

## Notes on Letters to the Editor

### Per Capita

By Duran Bobb

We covered Indians and taxes in a recent *Speaks*. Another common myth out there: "Native Americans get a monthly check from the U.S. government."

Almost any tribal member who has ever attended school off-rez has had to defend himself against this popular belief.

The Department of Interior says there is no basis for this myth other than misinformation.

"The reason why tribal per capita checks are printed on U.S. treasury checks is that Tribal Council felt the need to keep up a good relationship with the federal government," Director of Governmental Affairs Louie Pitt said. "That's called a trust responsibility."

It's also one of the reasons why the tribes still have a superintendent on-rez. "He personifies the relationship that the tribes has with the government, in the treaties and such."

The money in each check is 100 percent tribal.

"Per capita's first started way back when the tribes began logging. I remember it was in the 1950s. We each got something like 20 dollars... and we were very pleased with that."

Today, tribal industries extend far beyond logging. We have the hydroelectric dam, Kah-Nee-Ta, Composite Products and more.

Much work and effort are put forth in several departments.

"There are people who sign on the tribal side, and people who sign on the Bureau side. At times, things can go wrong."

Earlier this month, during what many tribal members consider to be a crucial time, Spring Break, per capita payments were late.

"This is the third year in a row that this has happened at this same time," one caller said.

"It was a domino effect," Louie Pitt said. "What could go wrong did go wrong. I got mine late as well. I feel partly responsible, and I apologize."

"I like to see folks out having a good time with their children. That's why we're taking a good look at this, troubleshooting it to determine what went wrong. We're going to try to keep it from happening again."

"In this day and age," another caller said, "any little bit helps us out. It's tribal dollars. Our elders went without and put this money away so that we could have a bit of that today. If it's late, then so be it."

*Spilyay Speaks*

### Yakama hosting

The Yakama Nation invites elders to the Thirty-Second Annual Elders Day Dinner in May.

The Elders Day, with the theme "Ridin' Through Yakama Trails, Trail of Golden Moments," begins at 9 a.m. on May 19 at the Sundome, the Yakama Central Washington State Fair Grounds.

RSVP by May 1. The host is the Yakama Nation Area Agency on Aging. Vendors, booths for arts and crafts, are wanted (no food vendors).

Please contact YNAAOA at: 509-865-7164; or fax 509-865-2098. Email:

vsmartlow@yakama.com  
or  
aaoareception@yakama.com  
This is a senior citizens event, for those 55 years of age or older.

### Howlak Tichum

Grandma Margaret Boise was born on March 9, 1917 to Oly and Elva Charley. Grandma passed away on February 24, 2011 at her home in Warm Springs.

Preceded in death were her parents, her husband Oly, her son Phillip, son Levi, daughter Leah, daughter Rose, her grandsons Thomas and Michael and grad-daughter Toni Marie.

Margaret is survived by Tony Boise, Davis Young Boise, daughter Liz Yaw, grandsons Justin Boise, Lil Earl, Young Boise, Kurtis and Lance Boise, Ezekiel LeClaire, grand-daughter Terry Mallory and Neteva, Carol Lawrence, Racel and Ted Barney, Annetta Saludo, Suzette Boise, Cynthia LeClaire, Leslie Yaw. Aunt Dora, Pamela, Terry Goudy and Family. Grandson Jade and grand-daughter Trina Goudy. Aunt Neda, Eliza, Charlotte. Aunt Marcella, David and Tracey Miller, Uncle Robert, the Aguilers, charity, Mom, and Nana. All of her great-grandchildren and her great-great-grandchildren, Tyrone, Maureen, Tika, Michael Frank, Gary Imone, Reed, Brock, Kass, Dale, Laquisha, Sam and baby. Ikiaka, Winona and Lonnie, the Colwash Family, Mercey and Lil Bull and family. The Calica Family. Grandma Ruby. The Massy Family, the Williams Family, the Charley Family, Richard Tewee and Family, the Belgard Family and all Grandma's gambling partners. Daffy and the boys, Jim Family, Clarence and family, the Johnson family, the Macy family. Pastor Rick, the Senior Program and bus driver.

If I forget anyone, please forgive me. I know that Grandma knew a lot of people and she loved all of us equally.

Grandma told me her mom's mom, Neda, raised her up and that we've got things easy nowadays compared to how it was when she was growing up. That's when they would walk up the river and pack buckets of water home.

She would always be out with her little hatchet, gathering limbs to make a fire. They never lived in one area. Her and her grandmas would move with the family, gathering native foods. Down to the river for salmon, up to the huckleberry fields, over to where the roots were plentiful, out to the woods for hunting season.

They would pack up and get around by horseback. She did this until she was taken away from her grandma to be placed in a dormitory school where they cut off her hair and tried to break her from speaking the native tongue.

From there, Grandma learned how to read and write. She learned to run farm equipment and turned out to be a hard worker. She later started working as a bouncer at the Rainbow Market for many years.

Later on she settled down after her children were taken away from her. One day after work, her husband said they took the kids. And that day, she turned her life around. She got another chance at life, to raise her daughter Rose's children. Carol, Rachel, Annetta, Terry and Michael. When she went to Washington to pick us up, she gave us everything we needed. She promised us that nobody would ever hurt us, and she would always take care of us. She put us through school and brought us to the longhouse after school.

During my grade school years, I remember Grandma started to be an undertaker. That's when I remember that she could no longer hold or hug us. She was a very strong person in her heart, her mind and in her soul. Grandma was always there when the people needed her most. She would never say no, no matter what. We are going to miss Grandma's strength, her smile and her encouraging words.

We loved Grandma very much, and will miss her every day until we meet again.

We will always remember everything she taught us growing up while shopping, paying bills, saving money, gathering roots, picking berries, cutting eels, cutting and drying salmon, go get fresh fruit at The Dalles, when deer meat was brought to us we would stay up late until it was taken care of.

Later on, when Grandma couldn't go out anymore, we would go and gather the wood and bring it to her. We all done what we could for Grandma, it was her time. Great-grandfather gave her back to us so many times and now just remembering all the good times, the laughs, the smiles and all of her days here with us. Remember, don't fight each other. Love one another because you never know when you will see each other again. Cry for me now so I can hear you not when I am gone. She raised us up now she's gone. She never left us, she is just patiently waiting on the other side.

Our prayers and all our love to you, Grandma Margaret Boise.

### Thank you

Thank you to all who helped at the funeral.

Thanks to the police, EMT support, Rachel Smith and Annie. Thanks to Renae at the hospice, Doug from Madras Bel-Air. For all your help and support, I would also like to say thank you to my sisters Carol, Arnetta, Mallory, Elsie, Dawn, Winona and Leslie. Also thanks to Uncles Tony, Jack, Thomas, Davis, Young, Curtis and his friends for pulling together and getting the home taken care of.

Thanks to everyone who showed up at the family meeting and those wanting to be there but couldn't make it.

Thanks to Millie Colwash and her family for being there to cook and prepare the meals and cleaning up the tables and kitchen. A big thanks to the bell ringer and drummers for bringing out the songs during the funeral.

Thank you to all family and friends for food and other donations given. Auntie Eliza, Aunt Marcella, Uncle Harvie, Cousin Elsie for always being there to help and support us.

Thank you Grandpa George and Easton for the beautiful casket.

Thank you George Jr., Dixon Davis, and Brian from utilities for taking down the fence and digging the plot.

Thank you Auntie Eliza and Mona Schuster for putting on Grandma's dress. Thank you Mercedes Miller for taking care of the dishes.

Thanks to Emily Lucei for making the memory cards. Thank you Jode for officiating and thank you to the tribes for the funeral grant. Thanks to Nick Johnson, Tracey Miller, Bubbles and Dorian, David Montiehl, and all family and friends for your love and support.

### Granda Margaret Boise's beloved family.

### Dedicated

I dedicate this to my fiancé and best friend Julia Dahлана. Baby, we've been far apart for many years all because of my foolish ways and through it all you've stayed by my side, even when people got mad, you didn't give up and for that I'm grateful to have you in my life.

So I've stepped up as a man and asked for you to be my wife, hearing you say "Yes" changed everything that I used to believe—not too many people marry their teenage love, let alone their best friend.

Baby, I love you and with every day I'm becoming a better man for you and our family.

I love you, truly yours and forever.

Matthew Dean Ortiz.

### Earthquake

I've lived over here in Duck city Eugene for many years now and I've heard many things being talked about but the biggest thing being talked about now is the terrible earthquake Japan had on the 19<sup>th</sup> of March in the year 2011.

I know nobody knows when but I really think it might be coming to the end of time now. If it's true, we should all be willing to learn more of Jesus Christ. He was given to all of us for our sins. You all in Warm

Springs, have a good and Happy Easter this year.

**Evette Patt**, 50 Kourt Dr., no. 3, Eugene OR 97404

### Jurisdiction

Senate Bill 412 was presented to the Oregon lawmakers for approval, potentially eliminating our exempt status from Public Law 280.

This proposed change to existing Treaty language "is a matter of great importance" that was never brought to the enrolled members for discussion, in violation to our Constitution and By-Laws.

Who granted and when was this authority given to tribal employees to negotiate away our long standing Treaty rights.

This bill is way beyond the legal issue to be clarified, is it legally appropriate for Warm Springs police officers to pursue non-Indians off reservation for violations of tribal law that originated within our jurisdictional boundary.

Oregon's Supreme Court has already made that legal determination, favorably for the tribes. So why does Senate Bill 412 even exist?

**Randy Smith.**

### Lost receipt

I am trying to receive this money from Warm Springs Corrections. I misplaced the money receipt, this was back on July 28, 2005. I was cleaning my house and ran across the receipt for the amount \$437.85.

I am pretty sure the Corrections officers were different ones, so the ones on duty now really are at a loss.

I am just asking if the department can reimburse me please. I understand, we all make mistakes. Thank you.

**Wendell E. Greene.**

*Thank you all for writing to the Spilyay Tymoo!*

*The next deadline is Friday, April 15.*

### Indian Business Talk

## Payday lenders, pawnshops and other financial pillagers

By Bruce Engle  
Loan officer  
W.S. Credit Enterprise

Payday lenders, pawnshops and other financial pillagers: The first two are lenders of last resort—or should be.

They have their place. Their product is costly. Some say it's too costly and maybe even "criminal." The objections sound good and seem well intentioned.

Unfortunately, the loss of those last resort lenders would do a disservice to those who might occasionally need a quick financial boost. Legal borrowing is preferable to the alternative.

I suggest the convenience of having a last resort lender available to us is worth a slightly

"higher than normal" cost—maybe one time—just don't become a steady customer.

The key is to know the cost of credit and be careful what you sign.

The wording of the contract establishes the deal. Read it before signing.

If need be, take it home for the night and read it carefully. Go over it with a fine tooth comb. Get help if there are terms you don't understand. An advisor who knows credit terms and contracts can help you avoid being scammed.

Don't trust a lender that won't let you take the contract home to review before you sign up.

Interest rates and fees can be financial killers. For example:

One: \$1,000 at a flat rate of 10 percent for two weeks would mean you need to pay \$1,100 back. That would cost you \$100, while

Two: \$1,000 at an annual rate of 10 percent for two weeks would cost you a whole lot less, and

Three: \$1,000 at an annual rate of 10 percent for one year with 12 monthly payments means you would pay \$87.19 monthly—for a total of \$1,046.27.

The \$46.27 is the interest you would pay.

You pay \$100 in interest in the first example; and only \$46.27 in the third. Quite a difference.

It all depends on the wording of the contract.

"Fees" can add to the cost of credit. There may be an Application Fee. There will surely be a late payment fee.

There will be a "bounced check" Fee (NSF—nonsufficient funds). Payday lenders often charge a "small" fee for extending the payoff date. That can be a big rip. Be careful.

For example, a \$200 payday loan for two weeks might have a \$20 fee for extending the payoff for two more weeks.

If you do that 10 times you will have paid \$200 for the privilege of not paying off the original \$200 loan.

You will still owe the original \$200. There's the rub and that's the rip.

Don't do that.

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