

## For children and families

In April of this year the Family Preservation program was combined with Child Protective Services to make the Children and Family Services program.

The Children and Family Services (CFS) board members then hired Shelia Danzuka as director. Shelia has a Master's degree in Marriage and Family Therapy, and is trained in child welfare.

She brings new and innovative ideas to the program. Shelia is a long time community member and mother of tribal member children and grandchildren.

### Successor plan

Elizabeth Hisatake was promoted to assistant director, and is the tribal member in the Children and Family Services director successor plan.

The successor plan identifies and develops a potential successor for a key position in the tribe.

"Elizabeth was a shoe-in for this plan, because she already has 20 years experience in the child welfare field,



Dave McMechan/Spilyay

Warm Springs Children and Family Services staff are Johnathan Courtney (front row leaning on knee); Laurie Danzuka, Allee Jackson, Emily Courtney, Shelia Danzuka, Dinah Belgard, Elizabeth Hisatake, Charlieann Herkshan, Judith Houghton-Agee, Reggie Clements, Minnie Wallulatam, Christine Johnson (second row from left); and Merle Kirk, Marie Kay Williams, Pam Fuiava, Mariam Tias, Jaycelene Frank, Martha Johns-Stewart, Suzie Thompson, Penny Danzuka, Roberta Tufti and Maria Machic-Holliday (third row from left).

working in various positions," Sheila said. "Elizabeth is hardworking, committed to the safety of children, and dedicated to her community and tribal people."

Upon the completion of

her Master's degree from Portland State University, Elizabeth will move into the CFS director position.

"Successor programs are something that our secretary-treasurer Jake Suppah ex-

pects all departments to have in place," Sheila says.

"These programs are helpful in maintaining continuity for the department, as well as identifying tribal members who want to move into those

leadership roles. Successor Programs are a must for any organization that wants to maintain healthy productive workers and organization goals."

### New logo, vision statement

Children and Family Services has new logo. The program's saying is, "Strong Families-Safe Children."

Please see **CFS** on page 10

## Indian Business Talk

# Financial infidelity comes in various forms, but can be remedied

By **Bruce Engle**

Loan officer

W.S. Credit Enterprise

Disclaimer—I'm a loan officer and a Credit counselor. I'm not a marriage counselor. But money management is an issue that is common to personal finance, business finance, and family finance.

It's a fact: all business failures are due to financial problems. Unfortunately, the same goes for way too many marriages.

Financial infidelity can be one of those problems. It comes in various forms. No matter the circumstances, the malady can be described as poor or irresponsible cash and debt management.

Here are a few examples for businesses and marriages:

- Owner/Manager or Worker/Owner/Manager—Too often the new business operator decides he or she will be a full time "boss" before the business can afford a worker to take his place as worker. Being a boss without "worker" responsibilities is a privilege that usually has to be earned.

- Clothing Horse—That's not just a gal thing.

- Seasonal close-out binge buyer—Your supplier's sales people are good at their trade. They sell. Buyers for businesses must be good at knowing what their customers will

buy and how much they can sell within a reasonable time.

If you are buying on credit, a reasonable time is needed before you have to pay the supplier for the merchandise. "Old" merchandise on a shelf ties up cash that could be used more profitably elsewhere in the business.

- Gun/Toy nut – Husband buys, doesn't tell Wife. It can and often does work the other way too.

- Inventory hoarder—see above. Can you afford to have cash tied up in inventory that won't sell for many months or years?

- Entertainment freak—Families and businesses can fall into that trap without even knowing it. A little binge can be therapeutic. Too much or too often can seriously diminish out ability to pay family or business bills on time and in full.

- Cars, trucks, boats, etc.—That's not just a boy thing.

They all can add up so fast and so hurtfully. Crazy spending will bring a business down. The same can be said for a marriage.

### How to solve?

It takes time, an understanding of what is going on and going wrong, an agreement that there is a problem, the ability to talk out the problem, a commitment to remedy the situation, and a disciplined effort over time.

That leads to "the Talk."

It's best to have the talk before going into a marriage or a business rather than taking the easy out and waiting until there is a problem.

Sometimes, waiting makes the problem unsolvable.

Prevention is better! Have "The Talk" before rather than later.

Before means prior to the wedding or the business start-up.

Only after having had "the Talk" can there be financial infidelity. Prior to the talk is just financial incompetence or some other nasty words.

The talk is when the parties reach common understandings plus an agreement and commitment to respect the needs, rights and responsibilities of all the parties involved in order to reach their goals.

All parts of the equation are necessary.

How to do that can be the first problem to be solved. Somebody has to lead. That involves an understanding of personal and business needs and responsibilities.

Also, someone has to have the courage—yes, I mean courage—to bring up the subjects of money, goals, and shared responsibilities and to keep the discussion/conversation/debate on track.

Get the family involved.

Get the prime employee/managers of business involved.

Short term and long term

goals need to be considered. Write them down so you can't easily say, "I forgot".

Review progress periodically. Daily might be OK in the beginning when you are building good habits. Monthly or quarterly might be enough once things are working the way you want them to.

Set up a "reminder" system. Put review dates on your calendar or on your computer. Assign somebody to be the reminder.

Methods and procedures should be established to approve purchases and commitments. A written policy manual will do that for a business. Why not do that for "family" purchases and debt commitments?

Remember—Personal financial success is a precursor to business success. Sharing the procedures, the goals, and the lessons with all the family makes success more possible.

Know your scores! Your successes are part of your scores. They could include the savings you earn as an informed and savvy buyer or negotiator.

An improved credit score can be both a success and a goal realized. The result will be lower interest rates in the future. Those savings will be another success.

What are your personal capabilities as a credit applicant? How much debt can you handle? What are in-

come/debt ratios? What is your income/debt ratio?

What are your qualifications as a business owner/manager?

Investors and lenders will score you before they score your business idea.

Factors that most people don't really consider when planning a new business venture are those "personal" scores as well as: the current economic climate, probable business viability as a start-up, needed education or training costs relative to running the new business, etc.

You need to know your "needs" for the business as well as for your family. Write them down. Do the same for your "wants." Plan in detail how you will pay for them.

Planning to attain those can include making a schedule for a realistic acquisition program. You might not always get there per the schedule but you will have a plan.

Pay attention to the small details and the big picture has a better chance of turning out favorable to your happiness.

Remember, pennies make dollars.

I know that to be true. Been there, done that—after not having done that well enough.

The lesson learned was a reaffirmation of the old saying that "perfect planning prevents poor performance".

Yeh, I know some people put another "P" in there.

One last caution.

Having easy access to money often makes it too possible to spend, overspend, and basically blow a lot of money in a lifetime.

Automatic deposits and automatic bill pay arrangements can help slow that down.

Having someone else in the business in charge of the money and having a veto on expenditures is sometimes necessary.

The only requirement is that person must be reliable, trust worthy, and competent. He or she must also know how and not be afraid to say No.

That works only if their decision is respected by all. That person is a treasure to the business or to the family.

Respect aside, their performance must be reviewed periodically.

That conforms with an old saying that, "You must be willing to inspect for that which you expect."

I'll try to tie this up by making the point that we live in an economic world. So did our ancestors.

Survival under the conditions was the goal. Conditions now are both similar and different from what they faced.

The key is adapting to changes in conditions.

That we are here is evidence that they did that.

So can we.

## Tribal Council summary

### Tribal Council summary - September 22, 2014.

1. Meeting called to order at 4:30 p.m. Delegations to Affiliated Tribes of Northwest Indians Conference, Pendleton, Oregon, September 22, 2014; Chief Delvis Heath, Chief Joseph Moses, Chairman Eugene Greene Jr., Raymond Tsumpti Sr., Reuben Henry, Kahseuss Jackson, Scott Moses, Orvie

Danzuka and Carlos Smith.

2. Motion by Scott to adopt Resolution No. 11,919; to appoint J.D. Williams as the Confederated Tribes Appeals Court Judge for a three year term; with changes to be made by Howard Arnett, Tribal Attorney. Second by Carlos; further discussion; question; vote:

Kahseuss/Yes, Carlos/Yes, Scott/Yes, Reuben/Yes, Raymond/Yes, Orvie/Abstain; 5 Yes, 0 Chairman not voting; 1 Abstain; Motion passes.

3. Motion by Carlos to adopt Resolution No. 11,920; 2015 fishing permits and regulations with changes to be made, Twenty-Sixth Tribal Council; second by Orvie; further discussion; question; vote: Kahseuss/Yes, Carlos/Yes, Scott/Yes, Reuben/Yes, Raymond/Yes,

Orvie/Yes; 6 Yes, 0 Chairman not voting, 0 no; motion passes.

4. Motion by Carlos to adopt Resolution No. 11,921, updated Confederated Tribes of the Warm Springs Reservation Strategic Infrastructure Improvement Plan, attached Exhibit "A"; second by Orvie; vote:

Kahseuss/Yes, Carlos/Yes, Scott/Yes, Reuben/Yes, Raymond/Abstain, Orvie/Yes; 5 Yes, 0, Chairman not voting, 1 Abstain; Motion Passes.

5. To be added on Tribal Council agenda September 29, 2014:

- Resolution for the 2015 Basket Weavers Association Conference.

- Warm Springs Forest Products Industry (WSFPI) Update.

- Department of Justice Meeting held in Rapid, City, SD, October 14-16, 2014.

- October 2, 2014, State and Hunting Regulations meeting with Judge Levy.

- October 2, 2014, University

of Oregon Flag raising ceremony, during Oregon Indian Education Association Meeting

- Tribal Council October Agenda.
- Tribal Council October travel and delegates.

6. Melvin Sheldon, Tulalip Tribe; Strategies 360, Seattle, WA, would like to get on Warm Springs Tribal Council Agenda to discuss coal train issues.

7. Motion by Scott to adjourn, second by Carlos.