

Letters to the editor

Food drive

The Community Health Education Team and Warm Springs Fire Management are collecting non-perishable food items that will help families at Thanksgiving.

Drop-off stations are at the Community Counseling Center, the IHS administration office, Fire Management, the Early Childhood Education Center, Warm Springs Market, and the Warm Springs k-8 Academy. There are no weekend drop-off stations.

These are some of the types of non-perishable items that are being collected:

Hot and cold cereals, canned meats, cake mixes, pancake mix, peanut butter, canned juices, jelly (no glass), rice, canned tuna/salmon, spam, canned pasta, tea bags, canned vegetables, juice boxes, canned fruits, syrup.

Powdered milk, juice boxes, canned beans, granola bars, canned gravy, cereal bars, granulated sugar, canned or dry soups, canned stews and chili, coffee (ground no beans), canned pasta (Spaghetti O's), packaged pasta (macaroni and cheese, etc.), baby food and cereal (glass jars accepted), baby formula (Enfamil/Similac).

All food donations will be distributed by Rev. Rick's Church food ban.

Gift making at Counseling

The Warm Springs Community Counseling Center will host Holiday Gift Making Classes on Wednesdays and Fridays through December 19.

The classes are from 9 a.m. to 4 p.m. on Wednesdays in the prevention room, downstairs at Community Counseling. The Friday sessions are from 9 a.m.-4 p.m. in the conference room on the main floor at Counseling.

Community Counseling invites everyone to come and join the gift making circle. "We are providing this class for people to come together, share stories, share teachings, and make gifts for loved ones."

For more information call **Annie or Sarah** at 541-553-3205.

The next time to submit items for publication in the Spilyay Tymoo is by Friday, Nov. 21. Thank you for writing!

Spilyay Tymoo
(Coyote News, Est. 1976)

Publisher Emeritus: Sid Miller
Multi Media Specialist: Alyssa Macy
Managing 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:
Spilyay Tymoo, P.O. Box 870, Warm Springs, OR 97761.

Phone: 541-553-2210 or 541-771-7521

E-Mail: dave.mcmecan@wstribes.org.
Annual Subscription rates: Within U.S.: \$15.00

Wishes...

Happy November birthdays to Tiger VanPelt, Robert Jim Jr., Jerico Suppah, Tyrone Madrano, and Pearl VanPelt. Happy anniversary Rego and Eliza Madrano.

All our love, Mom and Dad, Grandma and Grandpa, and Great Grandma and Grandpa.

2015 budget

Tribal Members are shareholders of CTWS Corporation. As such, they have the fiduciary and moral responsibility to future generations to oversee the operation of our corporation; to rein in spending; to demand excellent service; to discuss future plans. It's time shareholders received full disclosure about the corporation's financial standing if they are to give input of any value to the budget process.

Herein is my open request to the Tribal Council to hold a series of shareholder's meetings this month to review the recently released Financial Audit. Further, to accommodate those TM's who cannot attend in person, please provide a conference call and webinar feed securing access with passwords; it's about time we used technology to include rather than to exclude our members. This process will rightly provide for TM's approval prior to Tribal Council's approval of the 2015 Proposed Budget. This will go a long way toward restoring trust in our corporate officers. Thank you.

Susan Guerin, Corporate Shareholder #1848, PO Box 1296, Warm Springs, 97761; susan_guerin@hotmail.com

Births

Robert Alvin Gene
Wahchumwah

Andrew Jerome Wahchumwah and Evelyn Elsie Velma May Polk of Warm Springs are pleased to announce the birth of their son Robert Alvin Gene Wahchumwah, born on October 31, 2014.

Robert joins brothers Sterlin, 6, and Terrance, 2; and sister Marie, 3.

Grandparents on the father's side are Eliza Wahchumwah and family; and grandpa Moon Frank of The Dalles.

Grandparents on the mother's side are Dixon Sr. and Selana Polk; and Anneette

H. Polk. Great grandmother is Lucille Schuster, and great grandfather is James Teeman. Great great grandmother is Evelyn Sam.

Ryker Derien Johnson

Rhett Johnson and Michaela Camas of Warm Springs are pleased to announce the birth of their son Ryker Derien Johnson, born on October 28, 2014.

Ryker joins sister Kasamira, 5.

Grandparents on the father's side are Shana Johnson and Clarence Jefferson; and Marita and Delford Johnson of Warm Springs.

Grandparent on the mother's side is Eugenia Camas of Madras.

A day for small businesses

Mark your calendar: Saturday, November 29, is Small Business Saturday, a national day to encourage people to shop at small businesses.

Small Business Saturday was founded in 2010 by American Express, and officially recognized by the U.S. Senate in 2011. The day also kicks off a year-round program dubbed "Shop Small" to continue promoting small businesses.

American Express is providing resources for businesses and communities to get involved:

Shop small logos, printable

Indian Business Talk

What to know when applying for business loans

By **Bruce Engle**
Loan officer
W.S. Credit Enterprise

I say "loans" because most businesses will need more than just their first loan.

We have talked about some but not all of these points in our current Indianpreneurship classes. Please, call me if you have questions or comments about what I write here. I encourage follow-up discussions.

You might have to hunt for a loan. Lenders don't all serve the same markets or have the same requirements.

Warm Springs has two local sources of business loans: the Warm Springs Tribal Credit Enterprise, and the Personal Business Revolving Loan Fund (PBRL).

That works for here. Will you need off-reservation financing? Supplier credit for inventory purchases is a form of off-reservation financing. There are others.

Credit Enterprise has an aggregate limit of \$200,000 for qualified borrowers. Borrowing more than that will require an off-reservation lender. We won't hold that against you.

Believe me, we will be delighted to see your business grow so much that you have to graduate to a bigger lender.

Once you have found a lender for your business that you work well with, I suggest you stay with that lender.

customizable signage, suggested social media and email templates; and extra resources for qualifying small businesses that accept American Express Cards.

Kuumish,
Aurolyn Stwyer, Red Skye Tradiing Post, Warm Springs Plaza.

Keoki River Kalama
Sterling S. Kalama Sr. and Eileen M. Frank of Warm Springs are pleased to announce the birth of their son Keoki River Kalama, born on November 2, 2104.

Keoki joins brothers Sterling Jr., 5, and Noelani Kalama, 8; and sister Aiyana Kalama, 13.

Grandparents on the father's side are Roland Kalama Sr., of Warm Springs, and Edith Albert-Kalama of Rock Creek, Wash.

Grandparents on the mother's side are Elvis Frank of Warm Springs, and Carol Ann Burke of Pendleton.

Name givings

Harvianne Tohet Tias and Alexander Tohet are planning to name David B. LeClaire Sr., his boys and grandchildren at the Agency Longhouse on November 22.

The family is asking for drummers to be at the longhouse at 9 a.m. on that Saturday.

They are planning Washat before lunch, and name-giving after lunch.

Award for Excellence



Sue Matters/KWSO
ROOTS director Dawn Smith with award.

KWSO 91.9 was recognized with an Award for Excellence at the fall Oregon Association of Broadcasters conference.

KWSO won for "Warm Springs Elementary Update," a program that began running in 2013.

Warm Springs Elementary Update featured interviews with educators about student learning, curriculum, school operations and tips for parents.

With the opening of the K-8 Academy, the updates continue as

"School News," and feature information from several of the schools as well as voices of high school age youth and information on kindergarten readiness.

The program airs Friday at 7 a.m. and 4 p.m.; on Saturdays during "Kids Tunes" at 9 a.m., and during Parent's Journal at 10 a.m.

The Award for Excellence was presented to former Warm Springs Elementary School principal Dawn Smith, who now runs the ROOTS program, the Warm Springs-based alternative program for Madras High School.

bit before most lenders will be able to help them. Why is that?

The answer is easy, harsh and realistic. It's based on the fact that most start-ups fail and most lenders have to answer to stockholders and state or federal regulators. They can't afford much in the way of losses.

Losses in excess of a quarter of 1 percent are unacceptable to many of the larger business lenders.

So, with that in mind, What does a business loan officer want to see in the financial statements for an existing business?

First questions are usually about the company. That means the ownership and the operating history.

An analysis of the "deal" comes later.

The most important question is "Can this company afford to be helped?"

You won't hear it asked that way but that is what the lender wants to know.

Here are the first 10 Questions that some lenders use to help answer that question. Five are from the balance sheet and another five are from the profit and loss (income statement).

I have also included a few of the many subsidiary questions:

Balance Sheet

1. Does the company collect? Are days receivable nearly equal to payment

terms?

2. Does the company pay its bills?

3. Does the company control its inventory? Are the days inventory nearly equal to the inventory cycle?

4. Are the officers of the company committed? Are there notes receivable or notes payable—officers?

5. Does the company have a profitable operating history? Are retained earnings positive?

Profit and loss

1. Is the company growing? Are sales rising?

2. Does the company maintain its margins? Is the cost of goods sold/sales ratio stable?

3. Does the company control its overhead?

4. Is the company profitable?

5. Is there any hidden cash flow?

These ten questions are an example of the beginning of an analysis. There are a lot of follow-up questions that have to be answered before a proper analysis is complete and a loan can be approved.

If the business is viable, approval decisions are easier.

Some of the answers from the first questions might not be in the acceptable range in the beginning. That's not necessarily a deal killer. Lenders often wait while necessary corrections are being made.

See **BUSINESS TALK** on 5