

## Letters to the editor

### To Veterans

First, thank you Veterans for the sacrifices you all made for our freedom, through all our years of service. We send love and pray for your peace. In Memory of Family:

Lawrence Brown, World War II

Curtis Brown, Korea.  
Johnny George, Korea.  
Reginald Jim, Vietnam.  
Chester VanPelt, Korea.

And others. Love to you, Harvey Jim. May your life be full—for we love you.

The rest of the VFW (where are you) 4217, and Ladies Auxiliary.

Love,  
**Eliza Brown Jim and Family.**

### Wishes...

Happy birthday to our children and grandchildren, Robert Sam Jr.—4<sup>th</sup>; daughter-in-law Pearl VanPelt—7<sup>th</sup>; our son Anthony Tiger VanPelt—11<sup>th</sup>; Tyrone and Jerico Suppah—22<sup>nd</sup>. Love all of you, Harvey and Eliza Jim.

### Memorial

My dear people, this is just to let you know that we are having a Memorial for **Phyllis Marie Polk Tohet** on November 23, 2013 at the Agency Longhouse. Breakfast will be around 7 a.m. or 7:30.

The headstone and foot stone are not ready. If need be, we will set February 15, 2014 as the day for the Stone Blessing only at the cemetery.

The Memorial will be all day, until the family is done. Thank you. Drummers needed.

Alexander and Lupita Phyllis Tohet, Chet and Harvianne Tias, David LeClaire Sr. and kids, Johnnie LeClaire and family, Jerry, Anna, Vickie, and Mutsi Polk, Maria Lopez and Julie Sam.

### A thank you

I was touched by all who supported Jake for his trip to Europe. I was so overwhelmed and grateful for all who assisted, volunteered, and were willing to step up and help with fundraising. Thank you to all who donated items for the raffle, luncheons, or any other help.

Thank you all, you are special. I cannot thank nor can

### Appreciation



Jake Frank, trying on wooden shoes, in Holland.

I would like to show my appreciation for all the support I received for my trip to Europe. Following is a list of all those who have made this education trip possible. It was exciting, fun, and new way to stretch my comfort zone.

Thank you so much for the financial support:

Abby's Pizza, Gov. Atiyeh and Delores, Credit Enterprise, Power and Water Enterprises, Mavis and Nat Shaw,

Arlene and Mickey Boileau, Urbana Manion, Geri Kollen, Juanita Simpson, Mike and Max Clements, Morning Ferris, Captain Moody, Frank Stables, Reggie and Arthur Miller, Ken Kippley, Kirk Hagmon, Rochelle Holiday, Roscoe Greene, Mona Baez, Mona Newman, Maurice and RB Design, Veronica Baez, Sam and Allison Ball.

Raffle donations: Jaycelene Frank, Bierney Boise, Mona Baez and Sheilah Frank Clements.

Concession help: Char

Herkshan, Deanie Johnson, Sandra Greene, Louisa Fuentes, Pam Cardenas, Teeny Tappo and Shayla Jarvis.

Raffle sales assistance: Jackie Heath and Marjorie Heath, Dasin Begay, Devin Boise, William Shike.

Thank you to all those who purchased raffle tickets, lunch and feeds, and those who donated cans and bottles. Thank you Elise and Louell for information on the trip.

**Jake Frank**

words express my gratitude for all your generosity and support, as Jake made his educational trip to Europe. He had a very beneficial and worthwhile trip, and was very interested in the countries he visited. Thank you again.

**Anna Clements,**  
Grandma.

Updated Miss Warm Springs applications may be picked up and returned to the Tribal Council office. If you have any questions, please call **Minnie Yahtin or Emily Yazzie** at 541-553-3257.

Spilyay Tymoo  
(Coyote News, Est. 1976)

Publisher Emeritus: Sid Miller

Reporter/ Advertising Director: Yvonne Iverson  
Editor: Dave McMechan

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

Any written materials submitted to Spilyay Tymoo should be addressed to:  
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Annual Subscription rates: Within U.S.: \$15.00

### Indian Business Talk

## One percent savings a first step in budgeting

By Bruce Engle  
Loan officer  
W.S. Credit Enterprise

"Pennies make dollars." That's a 1 percent saying.

So is, "Keep track of the pennies, and the dollars will take care of themselves."

Both sayings can apply to income and expenses. When budgeting time comes around, though, most of our focus is on expenses.

Improvement in the balance between the two usually comes quickest with reductions in spending.

Governments sometimes forget that. They often try to force a balance by raising taxes, selling bonds, or printing money. Our personal debt capacity limitations—income, savings, bank and credit card limits—aren't that easily overcome.

"One Percent" Louie has been my best example of reducing business expenses.

Louie owned three chains of restaurants. His goal was profit. He increased profits by first looking for ways to save 1 percent from expenses.

Sometimes he saved more. He never took it out of his employees.

Louie would concentrate on just one possible savings task at a time. When that was done, he would pop his head up and look for another saving opportunity.

The technique worked for him.

How could saving 1 percent from our spending help us?

Consider this. Do you and your family like hamburgers? How many times a month? My answers are "Yes" and "Too often!"

If take home pay is \$2,000 a month, one percent is \$20. That would be about \$5 a week. That's not enough to buy most of the Combo meals at McDonalds.

Cut out one Original Burger Combo meal a week and you will save slightly more than 1 percent a month. Cut out two Combo meals a week and you'll save over 2 percent—and maybe lose a couple pounds. Bless those unintended consequences.

What if you cut out one Combo meal a week for each

### Births

Robert Leandro Reynoso

Robert Reynoso and Shaiandra Saunders-Kalama of Madras are pleased to announce the birth of their son Robert Leandro Reynoso, born on November 1, 2013.

Grandparents on the father's side are Roberto Reynoso and Maritsa Salgado.

Grandparents on the mother's side are Carl Kalama and Wilma Saunders; great grandparents are Leota Saunders, Wayne Saunders, and Pat and Larson Kalama.

Sorrelhorse, and the late Cheryl Health.

Grandparents on the mother's side are Lawrence Squiemphen Jr. and Leslie Squiemphen.

Aaliyah Jayden Bobb

Kendall Bobb and Tahmaira Clements-Bobb of Madras are pleased to announce birth of their daughter Aaliyah Jayden Bobb, born on November 2, 2013.

Aaliyah joins brother Marcus, 2.

Audacious Speedis Blueback

Kadynce Joy Sorrelhorse

Francis and Eliah Sorrelhorse of Warm Springs are pleased to announce the birth of their daughter Kadynce Joy Sorrelhorse, born on November 3, 2013.

Kadynce joins brothers Jaedon and Teshawn, and sister Jenilee.

Grandparents on the father's side are the late Lee

Kelly Blueback and Aerial Speedis of Warm Springs are pleased to announce the birth of their son Audacious Speedis Blueback, born on November 31, 2013.

Grandparents on the father's side are Kevin and Leane Blueback.

Grandparent on the mother's side is Stella Speedis.

### Muriel Suppah Memorial

There will be a Memorial for Muriel Suppah. The memorial

is at 9 a.m. on November 23 at the Simnasho Longhouse.

### Correction

A Tribal Council summary in the October 2 edition of the Spilyay stated that Tribal Council voted to shut down the Warm Springs Forest

Products Industries mill. This was not accurate: Tribal Council did not vote to shut down the mill. The Spilyay apologizes for the error.

member of a family of four? That's sixteen a month for a saving of \$80 that month. Now you have saved over 4 percent.

Invest that \$80 each month at 5 percent for 15 years and you could end up with over \$21,000.

What would that buy?

How about two \$10,000 college degrees? Can that be done? It has been done! I'll get back to you on that idea.

### Math trick

And now, since math magically came up again, here is another quick "how to do it in your head" math trick.

When multiplying most 3-digit numbers by eleven, say 11 x 235, the first number of your answer will be the (2); the second number will be the sum of the 2 & 3 (5); the third number will be the sum of 3 & 5 (8); and the last number will be five (5). The same method works with most three digit multiplicands.

The answer is 2,585.

To see how it works, do the problem on paper and watch how the numbers add down for the answer. Then,

compare the numbers you are adding down to those you calculated from left to right. They are the same.

Another way of "seeing" how it works is to replace the numbers with letters—the 2 becomes A, the three is B, the five is C—and the "rule" would be: the first number in the answer is A, the second number is A + B, the third number is B + C, and the last number in the answer is C.

On paper we usually are taught to calculate from right to left. In our heads, it's left to right and a lot quicker.

Wasn't that fun? Another quiz—What is the first three-digit number that will make you calculate a five-digit answer when multiplying by eleven?

The correct answer will earn another ice cream cone.

We have done three multiplication head games in the last three papers. Addition, subtraction, and division can also be made easy, quick, and fun. Are you interested in seeing more? If so, give me a call. My number is 541-553-3512.