

A lesson of the Huckleberry Feast

By Yvonne Iverson

We gave thanks for our foods last Sunday, as Huckleberry Feast was held at the Agency Longhouse and the Hehe Longhouse.

Now it is time to go out and find the berries.

Spilyay Speaks

Some people may find that their regular picking spots look different from the last time you saw them.

Last year some areas were logged including areas that were popular huckleberry picking areas.

The Restoration Crew has been out this season to clear manzanita and brush from the huckleberry fields.

Many of the traditional pickers for Huckleberry Feast ventured to the other side of the Columbia to Mt. Adams, and reported that they were able to find a bounty of ripe berries.

The Eagle Crossing announced yesterday that they are looking to buy huckleberries, and I am sure that the other restaurants and buyers won't be too far behind.

So you better get your baskets gathered, or rig up some new ones so you can get out in the woods and find some berries.

Get your camping gear, air out your tent, and buy some batteries for your flashlight so you can go camp and enjoy nature, but make sure the berries go in your basket and not your belly.

If you are going to camp, be careful with fire. This is the peak of the fire season, so make sure your fire is out - "dead out" as Smokey would say.

When you do go out to the woods, try to leave it the way you found it... litter free. Nobody wants to see your Pepsi cans, chip bags, and dirty diapers when they are out picking, so please pick up after yourself.

Last year the berries were scarce, so I hope this year everyone can find lots of berries and stock their freezers, can, and make jam so they can enjoy them all year long.

Our people are great at saving our foods and preserving them for tough times, now we just need to transfer that skill to our money.

Letters to the editor

At camp

I would like to extend my thank you to Merle Kirk, "Camp Naimuma," Wilford, Geraldine Jim, Arlita Rhoan, Frank "Foster" Smith, Gerald Danzuka, and Greg Arquette. These people were a very good inspiration towards myself. Their lessons were educational in culture. Some I've forgotten a time back. This for me was like a refresher course. Thankful for what I know, and have learned. The staff was very fun to work with. The most enjoyable part of camp was the kids. Smiling faces, their happy laughter, These children were very fun to work with.

Thank you Lillian Libok-Meto, Wynema Wolfe, Helen Howtopat, Atasha Greene, Arsiati, Kwauna Yallup, Israel Holliday, Monique Moody, Jason Allen, Glenn Brunoe Jr., Walden Winishut.

This group of kids were a lot of fun to work with. Thank you again.

Eagles and Golden Feathers, **Greg Youngman.**

Market

The Warm Springs Community Action Team is looking for people interested in learning how to grow organic vegetables for selling at the Warm Springs Outdoor Market next season.

Ideally, trained growers will then start their own plots and grow produce to sell the following year at our market and elsewhere. We are hoping to provide wages for the trainees and financing for developing your own acreage for the people successfully completing the training. Please call 541-553-3148 and ask for Val or Patricia during business hours, or leave your name, phone number and reason why you called on the voice mail.

Valerie Squiemphen

Raffle items

The items won in Jake Frank's final fund-raising raffle are available for pick-up. You can pick up items at the residence, 1550 Tenino Rd., or items can be delivered. Contact Anna Clements to make arrangements. Winners and items won:

Mateja Sutterlee, Pendleton blanket. Birney Boise, Pendleton Jacket. Carol Lucei, bathroom set. Cedo Colwash, throw and

sock gift set. Kobe Figueroa, vest. Wanda VanPelt, yarn bag. Martin Grace Jr., gift bag. Destiny Brookey, gift bag. Birney Boise, cup of beads.

Cedar, gift bag. Mona Baez, clock. Kathleen Danzuka, stuff bear. Becky Dudney, bathroom rugs. Viola Kalama, yarn bag. A.G. Greene, OSU Beavers quilt made by Sheila Clements. Jose Tafaya, twine bag. Reggie Clements, beaded medallion with earrings.

Margie Tuckta, beaded medallion with earrings. Malia Collins, beaded medallion with earrings. Liana Holyan, beaded belt buckle (extra large). Lisa Lomas, beaded watch. Brenda Scott, beaded hair barrette with earrings. Leo Jim, beaded belt buckle. Greg Arquette, beaded belt buckle. Anita Jackson, painting—Warrior on Horseback. Maurice, R.B. Design.

Mistakes

A chance to learn from your mistakes is a good thing. A person should never resort to violence as their first option to solving a problem with anyone. Especially between family. The consequences and outcome can be never be good when we resort to violence or altercations.

It can be dangerous when fighting while intoxicated, because you are not really in your right mind, and you really can't control yourself or your emotions. It can affect the victim physically and emotionally.

And if it is between fam-

ily it can cause trust issues with family members. Problems or disagreements can always be worked out in a more positive way. It can also get you into trouble with the law, which is where nobody wants to be. I will learn from my mistake I made the best way I can.

Galen Worthrup

Simmasho powwow

On behalf of the Eleventh Annual Hot Summer Nights PowWow and Encampment 2013, we would like to offer this letter of gratitude and appreciation to all those that contributed to make it a special time.

We had a weenie roasting, fun walking, stick horse racing, inter tribal, powwowing, camping out, bbq-ing, heck of a good time.

It was decided to extend the powwow to two nights and we were truly surprised by the attendance on both nights, as our parking lot and dance floor was full both evenings.

This year a new arbor and other upgrades were constructed to enhance and prolong our little powwow and we opened our new grounds on Tuesday evening with songs of our Washat way of life.

We had campers, visitors from Chiloquin and our own family camped. We had five meals during the encampment and we fed all that chose to eat with us.

The fun run had 21 participants of all ages ranging from our elders to the babies, each received a cinch bag for

Family Fun Day



Yvonne Iverson/Spilyay

The Diabetes Prevention Program held the Second Annual Family Fun Day on Saturday. Everyone who showed up received a t-shirt and lunch. There were a variety of activities including a walk, games and prizes. Smokey Bear also showed up to join in the fun and pose for a few pictures. To learn more about the Diabetes Prevention Program call 541-553-0118.

participating.

We had 7 drums this year, with three of them being visitors, Morning Wood from Yakama, Midnite Riderz from Chiloquin and The Woodsmen from Grande Ronde. Our local drums were Eagle Thunder, Us-wons, Psst Go Ahead, and Star Horse.

We had a great turnout of dancers, and for participating, T-shirts were shared with the older dancers and cash was shared with the younger dancers.

Our dance Specials winners were gifted with blankets and a trophy, the derby winners received cash and a trophy.

Round Bustle - Kaiwynn Clements, Puthlapa - Katie Smith, Family Team Dance - Jarvis Stywer and sons, Mackie Begay's Drummer's Relay - Midnite Travelerz from Chiloquin.

6 and Under Derby - Hiram from South Dakota, 7-12 Derby - Josh Olney, 13

and Up Derby - Gavin Begay.

During the pow wow we publicly thanked those that offered financial support, food donations, helping wherever they could. However, we wanted to also thank Public Utilities for the use of the porta-potties, tables and benches, and Chico for the use of the teepee poles.

We are grateful for all the support and we hope we made you feel welcome, we hope you ate enough to get full and we hope we made you laugh, see you all next year.

Thanks again.

Captain, Nonie, Huston, Antone, Ryan, Tamera, Tillie, and Charlotte Herkshan.

The next Spilyay Tymoo deadline is Friday, August 16. Thank you for writing!

Indian Business Talk

Excellent credit scores save big bucks

By Bruce Engle

Loan officer
W.S. Credit Enterprise

Your credit score is one of the key factors in determining whether or not you will be approved for a loan for a car purchase and what interest rate you will be offered. But the score isn't everything lenders look at, and it shouldn't be.

A steady job is the first requirement.

The job must produce sufficient income to cover rent or home payments, credit cards, and accounts with stores like Sears, JC Penney, and Les Schwab plus the new payments for the car.

If a bad credit score pops up, a helpful lender may ask about what happened and why. Lenders know that bad things can happen to good people.

An answer might be something like, "The economy went sour, and I was laid off. I spent my savings on bills and looking for employment. We became delinquent. Now, we are back working and are paying off old debts and are current on newer obliga-

tions."

In the example, a recent history of recovery and "on time" payments might very well be the deciding factor in the lender's decision to approve or deny and what interest rate to offer.

Let's look at how much money you can save by having good, better, and best scores.

Credit scores

A score of about 720 to 750 or so will usually qualify an applicant for the best interest rates available.

Applicants between 620 and 720 will find fair rates available but little room for negotiating.

Upper 400s and all 500s are troublesome. Don't be there.

Here are some examples showing different interest rates and terms (months) for repayment, and how much interest a borrower will have to pay for the privilege of using the lender's money.

Assume a \$15,000 loan for three years, five years, and seven years, at 2 percent, 9.9 percent, and 30 percent interest rates respectively.

Total interest to be paid for the 3-year loan:

· Would be \$467 at 2 per-

cent;

· \$2,399 at 9.9 percent; and

· \$7,924 at the 30 percent rate.

The 5-year loan would cost interest of:

· \$775 at 2 percent;

· \$4,078 at 9.9 percent; and

· \$14,118 at the 30 percent rate.

The 7-year loan would cost interest of:

· \$1,087 at 2 percent;

· \$5,853 at 9.9 percent; and

· \$21,027 at the 30 percent rate.

The lowest interest rate and the shortest term is the best deal. That would be only \$15,467 total repayment for the 2-percent loan over three years.

Paying a total of \$29,118 for the 5-year 30-percent loan would be hurtful. The interest alone would be \$14,118.

Having to pay \$36,027 over seven years for a \$15,000 car would be a heavy price to pay for having lousy credit.

Your mission, should you accept it, is to compare the savings you could "earn" by

qualifying for a 2 percent loan for three years instead of having to finance it at the same 2 percent for five years and for seven years. You can do those calculations in your head.

Then, do the comparisons for the other rates and terms of repayment. Doing those subtractions on paper might be easier. Calculators are good too.

And then, ask yourself where your ability to access affordable credit is and where you want it to be.

How to get there is the next problem. If you know how, great.

If you don't, some credit counseling might be in order. If so, you might give us a call.

We do that for free.

Consumer Credit Counseling does some fine work.

You can find others in the Yellow Pages under "Credit and Debt Counseling." Some are good; some are not. Check them out before committing yourself to their charges.

Comparing their fees is another opportunity to save.

We will talk about some uses for those savings in another article.

Spilyay Tymoo
(Coyote News, Est. 1976)

Publisher Emeritus: Sid Miller

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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