bites.

### Dogs, puppies dumped

In the last three months we have had seven dogs and puppies dumped at the landfill. Two have died from eating or getting into things at the landfill. Two of the puppies have been removed and taken to Madras for adoption but three are still out there.

Some dogs have mange so bad they no longer have hair left. Environmental Health has given out free mange medicine to owners for several years.

It is sad to see the way some of these dogs suffer when there is really no reason when free meds are available. Can you imagine having poison ivy all over your body and not having any way to get rid of it?

It is painful and once the mange becomes really bad, then secondary infections set in and then the dogs truly suffer. I've seen puppies and dogs die from parvo and distemper when a simple vaccination would have prevented a terrible painful death.

Parvo causes a puppy to dehydrate from vomiting and diarrhea. It can't eat or drink



Dave McMechan/Spilyay

Someone recently dumped these friendly dogs at the Warm Springs landfill. Puppies have also been left there.

*Tribal departments will be collaborating in a dog round-up during the month of October.*

and eventually dies. Distemper causes terrible seizures that course throughout the dog's body. It is truly a terrible way to die.

### Spay and neuter program

Environmental Health in Warm Springs has had a reduced spay, neuter and vaccination clinic for the past 15 years in an effort to reduce diseased dogs and reduce the number of bites to people in the community.

The program allows animals to be spayed or neutered at a very reduced cost and yet when asked, many people will say they want their dogs to have at least one litter. My question is, Why?

If you want a dog to guard your house, it is much better to get the animal spayed or neutered so that they are not out looking for a breeding partner. Intact males and females (i.e. dogs that have not been spayed or neutered) also cause dogs to form packs and any dog in a pack is dangerous because they are no longer pets but pack animals.

At this very moment, there are calls for the pick up of a mamma dog and 10 puppies, a mamma dog and three puppies, a mamma dog and five puppies plus two other juvenile dogs.

If we have no dog problem, why does Environmental Health get calls to pick up dogs every week? We even get calls to retrieve dead dogs from under porches.

It is the pet owner's responsibility to ensure that their animals are vaccinated, spayed or neutered. If you do allow your dogs to breed, the resulting puppies are your responsibility.

Environmental Health has a certificate program to assist with the cost of vaccination, spays and neuters, and Environmental Health tries to pick up stray dogs and unwanted puppies as we can.

### Dog round-up

Ordinance 36, which is the Warm Springs dog ordinance, is enforced by the Warm Springs Police Department and as such, Environmental Health and the police department will be collaborating in a dog round-up during the month of October.

Owners of dogs should ensure that their pets are confined for this entire month so that they do not get picked up.

Dogs that are picked up will be evaluated for adoption potential and taken off reservation or euthanized if it is deemed best for the animal. Please help make Warm Springs a safer place to work, live and play.

## Lessons for Fire Prevention Week

Once a child touches a hot stove, as the cliché goes, the child learns the lesson: Stay away from a hot stove.

This cliché does not take into account the pain and suffering from burns, and burns should not be part of the learning process.

That's why Warm Springs Fire and Safety is teaming up with the National Fire Protection Association for Fire Prevention Week 2009—October 4-10—to urge Warm Springs residents to "Stay Fire Smart! Don't Get Burned."

This year's campaign focuses on ways to keep homes fire safe and prevent painful burns. Additionally, fire safety educators will be teaching local residents how to plan and practice escape from a home in case a fire occurs.

The statistics are staggering. Each year roughly 3,000 people die as a result of home fires and burns, and

more than 200,000 individuals are seen in the nation's emergency rooms for burn injuries.

"The most common types of burn injuries result from fire or flame burns, scalds and contact burns," said Karla Tias, fire prevention officer.

"Burns are painful and can result in serious scarring and even death. When we take extra caution in our homes to ensure that the curling iron is out of children's reach or pot handles are turned away from the edge of the stove, such injuries are entirely preventable. Keeping our homes safe from fire and preventing devastating burn injuries is a healthy change we can make happen."

By following simple safety rules, you can "Stay Fire Smart! Don't Get Burned."

Keep hot foods and liquids away from tables and counter edges so they cannot be pulled or knocked over.

Have a 3-foot "kid free" zone around the stove. Never hold a child in your arms while prepar-

ing hot food or drinking a hot beverage.

Be careful when using things that get hot such as curling irons, oven, irons, lamps, and heaters.

Install tamper-resistant receptacles to prevent a child from sticking an object in the outlet.

Never leave a child alone in a room with a lit candle, portable heater, lit fireplace or stove, or where a hot appliance might be in use.

Wear short or close-fitting sleeves when cooking.

Set your hot water temperature no higher than 120 degrees.

Install anti-scald valves on showerheads and faucets.

Fire Prevention Week is actively supported by fire departments across the country. For 85 years fire departments have observed Fire Prevention Week, making it the longest running public health and safety observance record.

## Country duo appear at Kah-Nee-Ta this Sunday

Joey and Rory will appear for one show at Kah-Nee-Ta High Desert Resort and Casino this Sunday, Sept. 27.

The show starts at 7 p.m.

The popular country duo appeared on County Music Television's "Can You Duet" program.

Doors open at 6:30 p.m.

Tickets are available for \$10 and \$15 at Kah-Nee-Ta.com or at the Lodge Front Desk. The show is 21 and over.



## Happy birthday...

K w a t a n i  
Wiyawitpama.  
—Alawiki!  
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