

Tribal member takes job in Sen. Smith's office

Harrelson the second Grand Ronde going to work in Washington, D.C.

By Ron Karten

Smoke Signals staff writer

Tribal member David Harrelson is heading for Capitol Hill in Washington, D.C.

Although he was unsuccessful in his quest for the Mark O. Hatfield Fellowship funded annually by the Confederated Tribes of Grand Ronde, Harrelson networked his way into the office of Sen. Gordon Smith, R-Pendleton, for a three-month internship that starts Jan. 2.

"When he gets lemons," said his mother, Tribal member Kim Campbell, "he makes lemonade."

The Smith internship also honors former Oregon Sen. Mark O. Hatfield, Smith's predecessor in the Senate, and it leaves open the possibility that Harrelson may be able to extend his stay.

Harrelson, 22, said he wanted to work in Smith's office because of the senator's placement on the Indian Affairs and Energy and Natural Resources committees.

"I'm interested in any opportunities working within the government in Indian affairs or natural resources," Harrelson said. "I hope to network. I don't expect to get a set something, but I'm looking forward to being able to observe leadership, and to understand compromise and the political process through which Tribes have to function."

"I'm also going to see if there's potential future interest, not in government politics, necessarily. I'm really interested in Tribal community development, developing strong communities. Whether that's local, tribal, firefighting or the national Native American community."

"For me, it's fire, history, Natives."

"I'm excited about being so close to all those museums. I'm also excited about being near archives for my own research regarding our Tribe."

Harrelson is a man with many interests. A 2006 graduate of Lewis & Clark College in Portland, where he majored in history, he held a leading position on the school's crew team (see *Smoke Signals*, May



Photo by Ron Karten

Tribal member
David Harrelson

1, 2004, issue). Later, he spent a semester in Africa (see *Smoke Signals* July 1, 2006, issue). He has worked for the Tribal firefighting team for

many years, last summer as a squad boss in charge of half a dozen others.

Since graduating, Harrelson has been working odd jobs in Portland and taking on volunteer gigs as he finds them. Currently, he's volunteering for the Native American Youth Association, helping with events.

The internship will provide him a monthly stipend of \$1,000 though housing alone will cost \$1,200 a month.

But to see the Capitol in action, Harrelson is prepared to do what it takes. "I really wanted to work with Smith," he said.

In addition, he hopes to connect with Tribal member Rebecca Knight, who won the Hatfield Fellowship for the coming year.

"I'm excited," he said. "It's just the benefit of having Grand Ronde Tribal members on the Hill and the potential benefits."

Knight will work in Oregon Rep. Darlene Hooley's office. ■

Per capita time is also time to learn how to invest wisely

Tribe offers three programs for members to gain financial literacy

By Ron Karten

Smoke Signals staff writer

Tribal youths growing up today can expect more than \$100,000 from their per capita and timber trust funds when they reach 21.

Sounds like a dream come true, but for many Tribal members, without any background in financial matters, the money can slip through their fingers before they've blinked twice.

Sometimes once.

The Tribe has been working since the first per capita payments in 1999 to come up with a financial education plan that will effectively reach Tribal members locally, across the country and around the world.

It is per capita time again at the Tribe and an opportunity to emphasize financial skills that could mean the difference between a college education and none, or between the start of savings and investment plans that will grow throughout the lives of Tribal members instead of a life of living paycheck to paycheck.

In an effort to see the Trust funds pay dividends, Tribal offices have put together at least three distinct teaching programs.

Social Services and the Housing Authority each have programs to help with handling money responsibly, each for a different purpose, and the Education Division had a program that is becoming part of a third offering being developed under Tribal Investment Manager Jeff Valentine.

In the first quarter of next year, Valentine said, it will be presented as an Internet class accessible to Tribal members.



Photo by Ron Karten

James "Chip" Denedy

For Deborah Kroeker, the Tribal Housing Authority's Housing Services specialist, the key for Tribal members is "to make (financial literacy) a priority."

The issue for James "Chip" Denedy, who advises the Tribe on how to build its financial education program, "The question is whether we see per capita as a financial foundation or a temporary and immediate gratification."

Denedy is a principal and registered investment adviser for Albuquerque, N.M.-based REDW Stanley Financial Advisors, LLC,

hired by the Tribe to advise on the development of the financial literacy program.

Tackling a big unknown, Denedy said, "It's probably good for them to know that it might not always be there."

With that in mind, the Tribe's effort so far is summed up in a working booklet that includes sections called:

- ◆ Being a Smart Consumer
- ◆ College Considerations
- ◆ Basic Budgeting
- ◆ Bank Accounts
- ◆ Savings for Financial Goals

- ◆ Obtaining and Managing Credit
- ◆ Introduction to Insurance

Another guide, this one from the Tribal Housing Authority, called *Building Native Communities*, tackles such issues as:

- ◆ Developing a Spending Plan
- ◆ Understanding Credit and Your Credit Report
- ◆ Accessing Credit

And under the credit section is another that talks about "financial systems before European contact."

The upcoming financial literacy campaign describes the beauty of "compound earnings" and shows how money grows when invested, whether into a certificate of deposit, bonds, stocks, mutual funds or annuities.

There are more investment vehicles out there than you can shake a stick at — gold or currencies or hedge funds — each with their own benefits and risks, but professional investors note that to do nothing with the money is a risk of its own. Inflation eats up the value of the money unless it is earning more than the inflation rate.

While the Tribe does not give specific investment advice, Valentine recommends those interested contact a professional investment adviser. Members also can talk to somebody at their bank, he added.

For local classes currently available, contact Kroeker at the Tribal Housing Authority, 503-879-4522, deborah.kroeker@grandronde.org. She sets classes up on request.

For questions on the adult savings plan or the members savings plan (timber), contact Valentine at 503-879-4581. ■