

## Letters to the editor

### A painless way to stay healthy

With their many festive holidays, the fall and winter seasons can be the best times of year—unless you get the flu. In which case, for several days at least, this can be the worst time of year.

The Warm Springs Community Health nurses are providing flu shots—the best and most practical way to prevent the flu.

Even frequent hand washing, and the use of hand sanitizers—both also highly recommended to avoid catching the virus—are not as reliable as the vaccination.

The Community Health team will be at the Warm Springs Academy open house this Wednesday evening, October 10, offering flu shots. If you miss them there, the Mobile Health Vehicle will be serving at these times, dates and places:

**Fire Management**, Monday, October 15 from 9 a.m. to 2 p.m.

**Indian Head Casino**, Wednesday, October 17 from 9 a.m. to p.m.

**Tribal Administration**, Tuesday, October 23 from 10 to 2.

**Three Warriors Market**, Wednesday, October 24 from 9:30 to 1.

And at the **Comp and Benefits Fair** on November 6 and 7.

A vaccination protects you from the flu while also helping the community—including our vulnerable youth and elders—because you won't be spreading the disease. Some other things to keep in mind:

Cover your mouth and nose when you cough or sneeze, and wash your hands afterward.

Stay home when you are sick: If you're sick, don't get close to other people. If you're well, avoid close contact with people who have the flu. But most importantly, get a flu shot: It's painless, and for adults it lasts through the season.

These days we are lucky to have the flu shot: One hundred years ago—in the winter of 1918-19—a lethal flu pandemic broke out.

That fall and winter, 500 million people worldwide came down with the flu. Fifty- to 100-million people—about 5 percent of the population—died as result. The 1918 flu pandemic is one of the deadliest natural disasters in human history.

Fortunately today we have the vaccine.

### All things Housing

Do-it-yourself maintenance, home ownership and HUD, housing assistance to veterans—The focus is on tribal housing at the upcoming Warm Springs Housing Authority Fair.

Stop by the Greeley Heights community building sometime between 9 a.m. and 4 p.m. Wednesday, October 24. In addition to the serious business on the agenda, there will be raffle prizes, door prizes and t-shirts. There will also be a light breakfast and lunch.

Some additional agenda items: the Ross program, tax credits, health and safety, and demonstrations of minor do-it-yourself maintenance.

Contact **Edna** or any counselor at Housing for more information. Housing is at 1238 Veterans Way, near the administration building and Credit. Their number is 541-553-3358.

### Births

*Nayeli Jazlin McGill-Robinson*

Rex Bryant Robinson-Angeles and Tallulah Fawn McGill of Warm Springs are pleased to announce the birth of their daughter Nayeli Jazlin McGill-Robinson, born on September 22, 2018.

Nayeli joins brothers Jasue, 16, and Adam, 13; and sisters Alyssa, 19, Natalya, 13, Monika, 10, Yeceli, 2, Aereliey, 16 months, Mahayla, 10, and Robin, 8.

Grandmother on the father's side is Amanda Robinson of Warm Springs.

Grandmother on the mother's side is Debra McGill of Warm Springs.

*LaRae Rose Holliday*

Rony Holliday Jr. and Treana Blueback of Warm Springs are pleased to announce the birth of their daughter LaRae Rose Holliday, born on September 30, 2018.

Grandparents on the father's side are Talya and Tony Holliday Sr.

Grandparents on the mother's side are Kevin and Leana Blueback.

### Aspirations

Native Aspirations of Warm Springs wishes to thank the St. Charles Health System. St. Charles recently awarded Native Aspirations a \$10,000 grant.

Aspirations is a community organization dedicated to advancing youth interests

of the Confederated Tribes. The group's mission:

To develop knowledge and skills through education, employment readiness, and cultural exposure.

This program offers 85 youth who are enrolled in high school, alternative education or GED courses the opportunity to gain 40 hours of programmed education and a minimum of 240 of on-the-job training during the summer.

A minimum of six college students have the opportunity to be mentored by professionals while they work in the Warm Springs Health and Human Services or related fields all year round fitting hours with their college schedules.

The program works with Heart of Oregon Youth Corp to provide an additional 5 youth placements with a Tribal member supervisor. These are some of the features of Native Aspirations.

The recent St. Charles System grant comes from the Sister Catherine Hellmann Fund, created to help underserved people of the region. The grant to Native Aspirations was one of 10 recently awarded as part of the One Hundred Year Anniversary celebration of St. Charles.

### Referendum

As a direct descendant of the Wasco Chief Toh-symp, I must encourage our tribal membership to vote NO on the upcoming referendum on blood quantum. I was rather disheartened with the video interpretation that is not accurate in regards to how our ancestral tribal leadership viewed blood quantum.

History cannot be changed to suit leadership or legal interpretation. Should this referendum pass, then we are changing history long

### Distinguished Alumna, Pat Courtney Gold

Madras High School has named this year's Distinguished Alumni. Among the distinguished individuals is Pat Courtney Gold, Madras High School Class of 1957.

Ms. Courtney Gold grew up in Warm Springs. After high school she graduated from Whitman College, majoring in Mathematics.

Ms. Courtney Gold then taught high school Math, yet early on she was powerfully drawn to the traditional crafts and arts of her people. She was especially drawn to the elegant and functional woven bags, made for countless generations by the Wasco women.

Working with older relatives, including her mother, Ms. Courtney Gold and other Native artists led a revival of this dis-



tinctive art.

For her dedication to this cause—and for her own masterful, often witty textile creations—she has won many honors, including the Oregon Governor's Art Award and the NEA National Fellowship, the nation's highest honor for folk and traditional artists.

Ms. Courtney Gold is a 2018 Madras High School Distinguished Alumnus, this year joining Mr. Bob Shaw, Class of 1967; Ms. Elaine Ferguson Henderson, Class of 1952; Mr. Alan Watts, Class of 1978; Dr. Glenn Rodriguez, Class of 1972; and Mr. Joel Neilson, Class of 1992.

Yuppie Indian Couple basket by Ms. Courtney Gold.

protected by our Treaty. We will erode our sovereignty and misalign our future.

Our past leaders made one exception, to allow a one time allowance for the Wlx-push-palls due to these prisoners of war to the U.S. Cavalry that were left in our area who begin to marry into our treaty membership. The only other blood quantum accepted was the Columbia River ancestry.

What this referendum will do is allow blood quantum from any recognized tribe. The long term impact will affect our already fragile financial wellness and in a matter of time, our treaty rights.

We, as a people, have an obligation to protect our survival as a Tribe and encourage our young to be responsible to marry or conceive children that do not risk membership into our beloved Tribe. Choices have a long term impact, the only way to correct ill advised choices is not change policy to suit ill advised choices.

Our responsibility must always be to future generations that depend on us to make decisions based on their best interests. History is tied to sovereignty, sovereignty is tied to our Treaty. A Treaty negotiated to protect our unwritten laws, our welfare, to bind our history with our future. Nye. Leona A.ike, Great-Great-Great Granddaughter of Wasco Chief Toh-symp.

### The Good Road of Life

Suicide directly impacted 67 people in our community in 2017, the most recent year for which the data is available. These 67 individuals had thoughts of suicide, or attempted suicide, and 15 of the 67 were youth.

Dr. Clayton Small is Northern Cheyenne and has been to Warm Springs a few times. He has facilitated the Warm Springs youth camp,

the Men's Conference, and also presented at the spring Methamphetamine/Suicide Prevention Conference.

Dr. Small returns to Warm Springs on Thursday and Friday, November 1 and 2, for the Survivors of Suicide Conference—*The Good Road of Life: Challenges of Healing Native People*.

The conference will be at the Agency Longhouse both days from 8 a.m. to 5 p.m.

This year the Aspirations summer youth workers helped in the planning of the conference. They decided they wanted a day for adults, and a second day for the youth. The conference has been scheduled around the school schedule: Students will not be in school these two days.

Mark your calendars. I hope you can make it. If you would like more information, call me at 541-615-0036.

**Rosanna Jackson**, CTWS Suicide Prevention coordinator.

## Indian Business Talk: 2 debt payoff plans

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

Why? Depends on you. What? How?

I am talking about two nationally recognized plans; the benefits of each, why you might choose one over the other, and maybe, how you might sometime benefit from using a bit from each to pay off a debt load.

They both work if users follow the "rules". The biggest rule is: Make all your payments on time and in full, and keep on doing that until all the debts are no more!

We'll talk about 'No more' later.

The first plan is the one most credit counselors have been taught. It saves the most money. That's its main selling point.

Your first task is to list all your debts from the highest interest rate debt to the lowest interest rate. Then you are to concentrate your main payoff effort on the debt with the highest interest rate.

You will pay the minimum payments on each of your other debts. Then you will increase your payments as

much as you can on that "highest interest rate" debt until it is gone.

When that one is gone (forever maybe), take the money you were paying on it and start applying that amount in addition to your previous 'minimum' payment on your new 'highest interest rate' debt.

When that one has been paid off, keep on doing the same to each debt as you go through them from highest interest rate to—No debts.

Again, that method—if you can keep on track—will save you the most money.

The next repayment plan is the 'Debt snowball' by Dave Ramsey. He recommends attacking the debts from the smallest amount to the largest amount.

Forget the interest rates! He thinks there is a more important factor to consider.

It may be the psychological boost we get from a win; and then, another win. One boring win after another. One energizing win after another.

His plan is to concentrate on paying off the smallest amount debt first while paying the minimums on all the others.

Pay that one off and then take that same payment amount and apply it to the new smallest balance debt. Keep doing that until they are no more.

OK, how might the Snowball work better for some payers?

Think of how down a losing football team might look when they are getting beat for the umpteenth time. It's not a pretty sight.

Now, imagine them just after their first win. And after the next week's win. Are they looking more confident, walking taller and happier?

I think that is what the Snowball might do for a borrower who is feeling beat up and down.

They begin to pile up some wins. They are walking taller and doing better—for themselves and their dependents.

Both plans can do that for their users.

A third option would be to personalize a mixture of the plans depending upon the size of the debts with the highest interest rates.

Imagine a \$8,000 debt at 29 percent interest for 5 years. The monthly payments

would be roughly \$254. It would take 60 months for the first win. That might seem to be too much of a drag for some folks.

A first win would come quicker if the balance on the 29 percent debt was one of the smallest on the list.

That's where a choice of "a right plan" might be a mixture of plans. The goal is to increase the chances for success in the debt repayment battle.

Again, the basic rule is to make all payments on time and in full. That includes Home, Vehicle, and Personal Monthly Expenses.

One way to get to an 800+ Credit Score is to pay off your personal credit card debts every month while never missing a monthly payment on your home and vehicle loans. Think 'no more carry-over' credit card balances.

Let's call that being on a 'cash basis' while still using a credit card for convenience. The Credit Reporting Agencies like that. So do lenders and potential lenders.

That's a winning game plan. Execute and enjoy.

**Spilyay Tymoo**  
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