

## Godspeed!

By Duran Bobb

The plan is to expand Kah-Nee-Ta in the eleventh hour (relocating and establishing a temporary casino) to provide a source of revenue, not to add a new casino onto the reservation.

Recent traffic studies show that on peak days, 6500 vehicles drive through the reservation, in and out.

Tribal leaders, in an effort to relieve numerous problems, are changing the address of the existing casino, and the number of machines specified in the compact.

One of the problems the temporary casino would solve includes joblessness.

The unemployment rate on the reservation has been estimated to be as high as 75 percent.

At the recent Gaming Information Meeting held at the Agency Longhouse, nearly every speaker brought up the topic of unemployment.

Arlita Rhoan said she has people living at her house who need to work.

Bobby Eagleheart said the people are suffering without jobs.

Marcia Minthorn said hundreds are in need.

The temporary casino would bring up to 200 additional jobs to the reservation, within walking distance of the Warm Springs Community.

"We want to make sure this project is going to move swiftly," one of the KNT board members said. "Our people can't afford to wait another five years and millions of dollars for this to happen."

"If they keep their promise and the jobs come to us," one tribal member said at Monday's meeting, "then yes, these leaders need our wind at their backs."

### TOE NESS...

Tilla: Way back, I bet my wife that she wouldn't marry me...

Spilyay: What happened?

Tilla: She called my bet and raised me five! YIKES!

SSS SSS SSS

Xusaat: Pack your bags, woman, I just hit the jackpot!

Tlamama: Should I pack for warm or cold weather?

Xusaat: I don't care, just get out! YIKES!

SSS SSS SSS

## Letters to the Editor

### Powwow

The Lincoln's Birthday Powwow Committee would like to thank the following for their sponsorships, donations, and contributions to the success of the powwow:

Confederated Tribes of Warm Springs Reservation, Warm Springs Police Department, Fire and Safety, Natural Resources, Credit Board, Three Warriors Market, KWSO, Kah-Nee-Ta Reservations—Krysta Rhoan, King Mountain Tobacco—Jode Goudy, Round Dance Coordinators—Carlos Calica and Cheeks Boise, Lupita Tohet Family, Miss Warm Springs Tamara Moody, Luther Clements, J.R. Smith, Mr. and Mrs. Sal Sahme, Gilbert Brown, Jabbar Davis, Simnasho Mayor—Captain Moody, Oliver Kirk, Cena Wolfe, Atcity Begay, Preston Tom, as well as the dancers, drummers and powwow fans. Without you we could not have done it. We look forward to next year.

**Lincoln's Birthday Powwow Committee.**

### Yakama fire

*(The following is an excerpt from the letter of the Chairman of the Yakama Nation Tribal Council, following the devastating fire of Feb. 12-13, which consumed 18 homes on the reservation.)*

It is with a heavy but resolved heart that I address the people of the Yakama Nation on this, the 14<sup>th</sup> day of February, 2011.

My heart is heavy because of the tremendous and permanent losses our people have suffered due to the White Swan fire and severe wind gusts that commenced on February 12 and destroyed homes, businesses and other structures and displaced members of our community.

We are already estimating that this disaster has affected hundreds of Yakama Reservation members. The losses are truly immeasurable, and may exceed millions of dollars in cleanup and rebuilding our Nation.

### Correction

Carlos Calica won the Men's Traditional Dance contest at the Third Annual Gathering of Nations Powwow at Salem. The Spilyay misstated his last name as Tsumpti in the previous paper, and regrets the error.

It is for this reason that the tribe has officially declared a Yakama Nation State of Emergency, and are working with the federal, state and local governments, community members and volunteers, and particularly with the victim families to respond to this disaster.

With that said, my heart is also resolved to act, without rest, until our people are made whole again, and our community is rebuilt.

To those who have suffered irreparable damage because of this fire, we know you've lost pieces of your lives that cannot be replaced. As Chairman of the Yakama Nation Tribal Council, and as a fellow member of this tribe, my heart grieves for these irreplaceable, priceless pieces of your lives that were consumed by fire and wind damage. And I can tell you that your Tribal Council grieves with you as well. And yesterday morning, we have met to act to ensure the Yakama community is not paralyzed by its grief.

We have met to ensure that the wheels of recovery which were immediately set into motion last night, continue moving, and move at a faster pace, to ensure that what you lost that can be replaced, is replaced as soon as possible. And we continue to meet to ensure that in the immediate future, your vital needs are provided.

The Yakama Nation's plan covers a wide range, from immediate needs, to short-term needs, to long-term action that will complete the recovery process.

**Harry Smiskin**, Chairman, Yakama Nation.

### Dog program

For several years the Environmental Health Program has supplemented vaccinations for dogs and cats and has given certificates to people for spay and neuter certificates and are no longer paying for the vaccinations.

The decision to end this service was based on a couple of different things. First, the dog bite rate that is reported to Environmental Health has gone back up to between 30 and 35 bites a year from a low of 14 bites a year a couple of years ago.

Vaccinations can be obtained from most of the feed stores in the area. Ag West in Madras has shots for distemper, parvo, and corona for large dogs at a cost of \$5.95 each for a total \$17.85. For small dogs the cost is \$5.50 each for a total of \$16.50.

Shots are also available for puppies at the Cattleman's Place at the Livestock Auction Yard in Madras for \$5.50 each for a total of \$16.50. People would then give the shots themselves.

Rabies vaccination is required by law to be given by a veterinarian. It is also required that the vet complete an examination. Rabies shots can be completed any time at the vet at a cost of \$58.50 at Madras Animal Hospital (541-475-2283) or \$44.00 from Cascade East Veterinarian (541-475-7226).

We will be sponsoring four vaccination and dog licensing clinics in Warm Springs. There will be two this spring and two in the fall. Participant costs for this are \$15 for all the vaccinations and \$5 for the license. These will be held on the following dates:

April 2 from 2 p.m. to 4 p.m.

April 23 from 2 p.m. to 4 p.m.

Sept. 10 from 2 p.m. to 4 p.m.

Oct. 1 from 2 p.m. to 4 p.m.

All clinics will be held at the old BIA ambulance bay across from the Warm Springs Post Office.

There is a rabies only vaccination clinic being sponsored by Jefferson County on February 19<sup>th</sup> from 1:30 to 3 p.m. at the Jefferson County Fairgrounds.

Jefferson County will also be licensing at this clinic. Participant cost is \$15 for the vaccination and \$10 for the license if the animals are spayed or neutered and \$27 for all intact animals.

**Nancy Collins**, tribal sanitarian.

### Lock-In

We recently had the Warm Springs Prevention Coalition Meeting at the Warm Springs Community Counseling Center.

It became apparent to us at this meeting that volunteers for the March 5 All Night Lock-In Event are needed.

As a community partner with the Tribal Youth Program and the Warm Springs Prevention Health and Education Team (formerly CHET), we are asking the public for help.

Please volunteer to help us with this event.

Help our youth stay alcohol and drug free, learn suicide prevention skills, and let's show them a fun time! That's what this is all about.

Come to the Community Counseling Center to fill out a form if you are interested in volunteering (forms need to be completed and turned in by February 25).

**Michael H. Martinez**, CPS Meth and Suicide Prevention Initiative coordinator. 541-553-3205.

### If you ever see a cougar...

Natural Resources has provided the following information. If you ever happen to see a cougar:

Don't run. No sudden movements.

Pick up small children. Face the cougar and retreat slowly.

Talk to it firmly. Look larger than life.

If the cougar shows aggression—crouches, ears back, teeth bared, hissing, tail twitching, hind feet pumping to jump—shout. Wave your arms. Throw anything.

If the cougar attacks—fight back.

*The next deadline to submit items for publication in the Spilyay Tymoo is Friday, March 4.*

### Indian Business Talk

## Personal and business uses of credit

By Bruce Engle

Loan officer  
W.S. Credit Enterprise

Let's start with the old saying that "Cash is king."

If we add the idea that good credit is queen, we can put them together and call them a royal flush—without the ace, jack and ten. What a deal!

What about CBD, COD, and POC? Are they good or bad? Do they help or hurt? It depends.

CBD is "cash before delivery." It's often used for new clients who have not established credit or for clients who have bad credit. It helps the supplier who wants the business but does not feel comfortable spending the money to box and ship the merchandise COD, "cash on delivery."

CBD and COD work great for the seller. He gets his money up-front without the risk of having an uncollectible account that might jeopardize his ability to pay his bills. The basic rule is this: The successful business person who sells on credit must be careful when selecting to whom he extends credit.

CBD and COD can also be good for buyers. Purchases are paid for and bills don't come in the mail. Using credit is quite another matter. Shorthand for that is POC—"purchase on credit."

POC means reminders come in the mail and payments are expected. Somebody has to make those payments. Whose responsibility is that?

### Family finance manager

Each family needs a finance manager. Usually it is a parent. Sometimes it is both parents. The simple point is the family finance manager needs to be just as careful as the business owner/manager when making decisions about using credit and paying the bills.

We talked about this a couple weeks ago as to how purchasing on credit and selling for cash before the payments are due is a great way for a business to make profits. Using other people's money (OPM) to make money can help a business to grow quite nicely.

When the business person does it well, he or she might become one of those "other people" who have and use some of their money and their experience to help another person to get off to a good start in business. That is a different kind of "payback" to society than what we usually think of and it happens a lot more than most people realize.

Personal use of credit is a different matter. We don't borrow in order to make money or create jobs like a business can do or a federal government might claim to do.

We borrow for personal use. Buying on time gives us immediate satisfaction. We don't have to wait and do without until we have saved enough cash to make the purchase.

Cars and homes are the big items we buy on time. We pay for that privilege.

Individual interest rates vary

with the risk we present to the lender.

High risk equals high interest rates. Lower risk customers get better rates.

For example, a \$5,000 car financed for four years at a 30 percent interest rate will have monthly payments of \$175.64. Total payments over the 48 months will be \$8,431.

At a much lower 7 percent interest rate for the same amount and for the same term, monthly payments would be \$119.04 and the total would be \$5,714. Big difference.

The example shows how poor credit costs the first buyer an extra \$56.60 a month and \$2,716.75 more in total payments. The better credit risk customer gets to do other things with that \$2,717.

Good credit gives the buyer some negotiating power to keep the interest rate low and the payments reasonable. A credit score of around 750 opens that door. That's the good side of credit.

The down side is that credit can easily be overused and abused. Then, it becomes a financial killer that drains our ability to provide for essential family needs. Most of us have been there at one time or another.

If there is some truth in the song that "Money Makes the World Go Round," then somebody in the family needs to have good money management skills. Falling off the merry-go-round isn't fun. The lack of those skills in the family hurts the family

and, I suggest, it hurts the larger community. Can I prove that? I can ask questions.

How many sleepless nights or frustrated days do people have because of worries about unpaid bills?

What percentage of family squabbles are about money?

How often do money squabbles lead to divorce?

Does divorce usually result in a continuing series of financial problems for the parents—as well as for the kids?

Does that hurt more than just the family? Who or What else suffers? The culture? The community? Others? Enough of the bad.

Let's finish with some good stuff. Having a cache of cash is wonderful. Keeping it is sometimes harder than getting it.

A tip—put "found money" aside for six months to a year so you can get accustomed to having it. Sometimes it is easier to keep from spending it once you have resisted the urge for the six months or so.

It also gives you some time to decide what you really want or need to buy with it or how you might invest it to your continuing advantage.

"Found money" can be an inheritance, a trust fund, or even your pocket change each night. For some people, it can be what they saved by buying on sale. There are lots of ways to play and win at the personal finance game.

Having and using both cash and credit wisely is a great way to start.

Spilyay Tymoo  
(Coyote News, Est. 1976)

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Spilyay Tymoo is published bi-weekly by the Confederated Tribes of Warm Springs. Our offices are located at 4174 Highway 3 in Warm Springs.

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Annual Subscription rates: Within U.S.: \$15.00.