

Critical Issues

Important Tribal investment discussions are coming to your community soon

The Tribal Council has recently identified six priority investment areas for tribal revenues over the next five years. In late June and early July the Tribal Council and staff will be conducting community meetings in your area to share with you their ideas and to receive your input and ideas about future investments. With the planned success of tribal gaming and other enterprises, the Council expects revenue to increase over the next several years.

This will be an important opportunity for you to talk directly to Council members and staff regarding your ideas and expectations for the Tribes revenue and the future. The following items will be the points for discussion, however, your ideas are welcome and encouraged.

HEALTH INSURANCE

This investment scenario is based on the concept of ensuring access to basic health coverage for all tribal members regardless of location. This plan could include a self insurance option or purchased care. The primary focus would be on covering gaps in health care and recognizing the different abilities to pay or contribute in some manner. The cost of this type of coverage could range from \$1 to \$6 million annually depending on the level of coverage and participation.

Strategic Questions:

- Should the Tribe self-insure or provide outside purchased care (Blue Cross/Blue Shield)?
- Are there other options?
- What should a plan cover (general health, dental, vision, etc.)?
- Who should be covered (members only, non-tribal family members, others)?
- Should members be required to contribute in some way?

PER CAPITA PAYMENTS

The concept of per capita distribution of tribal revenues is not new and is based in the notion that tribal members share equally in the resources of the Tribe. It is essentially a plan to distribute revenue to all members when the Tribe is in a position to do so, but not intended to bankrupt the Tribe or create long term dependency among members. The Council recognizes the importance of careful planning and investment considering the Congress can eliminate Indian Gaming at any time, but realizes how important it is to have programs that add value to the lives of tribal members.

Strategic Questions:

- Should the Tribe distribute tribal revenues directly to tribal members in the form of cash payments?

•If so, what percent of total revenue should be distributed?

•Are there other funding priorities that should be met before per capita payments are made?

RETIREMENT FUND

This concept began as an elders pension plan to provide resources to those elderly members who have a limited fixed income and are generally unable to meet their personal needs. At a certain age, individuals would begin to receive a regular stipend for their necessary expenses. Another option under this scenario is to build a plan that includes all members regardless of age, but where regular investments are made by the Tribe on behalf of the individual members. Like other retirement plans, at a certain age members would begin to draw regular amounts without penalty. However, like other retirement plans, individuals who have not reached the appropriate age level could draw on their accounts for specific reasons, but would be charged a penalty.

Strategic Questions:

- Should retirement investments benefit elderly only or any tribal member regardless of age?
- At what age would a tribal member be eligible to draw upon the benefit?
- What would be considered a proper penalty for early withdrawal?

EDUCATION

The purpose of this investment would be to boost the investment in education options for tribal members through increased scholarships, vocational training grants, mentorship programs, graduate scholarships and career track programs. The Tribal Council recognizes the importance of education and training for members to succeed. This option would be to establish programs that are available to all members in a variety of resource pools to support choices in furthering an individuals education or training.

Strategic Questions:

- What type of education funding would benefit you and your family the most?
- Are there other education and training opportunities the Tribe should explore?

LAND FOR PRIVATE HOMES

This scenario would require the Tribe to make land available either in trust or fee status for members and through purchase or grant options for housing development or for mobile home set ups. Included in this option would be the discussion of how to make housing opportunities available to all members regardless of where they choose to live. For the Grand Ronde area, the Tribe has to consider the cost of land, roads, sewer, water and other utilities in the design of housing development. For other areas, the Tribe could enhance its down payment grant program, create rental assistance programs and other options.

Strategic Questions:

- Would you consider establishing a residence in the Grand Ronde area?
- If so, what assistance would you need in doing so (i.e. land, utilities/infrastructure in place, financing)?
- What type of housing resources should be available to those members not living in Grand Ronde and not wanting to relocate?

ENDOWMENTS

This option would increase ceilings for each of the Tribe's existing endowment programs. These programs include governmental operations, health, housing and education. The current level for these endowments are; Governmental Operations \$6 million, Housing \$600,000, Health \$ 600,000 and Education \$600,000. The ceiling amounts for these funds were established in 1990 and were designed to provide interest income for use in each area on an annual basis in perpetuity. The significant increase in tribal population between 1990 and 1994 require a reconsideration of the size of these endowments to meet current and expected tribal needs.

Strategic Questions:

- Should the Tribe increase the ceilings for the endowments?
- To what level?
- Should other endowment programs be established?
- If so, in what areas?

The meetings will be held on the following dates, times and locations described below:

June 27, 1995	June 28, 1995	June 29, 1995	July 5, 1995
6 p.m. to 9 p.m.	6 p.m. to 9 p.m.	6 p.m. to 9 p.m.	6 p.m. to 9 p.m.
Lane Community College The Center Building Bottom floor cafeteria Eugene, Oregon	Chemeketa Community College Building 50 Salem, Oregon	Portland Community College Cascade Campus, Terrell Hall 705 N. Killingsworth Portland, Oregon	Grand Ronde Community Center Grand Ronde, Oregon

Maps of all locations are available by calling 1-800-422-0232 x2325 or x2340.

Food and beverages will be served.