

General Councils focus on Cascade Locks, enterprises

By Yvonne Iverson

Nearly 100 people gathered in sweltering conditions on Tuesday, July 2 at the Agency Longhouse to hear updates on the Cascade Locks Casino, Credit Enterprise, Kah-Nee-Ta Resort and Spa, and Power and Water Enterprises.

The following evening General Council was held at the Simnasho Longhouse to cover Warm Springs Forest Products, Indian Head Gaming, Composite Products, Ventures, and the W.S. Teleco.

Tribal attorney Dennis Karnopp got the meeting started with an update on the Cascade Locks casino project, which has been stalled for some time, and the financials brought to the meeting were from 2010.

Many tribal members voiced concern over the continued spending on the project and the lack of accountability.

Tribal Council Chairman Austin Greene Jr. and Paiute Chief Joseph Moses shared that they continue to support the project, because that is what the people voted for by passing the casino referendum.

The meeting eventually moved on to cover updates from the other enterprises on the agenda. Enterprise representatives discussed their dividends to the tribe and the reasons for the decrease in dividends, which is part of the budget problems that the tribe is currently dealing with.

Tribal member employment was also a hot topic that was brought up for discussion at several points in the meeting. Tribal Council will be holding future meetings (dates and time to be determined) to discuss the current financial situation of the tribe.

Living Traditions

The Museum at Warm Springs presents the Living Traditions program this Saturday, July 13 from 1-5 p.m.

This program will feature cornhusk weaving with Myra J. Orange, weaving artist.

The program is conducted in the museum lobby. For information call 541-553-3331.

Letters to the editor

Stick games

Tribal members,

During the Pi-Ume-Sha Powwow, we conducted a stick game tournament, as we always do. The event was a great success by our standards. We appreciate everyone's support.

During the event, we attempted a new format and felt it was supportive to all our visitors, as it created a better payoff. We were able to pay \$1,200; \$900; \$600; \$300; \$120; and \$90 respectively.

We had 18 three-person teams entered. As always there were teams from California, Washington and Idaho here for the event.

The tournament was sponsored by the Confederated Tribes, Indian Head Casino and Composite Products, and gosh we certainly appreciate your donations. As always, this is some of traditions that we still try to keep alive.

One of my relatives indicated she was going to attempt a tournament during the Huckleberry Festival, and I hope to support her. Also, Raymond "Captain" Moody indicated he wants something at Simnasho maybe during the rodeo. His interest is to reawaken interest that our ancestors used to have in the area only a few years ago. Of course his family is assisting him the best they can. When I drive by the site I see a handful working with him with great pride. We only know how difficult an endeavor it is to create the good times as we remember them.

The stick game club knows how the situation with the tribe is, but we hope to continue with what we do every year. Personally I would like to thank Ramona Starr for the memorial dinner she puts up Fridays before the stick games. And thank you Lenora "Kim" Starr for the drums she created for the first-place team, and I believe Archie Caldera for the trophy for first place.

Thank you to the entire Starr family for the work they did, and Alice, Vanessa and family for the work they did. Ramona made breakfast for visitors Sunday morning. Myself and my friend Donna Torres were sitting at the sign-up table and a friend from California Tony Ramos offered us a sandwich, which we accepted; and Donna says, "Gee, kind of funny we have to be fed by our visitors." We both laughed about

it and ate.

But the weather treated everyone great and we had very little alcohol problems, as they showed a lot of respect. I only hope that our tribe will continue to maintain a great trail to recovery, and prayers to all who missed the celebration due to loss of family or were unable to come because of financial difficulty. We are well aware of it.

Yours truly, Sam Starr.

The market

The Warm Springs growers market invites produce growers to bring their goods to the market on Fridays.

Tribal member vendors are free. We have canopies for rent, \$10 (including canopy, table and two chairs).

I am located at Warm Springs Community Action Team Office, on campus, blue triple wide across from Victims of Crime. Our number is 541-553-3148.

See ya there!

Val Squiemphen

Loving memory

In Memory of Norman A. Nathan ~ Sunrise 08-08-37 ~ Sunset 07-18-12.

I lived in hope and prayed in vain that God would make you well again. But God decided we must part... I watched you die with a broken heart.

Each new day a thought of you, at evening a prayer.

In my heart that loved you so, you always will be there.

The years may come and the years may go, I will never forget how I loved you so.

With each new day I remember anew those precious years I spent with you.

Loving and missing you forever,
Renee

God bless

I would like to send my thanks to all the people who came to the rosary and mass for my dad, Atwai Terry Courtney Jr. Thank you to Guy Wallulatum and Alice Sampson for arranging my healing services, along with all the drummers who came. You all helped more than you know.

Thank you to my Uncle Mickey and Auntie Suzie for opening up your home to us for our healing services. You two are such wonderful people, I truly love you both so much. Thank you to my family, Pinky, Toto, Auntie Bana, Auntie Ursula, Uncle David, my mom, Don and Kim. I don't even know all that you did behind the scenes, but I know there was a lot. I am truly grateful for that!

Thank you to my wonderful, supportive in-laws Gary, Sue-Ann, Kerra and Katy for being there.

Thank you to my Aunties who helped support me during this difficult time. Just seeing each and every one of you was a big help, and I felt



Warm Springs tribal members Johnny Ramsey Jr. and Tyreyk Ramsey and the Junior National Lincoln Cardinals are the 2013 District Champions!

They defeated Aloha in two games, 24-14 and 15-12, in Sherwood on July 1. Johnny hit one of his two run home runs in the championship game!

The Lincoln Cardinals progress to the State tournament in Beaverton. Johnny and Tyreyk are the sons of the late Johnny Ramsey Sr. and Marti Rai Wells-Ramsey.

Congratulations, Johnny Jr. and Tyreyk!

your prayers, love and support. Thank you to all and God bless.

Cricket (Teri (Courtney) Jones).

Ituktikadoo!!

Big thanks

A big thank you to everyone for their love, support and prayers. Tysen Ray Green

graduated from J.O. Combs High School in Arizona.

I'm back at So Spoiled Salon & Spa, Tuesday through Friday, 541-325-3793. Thank you and God bless.

Di Green.

Next Spilyay Tymoo deadline is Friday, July 19. Thank you for writing!

Indian Business Talk

Responsible approaches to building excellent credit

By Bruce Engle
Loan officer
W.S. Credit Enterprise

When you apply for a loan, your lender will pull a credit report to get your credit score and to see what and to whom you owe. He or she will also verify your employment and income. Why?

The simple answer is that you can't pay off debts unless you have a steady job and your income is large enough to support you, your family, and your creditors—present and/or future.

Support your creditors? You bet. They have employees and families to support.

What if you don't have a credit score? Many lenders will still consider your application.

They can do that by relying upon your non-traditional credit history. That usually is derived from your payment history to landlords and utility companies.

A record of full and timely payments to those sources can often be enough to qualify you for a loan. Your lender will then report your payments—they should be timely and in full—to a credit reporting agency and your score will begin to build.

There are other ways to create a credit score.

If you have been offered a credit card, you might consider using it once or twice a

month for small purchases, then pay the monthly statement—on time and in full.

Be careful. Never miss a payment.

You will have the beginnings of a good credit score if you do that for a year or so.

It is okay early on if you have to pay an annual fee for the card. You might consider the annual fee as a reasonable cost of doing business for somebody who has not yet established themselves as an "excellent" credit risk.

Another way to build your credit score is to get a secured credit card. Many banks and credit unions offer them. The way it works is you deposit an amount—maybe \$300 to \$500—and they issue you a credit card.

The rule is that they keep your deposit as security for repayment and you can spend up to the limit on the card and must make payments from your other income.

You pay, they report, and your credit score builds.

Again, always pay on time and in full in order to earn the best credit score possible. Needing to take more than one month to pay off a balance reduces your score. Not making payments will kill it.

You might also ask them if they will convert your card to a regular credit card after a year or so of good payment history. Ask about that privilege in the beginning and you

will see the lender's eyes light up as he realizes you are serious about building your credit.

Another approach

Would you like to build a nest egg and your credit same at the same time? Do you need to save for a down payment on a car? Do you also need to build a credit score so you can qualify for a loan to purchase the car?

I know of a credit union that has a program to do that.

The steady job with sufficient income requirement still applies. Also, you probably should work with the same lender for both the saving/credit score building and the car purchase. It's a nice way of saying thank you and they will appreciate the business.

You will be approved or denied based on your non-traditional credit record. If you are approved, the lender will "loan" you \$300 to \$500 or so and deposit it into your account. Then they will freeze the account.

You will be required to make monthly payments on the "loan." The lender will report your payment history to the credit reporting agency every month and the \$300-500 is yours when you have paid off the loan. What a deal!

Question—Why pay interest on a loan when depositing to a savings account would build the nest egg for free? Answer—Consider the interest you pay as a reasonable cost of getting the credit

score. An excellent credit score is your goal; or should be. Lenders are all about managing risk. Your excellent credit score lessens their panic about putting their and their depositors' money at risk.

Show them little or no risk and they will reward you with the most affordable interest rates and terms of repayment possible.

The money you save by being one of their preferred customers is "free." You don't have to spend any more hours at work to earn it and you don't have to pay tax in it.

For businesses too

This has been all about building your personal credit score. What about applying for credit for doing business as a business?

Qualifying for credit as a business always starts with an examination of personal credit history. Lenders know that businesses don't pay back loans; people do.

The business person must have a record of paying back their debts on time and in full—there it is again.

Remember, lenders rely upon past payment history to predict future performance. Always!

And now, the quiz—Fill in the blanks:

P _____ M _____
S _____ O _____ T _____ and
L _____ F _____ A _____!

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