

Letters to the editor

From Credit

The Tribal Credit Enterprise has been receiving inquiries about what can be done for our customers with loans being repaid fully or partially by per capita deductions.

With the decrease in per capita payments (effective January 25, 2014) from \$100 to \$25 for adults (21 years and older) and from \$75 to \$25 (0 to 20 years) for minors, some loan payments will fall short on repayment.

Please contact our office and we will attempt to work out a solution as best we can. Whether you are employed or not we realize that the difficult decisions made about the reductions in per capita were unavoidable.

Another piece of information we need to make tribal members aware of is that Tribal Credit retains personal loan records for seven years after loans are paid off. We periodically review our paid-in-full records and compile all personal loan records older than seven years. We mail notices out to those customers who have personal loan records older than seven years and give them the option to have those mailed out to them or allow them to come in and pick up those records if they wish to retain them.

If we receive no response within one month those records are shredded. The reason for this is Tribal Credit does not have the space to store the records and they are past the statute of limitations. Loan records for home loans and business loans are retained indefinitely on all living customers. Contact our office if you have questions or concerns.

Wishing everyone a happy holiday season.
Lori Fuentes, Tribal Credit.

A thank you...

On October 29, 2013 my niece joined the Creator for her being a diabetic. It's taken her away. She was struggling with her illness for a while, as to where her sugar got to 50 and the doctors were unable to get it back up. And she went home.

She passed on Friday afternoon at 2:30. With the holiday Monday her brother was not just struggling with the loss but was upset be-

cause he did not know where to go or what to do, just to sit at the Merritt Funeral Home. The cemetery crew just dropped the casket off with him at the Merritt's. So he was going through a lot of sadness just as the funeral home was doing that. Not answering him. Told him that it was closed and that they would talk to him Monday. I phoned not knowing she ceased. And he told me what happened and where he was. I rushed to him. And sat with him. Told him what the funeral home said and he under pressure was so angry.

I told him that they are not the only place and that the Indians go to Colonial now day anyway. Especially since the Merritt's owners were deceased themselves and have new owners... He was in doubt but let me do the calling, and instantly they called back and had us go into their building right away. My nephew was in a relief mood now. Seeing that things are moving...

We sat down and talked to the owners. He explained the financial issues. My nephew paid everything off in cash, so they were more than willing to help instantly.

Well, his sister (younger), I and he talked over the procedures. I asked two people (ladies) to dress my niece but one just asked questions and not wanting to, had other obligations. The other one said she just lost her own relative and that she felt she could not do it. At least she was honest of this. So tried to call and call. I went to my relative's office and asked for this Toppenish Longhouse cook but she was gone for the day. I left a message for her to call. But I knew she would not. So I did not count on her.

The day came to dress my niece. No one was available. I felt so sad. My name did not carry anything to them and their liking. I had no riches, or items they were interested in. Sad how life is. It's who you know before you have a crowd. Sad... but one good thing. Harry Smiskin answered without hesitation... Yes! He would assist this service and that he would get his group together. A blessing? My nephew and nieces were a lot calmer now. It was only my sister's (deceased) children and grandchildren, and my three sons and two grandchildren, who attended. But the amazing thing about this, her foster child was so eager to learn the rules per-

taining to Washat dance, so I let her and my grandniece out on the floor and I followed and signaled to them to jump and when to stop. Blessing... The songs were more beautiful than ever...

I am confused, though. Long time ago, if I remember right, when you're asked to do something, and following this true belief, you are to never turn down the offer... regardless of what. If I remember right...

I address: Harry Smiskin, Leland Bill, D. Onley, A. Eyle, Warren Cloud, and two more drummers (sorry I forgot the names)... for the services during this time of grief. And standing by us all the way through... Thanks to Caroline Stahi for her pies, thanks to Jr. Hoptowit and Yo for cooking, had plenty... Everything ended up beautiful. Sorry writing so late for your hospitality and services.

Thank you.

Donna, Shan-nu-kun, Errol Jr., Arthur, Watson, Johnathon Tara Lynn.

Raffle thanks

Thank you to everyone who took part in helping me raise funds towards my ceramic studio. The winners are:

The Giant Panda was won by Nancy Williams.

The White Tiger went to Lee Saunders.

And the penguin hat went to Paul (no last name given.)

Look for further Raffles!
Pamela Louis, daughter of Lupe Samuels.

Wishes...

Merry Christmas and Happy Birthday to family! Love all of you. Do take care, remember Christmas is for children. Gma and Gpa are okay!

Levi - Pearl and family. Robert - Marella and family. Chet (Becky) Van Pelt Jr. and family. Tiger - Tates Van Pelt

Indian Business Talk

Approaches to business, personal problem solving

By Bruce Engle
Loan officer
W.S. Credit Enterprise

I started writing this for business readers because business is all about problem solving—regarding customers, employees, and owners—and sometimes for lenders. The general principles can apply to solving personal problems as well.

I recommend learning the basic lessons before going into business. Cash management might be one of those.

Transitioning from maybe no record keeping to shoe-box record keeping and then to computer record keeping could be another.

Some problems are simple; others are not. A first task is to know exactly what the problem is. Is it really a problem? Why, for whom, and how?

Business problems can



Gearing up for Christmas with Warm Springs artist Travis Bobb.

and family. Lillie (Cowboy) Van Pelt and family. Wolfman Suppah and family. Eliza and Rego Madrano and family. Tony (Gloria) Van Pelt and family. Marella Rose and family. Leonard Bryant.

Love to all of you during this season and always. Harvey and Eliza Jim.

Family birthdays: December.

Rebecca Danzuka - Dec. 6th. Dorlanum Picard - 11th. Marella Van Pelt - 20th. Lamont Brown - 21st. Chet Van Pelt - 22nd. Latrell Van Pelt Graybael - 25th. Gerald Tias Jr. - 26th.

Happy, Happy Birthday!
Love all: Mom - Dad, Gma & Gpa. Eliza and Harvey Jim.

Choices

What I hear a lot here is the phrase, "It is what it is." Because it just is. We make choices. We're not forced, no. We're given choices. Take this route or go the other way. Take it or leave it. Yes, I regret what I've done. It cost me. Like I said before, I've inflicted pain. I have to live with that. I wish I could share my story with you all, so I could answer your questions. You all mean a lot to me—home means a lot to me. I miss it a lot. But why be angry when it was a mutual argument. You're all in my prayers. I wish you all a safe and Happy Holiday.

Aukusi Wanasha, Aunapa Naimuma

Steven Anderson

Birth

Jordan W.J. Jackson Sr. and Lyla A. Williams are pleased to announce the birth of their son Johnatthen Duane Jo Jackson, born on November 25, 2013.

Johnatthen joins Jordan Jr., 3.

Grandparents on the father's side are the late Louella Squiemphen, and Gregory Jackson Sr., of Madras.

Grandparent on the mother's side is Judith Kalama of Warm Springs.

usually be categorized as pertaining to Production, Purchasing, Marketing, Personnel, and Finance. A problem often affects more than just one of the areas.

Our own personal problems can often be categorized similarly.

Clarity is important. Confusion begets disaster. Poorly understood problems often give birth to unworkable solutions. Hysteria, real or imagined, can contaminate the process.

There may be more than one problem, one method of determining the solution, or one solution.

For example, a couple issues ago I mentioned a way of multiplying two-digit numbers by eleven. The method was to add from left to right instead of multiplying. You can do that in your head.

Quick accurate solutions are important when time is

money.

Doing the math on paper required seven steps—not counting finding paper, pencil, and a place to write. Doing it in your head required only three—unless you had to "carry" a number in your head.

Some problems can be solved just by thinking them through; others may require less thinking and more "doing." Being good at both is helpful.

Example - consider the classic "Determine how to end up with four gallons of water in a jar if all you have to work with are a five gallon jar, a three gallon jar, and an unlimited supply of water."

One solution is to keep filling, transferring, and emptying the jars until you discover the possible methods. Hint - you can start by filling either jar. That's a "doing" method.

There is another way to

solve the problem. I blame/credit Dereke for pointing it out to me.

I posed the problem as stated above. He solved it in his head in about five seconds. His math was half of five (2 1/2) plus half of three (1 1/2) makes 4 gallons.

His suggested "method" was to fill each jar half full.

I weaseled fast. I had stated the problem correctly but neglected to tell him that the jars weren't marked as to graduated amounts. Oops.

I expected him to use addition and subtraction. His method was division in his head instead.

Neatly done, Dereke.

A conclusion might be that two heads are better than one. Another could be that alternatives are often worth considering and sometimes contribute to better methods and solutions.

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