

## Model Letters to the Editor

### N8TV

By Duran Bobb

Mariah Watchman is the buzz in Indian Country, and for a good reason.

Having graduated from Nixyaawii Charter School in 2009, she is the first Native American contestant to appear on the hit show, America's Next Top Model.

Mariah, 20, is a tribal member of the Umatilla Reservation. She is scheduled to make a special appearance this Wednesday evening, March 7, at Wildhorse Resort and Casino in Pendleton.

Mariah will walk the red carpet, pose for photographs with her fans, host an autograph session, and be available for questions and answers at 9 p.m. Doors will open at 7:30 p.m.

"I can't wait to be home in Pendleton with all the people who have shown me such compassion and support since the very beginning of my journey," she said. "Being back on the reservation is a reunion long past due. They are my family and my family is where my heart is. My family is the reason I am able to stay strong and focused on achieving my goals and dreams."

Mariah has family in both Pendleton and Warm Springs. Several tribal members went to Chemawa with her parents, Lindsey and Cynthia.

At the age of 15, Mariah began her modeling career when she signed with IMD, an agency based in Medford.

Since then, Mariah has secured work with *Seventeen* magazine, Nordstrom and Delia's teen fashion catalog.

Her true passion, however, lies with basketball. "I'm still ballin' once or twice a week."

Under contract, Mariah is unable to disclose just how far she made it into the Next Top Model Cycle 18 competition.

In the show, contestants compete against former contestants of "Britain's Next Top Model."

Mariah stunned producers at the call-back auditions in Los Angeles when she began speaking her Native language.

Mariah hopes to one day begin her own fashion line of clothing called N8TV. She would also like to begin visiting reservations, participating in youth leadership workshops.

America's Next Top Model Cycle 18 airs on the CW Wednesdays at 9 p.m.

Spilyay Speaks

### Blanket winner

Congratulations to Clara Arthur, winner of the Pendleton blanket. This is from the fundraising luncheons which were ongoing, April 2011-January 2012, to benefit the 2012 Lincoln's Birthday Powwow and the atwai Laritta Greene Womens All-Around Special.

Thank you, everyone, your support is truly appreciated. Please see or call me at 541-553-3290 to claim your blanket.

Beginning in April, the fundraising luncheons will begin once again for the 2013 Powwow special. Please watch for notices each month.

Anna Clements.

### Drunk driving

There are many dangers of drunk driving, not only for drivers but also for pedestrians, animals, also the indigenous plant life. I have seen a lot of hazards and dangers around various communities, cities and rural areas.

As a person who is strongly against drunk driving, I encourage the people about their safety. Safety starts with first buckling your seatbelt, and also sobriety. Under the influence there's no telling what any outcome may occur, injury, maybe even death.

Many outcomes may come into effect as a result of drunk driving: broken homes, child abuse, abuse, violence, pollution (broken bottles), breaking the law, DUI, manslaughter, jail time, all of these negative outcomes and results of bad situations and decisions of under the influence of intoxicants.

Not only are you responsible for your own life when you're behind the wheel, but also your passengers and other drivers on the road.

There are many programs, organizations and laws now set in place as a result of drunk driving. There are many existing programs and resources on and around the reservation for individuals in need of this type of assistance in dealing with alcoholism. It would be pertinent and highly recommended to enroll for help before any of these dangers and situations occur. There are many resources available out there, but some people don't take the initiative to utilize their opportunities.

Sometimes people are scared to ask, but if it's becoming a problem you should always have some support from either a good friend or relative.

Either way you spin the situation, making decisions while you're under the influence of

intoxicants can turn out any way. There's no telling what may happen. Especially if black-out occurs, then you're on auto pilot and have no control over your actions, and that's when you need to refer to the counseling and/or various options there are for alcoholism.

A very concerned tribal member, respectfully,  
Kelly Muniz Wewa.

### Tourney thanks

The Warm Springs Indian Holiday Bowling Tournament Committee would like to send a Thank-You out to the following people and businesses that have helped make this tournament a big success. Thank you, sponsors:

Urban Ross, Paula Kalama and kids, Black Bear Diner, Madras Auction, DMJ Automotive, Kris Sampson, Bobby Begay, the Queahpama sisters, Mike Collins, Leonard American Horse, Lola Sohapp, and Raymond and Buelah Tsumpti.

Lincoln's Pow-wow committee, Charles "Jodi" and Marie Calica, Howie Arnett, Cliff's Auto Repair, Lisa Lomas, The Outpost of Madras, Reynoso of Madras, the Rialto Tavern of Madras.

Warm Springs Indian Holiday Bowling Tournament Committee.

### From Eugene

I've lived in Eugene for many years now, and I really like it.

Awareness is what I'm learn-

ing now. We should all be aware of our safety and what we say and who we can trust saying anything to.

We should also be aware of our surroundings.

I'm a big Oregon Ducks fan. My next door neighbor Anthony Ireland Martinez is an OSU Beavers fan. I tell him, "Come on, Tony, you live in Duck city, Eugene, Oregon." But still he won't change his mind.

When the Oregon Ducks won the last Rose Bowl in Pasadena, he says his heart was broken and he was crying terribly. He has the same address as I do but he's in apartment 2, if anyone would like to write to him. Go for it! Smile!

Evette Patt, apt. 3, 50 Kourt Dr., Eugene, OR 97404.

### Birthday Wishes

Happy birthday to our family's quiet, gentle spirit - Travis Reid Bobb (3/10). You are a soul of very few words, but you have taught us much about the strength of thoughtfulness. Thank you for sharing your thoughts and dreams with us through your amazing artwork. Son, brother, inspiration, and friend. Love, Mom, Dad, Bobbi, Freddie, Amy, Michael, Kendall, Baby Jessie Bobb, Ron, and the lil guys.

Happy birthday Nana, Diana Laverne-Frank-Felix. With much love, Myrna and Family, Lillian and Family, Carol and Family, Priscilla and Family, Annette and Family.

### Pageant finalist

My name is Demetria Smith. I am 14 years old, a freshman at the Madras High School, and an enrolled member of the Confederated Tribes of Warm Springs.

I am a state finalist runner in National American Miss (NAM) Oregon. I am seeking local sponsors for my pageant fee of \$500, needed before the end of this month.

Each business who sponsors me will receive a tax deduction, as well as being nationally recognized by NAM Magazine, flyers and so on.

My goal being Miss Oregon is to be a positive role model for my peers, showing them to follow their dreams.

When I get older I would like to be an actress as well as open my own shelter home for the homeless.

I myself know what it is like to struggle and be without, and if I could save anyone else from going through tough times, that is what my goal will be.

As far as acting goes, I love to make people smile! We live in a society where drug addiction, alcoholism



and early teen pregnancy exist. I have chosen not to take that path in life but also not to judge anyone by their life choices but give them hope.

Being Miss Oregon is important to me because I feel I have the right attitude in being a positive role model.

Your donation or sponsorship will help me achieve this, and will be greatly appreciated. I am ready to move forward and chase my dream, because dreams don't chase themselves!

Thank you so much.

Demetria Raye Lynn Smith

(Anyone willing to donate call Pam at 541-325-1182. Donations are needed by March 30. The pageant is May 28-29 in Portland.)

Happy Birthday to Dad, on March 12. Love, from Dave and Cheryl.

Happy birthday, Cookie Monster (Joelden)! Much love, Mom, Aurel, Darlene, Tina, Reona, and the rest!

Thank you for writing to the Spilyay Tymoo. The next deadline for submissions is Friday, March 16. Thank you!

### Indian Business Talk

## Thoughts on costly borrowing, and good business plans

By Bruce Engle  
Loan officer  
W.S. Credit Enterprise

Payday lenders. Car title lenders. Banks that offer "direct deposit advances" or "checking account advances."

Do not borrow do these unless there is no other option: The costs—interest and fees—can be huge.

Sometimes there will be a fee of as much as \$150 to set up your account. Then there can be a fee to draw an advance. Two dollars for each \$20 borrowed is one we know of.

Then, if you can't make the payment when it is due, there might be a "rollover" fee for giving you another couple weeks to pay it off. That can go on and on and on....

We have heard of instances where all those fees have amounted to more than what was borrowed.

Several years ago I was told of a \$20 rollover fee on a \$200 balance due, and the Navajo guy had rolled it over three times already—that cost \$60—and he was about to roll it over a fourth time.

His new wife found about it during their first "kitchen table financial condition assessment conference" and fixed that real pronto. She was a financial skills teacher.

Paying a 10 percent fee for extending the due date for just two weeks is predatory.

Do that ten times and you will have paid 100 percent of the advance in rollover fees. Add that to a set-up charge, an

interest charge, and whatever other charges the lender has thought up and you are talking real money—money they, not you, are taking to the bank.

Something in the picture isn't quite right when the lender goes to the bank after taking the borrower to the cleaners. That isn't win-win.

### Business plan savvy

What do lenders need to see in your loan application and business plan? A record of success is helpful. A realistic prospect of success is mandatory.

Business lenders want to know the applicant's background, his education, training, and business experience—and his credit score.

Why? Because we know businesses don't pay the bills—people do. We also know that businesses don't run themselves—people run them.

The applicant's challenge is to convince the lender that he/she is a worthy risk and that the business will be a success.

Once a lender is satisfied that the applicant is capable and reliable, he considers the business concept. The Business Plan will answer a lot of questions.

The market for the product, the competition, and the projections of income, expenses and profit, and how they affect the asset, liability and ownership sections of the balance sheet are all important.

The general state of the economy is important.

For example, \$5 or \$6 a gallon fuel might make a small trucking business reconsider buying a new truck.

High priced fuel might also influence a lot of people to stay home and not take a long vacation trip to Yellowstone or Disneyland, or wherever.

They will save their money and all the "wherever" business folks won't be taking that money to the bank.

Lenders know that projections of income and expenses are guesstimates. Sometimes they are well thought out and other times they may be wild guesstimates—sometimes scientific wild guesstimates.

"I just know it will work" isn't good enough.

A lender will always question and evaluate those guesstimates before making the lending decision. He may accept them as being reasonable and achievable. He may not.

Business lenders have their own experience and a number of analytical tools to help them determine if the projections seem to be workable. Your lender might ask you to adjust your assumptions to see if the business concept is still workable. He may already have done it himself and found some weaknesses.

Don't be put off by his questions. You both want to do a deal. It just needs to be a good deal for both.

Established businesses will have a track record based upon their actual operating experience. Lenders like that. We like to see three to five years of financial reports—balance sheets and income statements. We also want to see balance sheet and income statement projections for three to five years.

From that information we can identify strengths and weaknesses and help the applicant build upon the strengths and shore up the weaknesses. It's a comfort thing for the lender and a service to the borrower.

At that point the business lender knows how the business has been doing and can see where it wants to go, how it figures to get there, and what it will look like when it gets there.

Past, present, and future all play a part in the lending decision for existing businesses.

Start-ups are scarier. The past may not have been in business, the present may not be in business, and the future is a guesstimate.

Start-up business plans are often based upon assumptions that are based on other assumptions that are based upon yet other assumptions. That's not comforting.

Don't be offended if your lender asks you to explain your assumptions. That's his job. Your job is to help him get to his comfort place.

He has to decide if your business will work as intended. He also has to decide if he is comfortable with being in business with you. You get to make a similar decision.

Think of it this way: If he lends to you, you will be joined at the financial hip with him until you have paid off the loan.

After the first one has gone well and you have both had fun, you may want to "partner up" again. It is usually a bit easier the second time around.

Win-Win is good business for all parties to the deal.

Spilyay Tymoo  
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