Charter, amendment ready for election

Corporate Charter of The Citizen Band Potawatomi Indian Tribe of Oklahoma.

Whereas, the Citizen Band Potawatomi Indian Tribe of Oklahoma constitutes a recognized tribe of Indians residing in Oklahoma, organized under a constitution approved by the Secretary of the Interior or his authorized agent on the 17th day of October, 1938 and ratified by the voters of the Citizen Band Potawatomi Indian Tribe of Oklahoma on the 12th day, December, 1938, pursuant to Section 3 of The Oklahoma Indian Welfare Act of June 26, 1936 (49 Stat. 1967), and thereafter amended from time to time.

Whereas, the said tribe, by resolution of the Business Committee of the Citizen Band Potawatomi Indian Tribe of Oklahoma duly authorized, has requested that a charter of incorporation be issued to the said tribe, subject to ratification by a majority vote of the members of the tribe;

Now, Therefore, I(S) Ross O. Swimmer, Assistant Secretary—Indian Affairs, by virtue of the authority conferred upon the Secretary of the Interior by the said Act of June 26, 1936 (49 Stat. 1967), and re-delegated to me by 209 DM 8.3, do hereby issue this Charter of Incorporation to the Citizen Band Potawatomi Indian Tribe of Oklahoma Incorporated, to be effective from and after such time as it may be ratified by a majority vote of the adult members of the Citizen Band Potawatomi Indian Tribe of Oklahoma voting: Provided, however, that such election shall be void unless the total vote cast be at least 30 percent (30%) of those entitled to vote.

Within the next few weeks you will be contacted by the BIA for your opinion on this proposed charter and constitutional amendment. It is imperative for the future of your tribe that you request a ballot and vote on these proposals.

Article I

Corporate Purposes
The corporate purposes of the Citizen Band Potawatomi Indian Tribe of Oklahoma Incorporated shall be:
(a) To define and safeguard the rights and powers of the Citizen Band Potawatomi Indian Tribe of Oklahoma and its members.
(b) To advance the standard of living of the tribe through the development of tribal resources, the acquisition of new tribal land, the preservation of existing land holdings, the better utilization of land and the development of a credit program for the tribe.
(c) To promote in any other way the general welfare of the members of the Citizen Band Potawatomi Indian Tribe of Oklahoma.

Article II

Name, Membership and Organization
The name of this corporation shall be the Citizen Band Potawatomi Indian Tribe of Oklahoma Incorporated. The membership of the corporation shall consist of all citizens of the Citizen Band Potawatomi Indian Tribe of Oklahoma. Membership and any individual rights which may exist in corporate property, including the right to receive dividends or other payments upon disbursement, may not be alienated or otherwise transferred. The officers, government and management of the Citizen Band Potawatomi Indian Tribe of Oklahoma Incorporated shall be as provided in this charter and in the said constitution and ordinances of the tribe enacted pursuant to its constitution.

The last few weeks have been busy ones indeed, slowed down only by our 14 inches of snow and zero degree weather. Top: two of the recipients of the hundreds of toys distributed by the tribe for Christmas; Middle: work continues on the repair and expansion of the tribal museum; Bottom: Chairman John Barrett speaking to more than 70 Arizona Regional Council participants.
From the Chairman

Tribal Members,

This issue of the HowNiKan is devoted for the most part to the proposed constitutional amendment and Tribal Charter. Historically, these are two very important issues for our tribe. They represent the culmination of a tribal "overhaul" begun during the term of former chairman Leon Brown. I had the good fortune to function as tribal administrator at that time. The administration's goal, then and now, was to reshape the structure of our tribal government, give all our members a voice and put an end to the petty squabbling that held us back for so long, and to create a framework for a strong progressive government. Working under the advice and counsel of Browning Pipestem and G. William Rice (now Supreme Court judges for the tribe), the new tribal constitution was drafted along with the proposed charter, as well as a format of possible constitutional changes and legislative functions that would achieve the goals set by our people once they began functioning as a government. Since the passage of the new constitution in May of 1985, a series of 12 Regional Council Meetings has been held to involve as many of our people as possible in the governmental process. The Charter appearing in this issue of the paper (see page one) is a refinement of the original proposal drafted by Browning Pipestem and Bill Rice some three years ago. It has been reviewed by tribe and state, the Solicitor's Office of the Department of Interior, the Tribal Operations staff of the BIA in Shawnee and Anadarko offices, the Central Office in Washington, D.C. and, finally, by the Business Committee.

The proposed constitutional amendment (see article below) changing the elected terms of office to one position a year (on both Business Committee and Grievance Committee) has been discussed this many years. The complexity of tribal government demands a lower turnover rate of tribally elected bodies. This change goes hand in hand with our charter. While the individual terms of office may be longer, the functions of Business Committee members will be much more finely defined, the tribal lands and assets more protected and, most importantly, the opportunities for the tribe will be greatly expanded by access to the Indian Credit Fund.

We urge you to vote yes for both the proposed constitutional amendment and the Potawatomi Tribal Charter.

The proposed Constitutional Amendment

Editor's Note: The upcoming Secretarial Election will give tribal members a chance to vote on a proposed tribal charter (see page one) and the attached constitutional amendment. The Constitution adopted by the tribe in 1985 remains intact with the exception spelled out below. Historically, the tribe has voted in a new Grievance Committee every two years. Three of the Business Committee positions have been up for election every other year, with the two remaining positions filled in the year in between. The amendment calls for the election of one Grievance Committee member and one Business Committee member a year.

ARTICLE 12 - ELECTIONS

Section 3. Election of Business Committee: the election shall be held as scheduled in June of 1987 for the Councilman 2 position, who shall serve for a five year term. Election for the Councilman 1 position shall be held in June of 1988, and shall serve for a five year term. Election for the Secretary-Treasurer position shall be held in June of 1989, and shall serve for a five year term. Election for Chairperson shall be held in June of 1990, and shall serve for a five year term. Election for the Chairman shall be held in June of 1991, and shall serve for a term of five years. The current member shall continue to serve until the election for that position arises. Election for the Councilman 2 position shall elect the Committee 3 position in 1987, and shall serve for three years (position currently held by Duval); the Committee 2 position in 1988, and shall serve for three years (position currently held by Hughes); and the Committee 1 position in 1989, and shall serve for three years (position currently held by Hitt).

Professions guide

In last month's HowNiKan guide to Potawatomi in the professions the telephone number for Linda L. Palmer (Linco & Associates, Bookkeeping and Tax Service, El Reno, Ok.) was incorrect. The correct phone number is (405) 262-9018.

Archival & Microfilm Equipment — Micro - Data Services, Lee & Sandra Pauling, 920 S. Franklin, Olympia, Washington 98501-1316, Phone: (206) 786-9224.

Trophies — L & L Trophy Company, Bob Davis - owner and operator, 127 N. Main, Seminole, Ok. 74868, Phone: (405) 382-3571. Specializing in custom engraving. Trophies, gifts, plaques, promotional items, etc.

River Expeditions — Descent River Expeditions, Jennie Massie, Box 236, Moab, Utah 84532, Phone: (801) 259-3252. River adventures in Cataract and Westwater Canyons, on the Colorado, San Juan and Dolores Rivers and through the Grand Canyon. Send for brochure.

Architecture — Wyatt Rhodes Architects, Inc., Burke B. Wyatt, AIA, President, 2633 E. Indian School Road, No. 340, Phoenix, Arizona 85016-6740, Phone: (602) 956-8558.
Museum debate
WASHINGTON - All over the country, the bones of thousands of North American Indians lie in museums and collections at large universities. To their descendants, it is evidence of disrespect to the museums and universities, it is part of the legitimate study of the nation's history.
To try to get these opposing sides to talk to each other, Sen. John Melcher, D-Mont., introduced a bill near the end of the 99th Congress. A Montana side, Clara Spotted Elk said the bill had been introduced with no expectation of immediate passage but with the hope that it would act as a bridge between Indian groups and the educational institutions. "The museums say, 'We own the stuff,' " Spotted Elk said. "And the Native American tribes are saying, 'No, you can't own human remains.' " Spotted Elk said that no one knew the extent of the human remains holdings but that the Institution alone held the skeletons of 14,000 Indians. Spotted Elk, a member of the Northern Cheyenne tribe in Montana, said Indian tribes had acknowledged that some worthwhile benefit had come from study of remains. Diet, disease and other things have been learned from their careful examination. But what of the heritage of the Indians? Spotted Elk asked. "Most tribes are concerned about the spiritual unrest of the dead caused by the bones being in boxes in museums instead of being buried and respected," she said. "It is a classic example of two cultures clashing."

Philip Morris helps NTCA
Philip Morris USA presented a check for $10,000 to the National Tribal Chairman's Association during a recent convention in Washington.
The check, presented to Raymond C. Field, the executive director of the NTCA, will fund the association's establishment of a computer database that will aid the social, economic, housing and health needs of American Indians. Philip Morris USA's Alan Miller and Allene Roberts, who both manage the company's communication development programs, presented the gift at the Omni Shoreham Hotel, where the convention was being held.
More than 500 tribal leaders, along with members of the House and Senate, attended the reception, which marked the opening of the National Treaty Convention.
Mr. Miller said "Philip Morris is honored to be part of this project. We are delighted to help the NTCA achieve its goals." Field told Miller and Roberts that, to "inquiries, update tribes on demographic changes and conduct research on policy issues for government agencies and tribes. We are very grateful for Philip Morris' support."
NTCA represents the nation's 185 federally recognized American Indian tribes. The organization works for the well-being of American Indians by working closely with federal departments, agencies and Congress to ensure the safety of the tribe's treaty rights.
Philip Morris USA, the largest operating unit of Philip Morris Incorporated, a wholly-owned subsidiary of Philip Morris Companies Inc., produces a number of leading cigarette brands.

Census information
More than half —56 percent —of the housing units on the 278 American Indian reservations had no telephone in 1980, according to a report from the Commerce Department's Census Bureau. Among the ten reservations with the largest American Indian population in 1980, the Papago Reservation had the highest proportion of houses without telephone —72 percent —while the Zuni Pueblo had the lowest at 37 percent.
The report indicates that among the 81,273 housing units on reservations with an American Indian, Eskimo, or Aleut household or spouse, 17 percent lacked access to plumbing facilities.
Among the ten reservations with the largest American Indian population, the Hopi and Navajo Reservations had the highest proportion without electricity and refrigeration.
The 1980 census was the first to collect information on health care facilities. The report shows data on health reports received, method of payment and travel time to the health care facility. Four of every five people on all
reservations received medical care in an Indian Health Service facility, while more than 95 percent of the people residing on six of the poorest ten reservations received health care in such a facility.

Here are other facts from the report:

- A total of 336,384 American Indians, Eskimos, and Aleuts lived on reservations and 113,397 in the Oklahoma historic Indian areas.
- Proportions on the ten reservations with the largest American Indian populations ranged from about 5,500 for Blackfeet, to 105,000 for Navajo.
- Forty-three percent of American Indians, Eskimos, and Aleuts aged 25 and over residing on reservations were high school graduates. The proportions completing high school on the ten reservations were high school graduates. The proportions completing high school on the ten reservations with the largest American Indian populations ranged from about 43 percent for the Navajo and Fort Apache Reservations to about 50 percent for the Rosebud.

Fifty-seven percent of Indian reservations were enrolled in a tribe. Among the ten census reservations, enrolled ranged from 76 percent on the Rosebud Reservation to 95 percent on the Uinta.

About seven out of ten Indians, Eskimos, and Aleuts living on reservations in 1890 had always lived there. Among the ten largest, the proportions ranged from 68 percent for the Rosebud Reservation to 88 percent for the Uinta.

The report contains similar data for all 278 reservations and the historic Indian areas in Oklahoma (excluding urbanized areas.)

The 1980 census supplementary questionnaire was designed to gather information unique to the American Indians, Eskimos, and Aleuts living on reservations and the Oklahoma historic Indian areas. It was developed by the Census Bureau in consultation with the Office of Management and Budget Task Force on Indian Census, and tribal governments.

Later this summer the Census Bureau plans to release a Summary Tape File providing more subject and geographic information than shown in this report.

A Public Use Microdata file consisting of a sample of records from the supplementary questionnaire for reservations and the historic areas of Oklahoma (excluding urbanized areas) is available for $100 per thousand pages. The Census Bureau’s Date User Service Division, Contact Customer Services at (301) 763-4100 for information.

The American Indian, Eskimo, and Aleut Identification Program (AIEAP) was established in 1978 to identify all American Indians, Eskimos, and Aleuts on identified Reservations and in the Historic Areas of Oklahoma (Excluding Urbanized Areas), P.C. 1 (1980), Part 2, Sections 1 and 2 (GPO Stock Nos. 003-024-06435-9 and 003-024-06437-5), are available for $50 each prepaid from the Superintendent of Documents, U.S. Government Printing Office, Washington D.C. 20402.

The 1980 Census was the first to provide information on all reservations. Data from the regular 1980 census questionnaires were published earlier, covering all American Indians, Eskimos, and Aleuts in the United States.

The attached tables show social and housing characteristics of the American Indian, Eskimo, and Aleut populations for the ten reservations with the largest American Indian populations.

Busch lends marketing support

The United Indian Development Association (UIDA) received a $6,000 grant from Anheuser-Busch Companies, Inc. to support its marketing and management assistance, entrepreneurial and financial services programs for American Indians in the Western United States.

"Our organization was established to provide economic opportunities for American Indians," said Stephen L. Stollings, president of UIDA and member of the Luiseno tribe near San Diego. "We view business development as the key to success for American Indians. We don't expect all the people we serve to start their own businesses. However, by having a business or at least being a part of one, they can gain economic independence and self-sufficiency. This is what we strive for."

"We are very proud of the progress UIDA is making for the American Indian community," commented Roy Jasso, Western Region Manager for Anheuser-Busch Companies.

"In California alone, UIDA has assisted more than 800 Indians in establishing their own businesses. This is the type of economic development which Anheuser-Busch supports. We believe that with dedicated planning and a true commitment to one's community, a difference can be made. And UIDA is making this difference for American Indians," Anheuser-Busch has supported UIDA since 1985.

Founded in 1970, UIDA is a non-profit organization with offices located in Phoenix and Flagstaff, Arizona; and in California, in Eureka, San Diego and Escondido, where its headquarters are based.

Anheuser-Busch Companies is the parent company of Anheuser-Busch, Inc., brewer of Budweiser, Michelob and other beers; Campbell Taggart Inc., baker of Rainbo, Colonial and Kilpatrick's breads; Busch Entertainment Corporation, operator of Busch Gardens; and other subsidiaries.

(Taken from the Navajo Times Today)

Kiowa hold successful election

The Kiowa Tribe has elected Hobart, Okla., rancher Glenn Hamilton as its new tribal chairman.

Tribal election board officials said about 600 of the tribe's 1,800 members voted in the election, the third special election since June. Mr. Hamilton received 534 votes and defeated Richard Tartsaha of Anadarko, Okla., Carl Kickingbird of El Reno, Okla., John Enmoodah of Anadarko, J.P. Goombo of Fort Cobb, Okla., and Nona Cutenose, officials said.

Outsted tribal chairman Herschel Austin, who had been defeated in the April 28 election, received 261 votes.

"We will continue to operate the dormitories, but someone else will run the schools," Mr. Swimmer said. "We also plan to get out of promises to provide education made to Indian people in past treaties," he said no, pointing out that 90 percent of Indian students already are educated by means other than the BIA.

The proposal of converting general assistance to some kind of self-help will be modeled on similar programs off-reservation.

People receiving general assistance will be required to plan with a social worker on using these funds for training or skills directed toward ending their general assistance, he added.

"That can take on a variety of forms, depending on the individual," he said. Whatever happens, there will be a goal of avoiding lifetime general assistance checks.

He also is proposing to start charging tuition to students attending BIA Post-secondary schools such as Haskell Indian Junior College in Lawrence, Ks., Southwestern Indian Polytechnic Institute in Albuquerque and the Institute of American Indian Arts in Santa Fe.

Currently students at these schools pay no tuition. Mr. Swimmer wants to charge $50 a semester.

He also wants to require students with postgraduate education grants to agree to spend at least two years in service to a tribe or the BIA upon completing their studies.

"This is a relatively small number," he said. "Between 300 and 400 receive grants each year and some 100 to 150 graduate. With 80-some agencies across the country, we should have no problem finding positions for them."

Swimmer hopes to start implementing some of these proposals by the end of this year.

"We have the authority to do most of this already," he said. "What we need to do is get the support of Indian leaders and get tribes involved."

(Reprinted from the Navajo Times Today)
In your opinion

Dear Editor:

Those individuals who support the violation of Indian treaties and inherent rights have continually been heard in the media, saying that tribal members cannot be United States citizens and citizens of their tribes at the same time. We suggest they take the time to read the Indian Citizenship Act of 1924, which is the basis of their argument. Following is the text of the Act, in its entirety:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, that all non-citizen Indians born within the territorial limits of the United States be, and they are hereby, declared to be citizens of the United States: Provided, That the granting of such citizenship shall not in any manner impair or otherwise affect the right of any Indian to tribal or other property.

Section 2. Provision. Tribal rights not affected. Approved, June 2, 1924.

Reference: Federal Statutes of the United States, 68th Congress, Session 1, 1924, CHAP. 233 – An Act To authorize the Secretary of the Interior to issue certificates of citizenship to Indians. This Act was passed by Congress as an honor to the American Indian, primarily because he has fought for this country in foreign wars. Assuming that the treaty abrogationists can read, even they can see that their citizenship argument is lame and – or deceitful. The fact that tribal members are citizens of the United States as well as their own sovereign tribal nations, and that federal citizenship is issued only to Indians with the specific provision that tribal rights would not be affected.

It is a fact that Indian tribes make excellent neighbors when treated with due respect and dignity. Why not stop trying to rob them of their life work with them instead? We have many common challenges that will best be faced with cooperative effort. Challenges such as the polluting of Puget Sound, uncontrolled urbanization, the nuclear waste repository and the continued restoration of the fisheries resources are good examples. Will we meet these challenges head on, with our coordinated resources and energies focusing on a way that will do some good? Or will this opportunity to “be brothers, after all” slip through our fingers due to racism, bickering and deceiving?

The choice is yours.

Sincerely,

Billie Burke, Jr. Chairman, Northwest Indian Fisheries Commission Olympia, Washington

Dear Sirs:

In reference to the French Connection in the October issue, I would like to add a little more. My father, Louis Vandiver Burns, is the son of Julia Navarre; grandson of Pierre Navarre (MOUNAGO) and Mary Ellen Page; great grandson of Tiffany Frechette (Pierre) Navarre, and KUEHOUKOUAY (Angelique), first white settler in the South Bend, Indiana area, and his cabin still stands in Leeper Park. Pierre died in 1804 and is buried in Cedar Grove Cemetery at Notre Dame University. Angelique died in 1836 of face cancer and was buried in an old tribal burial ground being relocated, perhaps near Cedar Grove.

Their French connection goes back a long way, through Pierre’s father Robert Jr., who was known to the Indians as “The Speaker” due to his great oratorical ability, and to distinguish him from his father Robert Navarre Sr., whom the Indians named as “The Writer,” since he was sent to Fort Ponchartrain (Detroit) as the Royal Notary, thereby superintendent of the fort. He was descended from the marriage of Henri de Albec, King of Navarre, and Marguerite Angouleme, sister of King Francis I, of France. Their firstborn son was born Dec. 14, 1551, and was later Henri IV King of France. Navarre. His brother Jean (John) was born 1555, married Perrette Barat in 1572, and subsequent genealogists are:

SON
Martin Navarre married Jeanne Leclerc, 1593
Jean Navarre married Susanne le Clef, 1623
Antoine Navarre (du Plessis de Bois) married Marie Lallement, 1665
Antoine Marie Francois Navarre married Jeanne Plutto, 1695
Robert Navarre Sr. (the writer) married Marie Lothman dit Barrios, 1734
Robert Navarre Jr. (the speaker) married Mary Louisa Archange de Marseus, 1762.
Therefore, the royal line was not entirely direct, but did come down from the royal family, and the result leaves our family able to trace our French connection through history of French royalty to the 9th century, to France’s Duke Robert the Strong, and with the various marriages made by royalty to other kingdoms and countries, our “duke’s mine” not only has Indian and French, but Anglo-Saxon; Scots; Normans; Russia; Hungary; Nicaea; Bohemian; Italian; Spanish; and many French provinces, and border dude’s and small kingdoms.

My husband and I have been trying to trace our genealogy for some time, but sure do wish we were able to find out more about Pierre’s wife, who we understand was from Pokagon’s village, and was the daughter of an unknown Potawatomi chief. There seems to be several listings of her Indian name in Kes-he-wa, Kuehoukouay, but whichever is correct, if anyone reads this article that can give us more information, we would appreciate hearing from them. We do enjoy the paper, and are beginning to learn more about our Potawatomi brethren and hope to be able to attend a Denver meeting in the future.

Dorothy M. Spencer
506 S. 11th
Rocky Ford, Co. 81067

Gentlemen:
My third great grandfather, Solomon Juneau, was the founder of Milwaukee, Wis. and its first mayor. His eldest son, Solomon, and wife Madeleine, came to Kansas in 1863 and settled in Menoken Township in Shawnee County. Their children were Charles and Leonard Juneau, Julia Lazelle, Josephine, and Bertrand. Mrs. Bertrand’s children married Farley and Holloway. Since we are writing a family history, we would appreciate any information your readers can give us.

Sincerely,

Mrs. Ann Nelson Rudolph
444 NE Emmett
Topeka, KS 66616

In my opinion

By Pat Sulcer

Every month I receive dozens and dozens of newsletters, newspapers and publicity releases from groups across the country: “Economic Development,” “Enterprise Zone” and “Soil and Water” are key phrases repeated over and over throughout the pages of these publications. After years of warnings, the majority of American tribes have figured out that there is no way to beat the capitalists from outside their system. The way to beat them is at their own game, with their own rules, but with a commitment to excellence and dogged determination that has nearly disappeared from mainstream politics and production.

Almost every day there’s news of another tribe pulling off a venture “they” said could never be done. Perhaps all the attention we’re receiving from tax consultants is a measure of our success - albeit, a negative one. More and more we are hearing about “joint ventures” between private enterprise and the Indian tribes, bond issues and multi-million dollar projects and investments. And we are hearing also, about the “instability” of tribal governments and the “risk” of doing business with the Indian tribes. It was bound to happen. The Hatfield and McCoy attitude that has governed so many tribes for so many years is not likely to take Wall Street by storm. To be taken seriously we must act seriously. To be trusted we must act fairly and consistently. To be respected we must act responsibly.

I have been with the HowNiKan nearly four years and have felt the effects of three different administrations (through impeachment, resignation and election). More has been accomplished in the last two years by five Business Committee members methodically working through the problems and working out the solutions together than in any other time in tribal history.

We are a tribe whose elected leaders are respected in business and industry; we are sought out by community leaders and potential developers and investors. We are a tribe that will survive the current economic crisis in this country and the growing apathy of the federal government.

Within the next few weeks the Secretary of the Interior will be soliciting your vote on a proposed Tribal Charter and a constitutional amendment. The charter is a tool — utilized by corporations and municipalities to conduct business. The proposed Tribal Charter has been on the drawing board for years and has finally reached the point of refinement where the Business Committee, Department of Interior and BIA have all agreed it is time to put it to a vote of you - the General Council.

The constitutional amendment is also a tool. If it is passed prospective venture partners will no longer have to wonder if the commitment made today will be thrown out the window by a different Business Committee. They will know who they are doing business with and can rest assured that the specter of a “tribal election” need not concern them - the possibility of one new voice a year is not nearly as frightening to outsiders as the thought of doing business with a whole new majority every other year is.

In 1985, 3,100 tribal members requested ballots for the Secretarial Election on the Tribal Constitution. Only 1,926 cast their vote. There’s too much at stake this year for you to let someone else decide your tribe’s future. Watch your mailbox, request a ballot, and think long and hard on what you want for the future of your tribe.

Page 5
In the past decade, business owned by Indian tribes and individual Indian entrepreneurs across the United States have increased approximately sixfold to an estimated 13,000 enterprises. The range of businesses covers the whole spectrum of private enterprise—farming and ranching, oil drilling and coal mining, service industries, manufacturing, retail businesses, and high technology. This entrepreneurial explosion in Indian country, or near reservations, is strong evidence of the striving of Indian peoples to attain some measure of self-sufficiency and independence. Tribal economic self-sufficiency means not just initiating Indian businesses for job creation, but perhaps more importantly, generating revenues and profits to help fund tribal services, capital improvements, and additional businesses. Tribes can achieve greater control over their economic future by lessening their reliance on outside revenue sources, and thereby insulate tribal economies from the shocks of external events like federal budget cutbacks or a sluggish national economy. Ultimately, economic self-sufficiency will lead to stronger tribal governments and an improved quality of life for the Indian people.

To assist Indian tribes and individuals in their efforts to establish or expand their businesses and move toward economic self-sufficiency, the Indian Reorganization Act of 1934 was signed into law on April 12, 1934. Specifically, this act directed that:

It is hereby declared to be the policy of Congress to provide capital on a reimbursable basis to help develop and utilize Indian resources, both physical and human, to a point where the Indians will be able to establish and run enterprises for the development and improvement of their own resources, and where they will enjoy a standard of living from their own productive efforts comparable to that enjoyed by non-Indians in neighboring communities.

Ten years later, on October 4, 1944, the Indian Financing Act Amendments of 1944 (Public Law 98-449) were added to augment and expand the original legislation. Together, these laws are the basis for providing funds to Indian tribes and individuals for economic development projects and business ventures and for educational purposes.

These funds are administered by the Division of Financial Assistance, Bureau of Indian Affairs (BIA), and are available in the forms of direct loans, in guaranty of non-reimbursable loans. In addition to direct loans, specific forms of financial assistance, the Indian Financing Act and Amendments provide that management and technical assistance be made available to loan or grant applicants for the preparation of loan funding applications and/or administration of funds awarded.

To increase the awareness and understanding of these financial assistance programs and thereby facilitate their use, the BIA’s Division of Financial Assistance has prepared this brochure, containing the following sections:

Brief description of each financial assistance program
Outline of the application procedures for each program
Explanation of the types of management and technical assistance available, and the criteria/guidelines for obtaining this assistance
Description of the key elements of a substantive, comprehensive business plan

Not understanding the significance of the descriptive information on the specific assistance programs, we have included the business planning section to stress the importance of a fully developed business plan as the core of any BIA financial assistance application.

Indian Revolving Loan Fund: As prescribed by the Indian Financing Act of 1944 and its 1944 Amendments, this fund is used to make direct loans to Indian tribes and individuals for economic development projects and business ventures and for educational purposes. There are no limitations on the dollar amount of loans to either tribes or individuals, but the Bureau is obviously constrained by funding authorizations established annually by Congress. For example, in fiscal year 1986, $16 million (a decrease from $18.6 million in 1985) has been authorized for the direct loan program.

Loans may be made to applicants only when, in the judgment of the Commissioner, there is a reasonable prospect of repayment. In addition, applicants must also have demonstrated that they are unable to obtain financing on reasonable terms and conditions from other sources such as banks, the Farmers Home Administration, the Small Business Administration, Federal Land Banks, and Production Credit Associations.

Furthermore, applicants are also required to utilize the Indian loan guarantee program before the direct loan programs.

In considering the eligibility and desirability of projects for a direct loan, potential applicants should note the following parameters:

Eligible Borrowers: Any federally recognized Indian Tribe, organization (at least 51 percent controlled, managed), or individual
Loan Purpose: Essentially for "profit" economic enterprises; loans for housing (purchasing, constructing, improving) or education leading to viable employment opportunities are authorized by approved Indian tribes.

Equity Amount: No limitations by law, although loans to individuals are currently limited to $100,000.

EQUITY Requirements: Minimum of 20 percent of project funding, equity capital meaning cash investment or an unencumbered asset to be used in the proposed business.

Terms of Loan: The maturity of any direct loan will be determined by the purpose for which funds are to be used and the repayment capability of the applicant, except that 30 years shall be the maximum maturity term. Interest rates are determined by the Secretary of the Treasury on a monthly basis.

For further details on these direct loan parameters and application information, please contact the appropriate BIA area or area credit office (refer also to Title 25, Part 101, of the Code of Federal Regulations)

Indian Loan Guaranty Fund: This fund, also established by the Indian Financing Act and 1944 Amendments, is used to guarantee loans made by private lenders to Indian tribes or individual members of tribes for up to 90 percent of the unpaid principal and interest due. In addition, payment of an interest subsidy is also authorized on those loans guaranteed. The interest subsidy is based on need, and is limited to a maximum amount of 25 percent of the face amount of the guaranteed loan.

Two major changes in the loan guaranty program resulted from the 1984 amendments to the Financing Act. The first is that individual Indians (and Natives), who are members of tribes which have tribal credit programs, are now eligible for both the loan guaranty and revolving loan programs. Even so, it will be necessary for these individuals to apply to their own credit program before applying to the BIA for assistance, and furthermore, to utilize the loan guaranty before the revolving line of credit. The second change is that the loan limitation on guaranteed loans to individual Indians has been increased from $100,000 to $350,000.

Like the direct loan program, funding for the loan guaranty program is authorized annually by Congress, and therefore there is no ceiling on the amount that may be loaned. In fiscal year 1985, the Bureau was able to establish a $45 million program, while $20 million for loan guarantees is authorized for fiscal year 1985.

Although similar in most cases to the direct loan program, we list again some of the basic parameters that applicants should consider to determine their project’s eligibility for a loan guaranty:

Eligible Borrowers: Any federally recognized Indian tribe, organization (at least 51 percent Indian owned, controlled, and managed), or individual
Loan Purpose: Economic enterprises that will benefit the Indian reservation economy.

Loan Amount: No limits to tribes or organizations, while $350,000 limitation on guaranteed loans to individuals.

Interest Subsidy: The amount of subsidy varies, and is based on the difference between the Treasury interest rate and the rate charged by the lender; in any case, the total paid out interest subsidy is limited to a maximum of 25 percent of the loan’s face amount. Under current practice, the BIA interest rate for the first two years of construction is usually fixed for the term of the subsidy period (usually the term of the loan), but the Bureau is studying the possibility of a variable rate.

If you need further information on the loan guaranty program, please contact the appropriate BIA agency or area credit office; Title 25, Part 101 of the Code of Federal Regulation also contains details on these parameters and other application requirements.

Economic Development Grant Programs: The economic development grant program was established to provide “seed money” to federally recognized Indian tribes, organizations, and individuals to attract private sector investment and encourage tribal and private equity investment for reservation “for profit” business ventures. In turn, the establishment or expansion of viable business enterprises will contribute to a more stable private sector reservation economy and stronger tribal governments.

In the program, the Bureau awards economic development grants to worthy projects up to 25 percent of the total project cost, such grants not to exceed $250,000 for tribes and $100,000 for individuals. In turn, the applicant must demonstrate the ability to use the grant as leverage for raising matching funds at least three times the grant amount. Additionally, applicants must adhere to other economic development guidelines prescribed by the BIA, namely:

Preparation of a comprehensive, substantive business plan.
A thorough, fully-documented, economic analysis of the project.
For tribal grants, proof of a stable tribal government and separation of the project management from tribal politics.

All of these guidelines will be fully considered in making economic development grant awards. In addition, at least 75 percent of project financing must be raised by the applicant from sources other than the BIA.

To assist potential applicants in applying the 25-75 ratio of a BIA grant to matching investment(s), in a proposed business program, we provide a further explanation of “other matching investments” and also how...
ing a loan or grant from the BIA!

"in kind" contributions can be applied to this 75 percent portion of project
financing. First, however, let’s consider the sources of the project. The
grant program are defined in the federal regulation as tribal funds, investment by
the private sector, loans from private lending institutions, or funds from other
federal/state agencies. A tribe, therefore, can do business with the private
sector in two ways: to raise the 75 percent matching share of the
project cost: Investment, meaning that the private sector will put up
money or goods for a share of the profit and/or ownership of the business,
or, loans, indicating that a bank or other private lending institution may
loan money for a profit/loss or ownership in the business. Concerning
loans, please note that current regulations exclude
BIA direct loans from being counted toward the 75 percent matching
source(s) of project financing. In addition, under the new bureau guide-
lines for direct and/or loan programs from other federal agencies, such as
UDAG and EDA can now be applied as matching sources.

In kind contributions, up to 25 percent of the total project cost, can be
applied to the 75 percent matching portion of project financing. Note, how-
ever, that these in kind assets must be used as an essential part of the pro-
ject, and must be assets which were not previously utilized by the applicant
in the same project. The 25 percent in kind contribution may be comprised
of land up to 10 percent of total project costs, and buildings, equipment, or
raw materials up to 15 percent. Donated time or labor cannot be counted as
in kind, nor can the cost of feasibility studies or project business plans.

To help clarify these economic development grant guidelines and sum-
mmarize the financial structure of an eligible project, we have two hypotheti-
cal business ventures, one with total project costs of $400,000, the other $2
million. In the first venture, the project is eligible for a $100,000 grant, or
25 percent of $400,000; we have also an in kind contribution of $100,000,
$40,000 in land and $60,000 in buildings and equipment. The remaining
$200,000 project cost must come in the form of cash equities. In the
second venture, the project is eligible for a $250,000 grant, or 25 per-
cent of $1,000,000; the $500,000 project cost must come in the form of cash
equity from other, non-BIA sources. In the $2 million venture, 25 percent
of project costs, or $500,000, exceeds the $250,000 grant ceiling and there-
fore other sources of financing must be increased to 87.5 percent of total
project costs. So, in general, all in kind contributions can still be utilized for 25
percent of total project costs or, in this case, $500,000 comprised of $200,000
in land and $300,000 in buildings, equipment, and raw materials. The 62.5
percent balance of project funds, $1.25 million, must be provided in cash
or debt by the applicant.

A final important consideration for BIA economic development grant
awards concerns one of the major project selection criteria, the relative
proportion of the tribal/private sector investment to the
requested grant amount. As a general rule, if an applicant can raise more
than the required 75 percent of project costs, the project will be considered
more favorably than one which raises only the minimum matching share.

For additional information on the economic development grant program,
please contact your BIA agency or area credit office. More detailed
information is also contained in Title 25, Part 286, Code of Federal
Regulations.

Application Procedures: The application procedures for each of the BIA
financial assistance programs - direct loans, loan guarantees, economic
development grants - are generally quite similar. After taking into
account the respective eligibility requirements described in the previous
section, the underlying assumption of the requirements for all three programs,
Of course, is that your project is a viable economic enterprise, and that sub-
stantial work has been completed to assess its feasibility. Accordingly,
this section will first describe the general application process and then line-
out any major differences in the application contents for each program.

Application Process: In submitting an application for BIA financial
assistance, the proper starting point is the Bureau Agency Credit Office,
both to obtain the required application forms and a review of the project
status. Subsequently, when project feasibility has been determined and a
comprehensive business plan has been completed (see last section of the
brochure for more information), the agency office will review the
application for completeness and content, and forward it with recom-
mendations to the appropriate BIA Area Credit Office. At this point, the
area credit officer(s) will conduct a thorough analysis - market, manage-
ment, financial - of the project to determine both its feasibility and its
consistency with Bureau economic development program guidelines.

Assuming that the project has met all eligibility and feasibility require-
ments, the application may be approved at the area office level if the
project falls within area authority. Otherwise, it will be forwarded to the BIA
Central Office for consideration by the Commissioners. In the case of
the economic development grant program, the application may also be
reviewed by an expert panel of business people like the National Alliance
of Business (NAB) to pass on the project and/or suggest ways that it can
be strengthened. Finally, after the last step in the application process is the formal approval of the direct loan, loan guarantee, or grant by the BIA Commissioner, even
though the actual loan/loan guarantee commitment or grant award is
handled by the pertinent area credit office.

Application Contents: As noted earlier, the core of the financial
assistance application is a fully completed business plan. The remainder of
the application contents simply help to summarize the project and sub-
stantiate such items as tribal support, fiscal accountability, and sound
management. In addition, the application must use the prescribed stan-
dard forms for federal financial assistance, as established and required by
the Office of Management and Budget (OMB). Among others, the
Application for Federal Assistance (SF-424) usually must accompany the
application. We highlight below the application contents for each financial
assistance program, but suggest that you contact your appropriate BIA
agency or credit office for full details.

Direct Loans (Indian Revolving Loan Fund): Aside from using the proper
forms supplied by your BIA office, the following items must be included in your direct loan application:

Amount of loan requested
Purpose(s) for which loan funds will be used
Security to be offered
Period of the loan

Assets and liabilities of the applicant
Loan repayment terms / schedule
Applicant’s financial statements
Business plan
Resume of the applicant’s management experience
Organization papers or partnership agreements
Lease agreements

Loan applications for already operating economic enterprises must also include:
1) operating statements, balance sheets, and cash flow statements for the
past two operating years; 2) a current operating statement, balance
sheet, and cash flow statement; and 3) pro forma operating statements,
balance sheets, and cash flow statements that estimate the enterprise’s
operating results for three years after injection of the loan funds into the
operation.

Loan Guarantees (Indian Loan Guaranty Fund): For guaranteed loans,
applicants should deal directly with lenders (in this context and in general,
note that a loan can be made without a guaranty, then none should be
required). Accordingly, the lender will determine the form of the loan
application and must also evaluate the economic feasibility of the business
enterprise. Otherwise, for the most part, the items listed above for direct
loan applications are also required for loan guaranty applications.
Additional items include the loan interest rate, percentage of loan guaranty
(for guaranteed loans), and lender’s loan charges.

Economic Development Grants: In keeping with the stated goals of the
BIA’s grant program, projects must, in addition to the standard
government forms, contain the following information:

Tribal resolution expressing the tribe’s support and approval of the
proposed project (required only if tribal project)
Description of the tribal government organizational structure that
emphasizes the political stability and fiscal responsibility of tribal
operations in recent years (only tribal projects)
Illustration and description of the relationship between the tribal gov-
erning body and the proposed enterprise’s management, emphasizing the
latter’s independence from tribal political processes (only tribal projects)
Project’s relationship to and conformity with tribal long range economic
development goals (only tribal projects)
Project’s work force requirements in management, labor, and technical
expertise for a three-year period, and relationship to the existing reserva-
tion labor force in terms of availability, skill level, and training needs
As with loans, and loan guarantees, the application
must contain a business plan that summarizes the analysis of all factors
affecting the feasibility of the proposed business enterprise.

Management and Technical Assistance: As part of the funding
authorization for the direct loan and loan guaranty programs, the
Indian Financing Act of 1974 and the 1984 Amendments specify that management
and technical assistance be made available to a loan or grant applicant
prior to or concurrently with their request for financial assistance. The
assistance covers all areas of expertise that are required for starting and
effectively managing a business, including all facets of feasibility analysis
(marketing, financing, management), business plan development, and
project startup.

This section, then, describes the types of technical assistance available,
as well as the timing, criteria, and guidelines for obtaining the assistance.
To begin with, a context for the assistance section, the supplementary chart
shows the generalized BIA financial assistance application process overlaid with the points
at which technical assistance is available.

Management and technical assistance for Bureau applicants is available
largely from four sources: the agency or area officials (technical,
financial); local or regional lending institutions; volunteer business
organizations, e.g., National Alliance for Business (NAB) or Service Corps
of Retired Executives (SCORE); and BIA “call contractors” or other con-
sultants. During the value added phase, project development and the related
request for financial assistance - pre-application, application, and condi-
tional approval or disapproval, different levels and/or sources of technical
assistance typically apply, as follows:

Pre-application stage - Generally, in this instance where the applicant
may not have certain data or certain skills to fully develop a proposal, the
starting point for requesting technical assistance is the Agency
Superintendent. He/she will provide staff support, request help from the area office, or utilize assistance from lenders or volunteer business service organizations. In this case, Bureau-provided contractor assistance will usually be exactly what is needed, but if the situation requires, the assistance required is outside Bureau capability or poses time constraints, it is more likely that arrangements will be made for contractor services. Once the consultant services have been arranged, timely and project specific assistance will be provided.

Conditional approval or disapproval - When a loan, loan guaranty, or grant application is approved, the approval may be conditioned on additional technical assistance being provided to enhance the project. At this stage, the Bureau may arrange for any of the four technical assistance sources noted previously. In the event of an application being disapproved, the Bureau will make the decision that the proposed enterprise still has sufficient promise to warrant technical assistance to help in restructuring the project.

From this description, applicants should note that in the beginning stages of the project and/or application process, it is largely the applicant's responsibility to request technical assistance through the proper channels, namely, beginning with the Agency Superintendent. In the later stages, once the application has undergone area or Central office review or has been conditionally approved, the Bureau will usually make the decision whether to recommend and provide technical assistance to the project.

The sum up, management and technical assistance is available to applicants of all three Bureau financial assistance programs - direct loans, loan guarantees, and economic development grants. Generally, however, because of both funding staff time constraints, the Bureau expects that applicants will already have developed the plan beyond the point where the same, i.e., some degree of feasibility will have been determined, before outside technical assistance should be directed to the Agency Superintendent, detailing the need for and the type(s) of expertise required. For further information on the IHA management and technical assistance program, please contact your Superintendent and/or appropriate area credit office.

Business Plan Guidelines: In completing an application for BIA financial assistance, perhaps no other piece of information is as important as a fully developed business plan for the proposed enterprise. The reason for its importance is not just the written document, but moreso, the process and thinking that must go through to develop the plan. By going through this process, prospective owners and managers not only will have a better understanding of potential problem areas, but they can also structure their business to avoid major pitfalls and maximize its inherent strengths. The result will be a business plan that shows clearly and concisely the nature of the new (or expanded) company and its market, the amount of financing needed, sales and earnings forecasts, and the makeup of the management team. In this final section, therefore, we outline the key components of a comprehensive business plan: description of business, market analysis, marketing plan, organization and management, financial analysis, and project implementation plan.

As a preparatory step to formulating and writing the business plan, consider first its context in the overall project development cycle. There are four rather distinct steps in developing a project: venture analysis, feasibility study, business plan, and implementation. The two phases that precede the business plan, venture analysis and feasibility study should be completed prior to writing the actual plan document. In this context and as a general rule, note that it is the Bureau's view that applicants for any form of BIA financial assistance should have performed, at a minimum, a venture analysis for their proposed business enterprise.

Applicants should also realize, though, that the thought and analysis that goes into this "up front" work will eventually comprise key components of the business plan document. For example, the venture analysis, or preliminary feasibility analysis, is a 'first cut' and is used in identifying the key project decision factors to determine whether there are any obvious "knockout" factors that suggest the project would not be feasible. Covering the gamut of project development issues, these factors are typically grouped into several categories, such as: technical, market dynamics, government policy and regulations, environmental, siting and production, economic costs, financing, and implementation.

Both of these phases, then, are integral parts of the business planning process. A process which we consider to be the key to success for any new or expanding business enterprise. To sum up, there are two major reasons why you should go to the trouble of creating a written business plan. First, the process of putting a business plan together, including the thought you put into planning begins to rewrite your business plan in its entirety. Second, the finished product - your business plan - is an operating tool which, properly used, will help you manage your business and work toward its success.

Business Plan Outline: Cover Sheet: Name of business, names of principals, address(es), and phone number. Statement of Purpose: Brief statement of the objectives of the plan or proposal, including the amount, purposes, and benefits of the loan or investment. Table of Contents: Executive Summary: Summarizes major points and findings of business plan sections below.

Description of Business: (A) Business Concept: Type of business (merchandising, manufacturing, or service), status (startup, expansion, or takeover), business form (sole proprietorship, partnership, corporation). (B) Product or Service Description: Proposed new product or service, manufacturing process.

(C) Key Production Factors: Raw materials, utilities, transportation, labor availability, environmental and safety considerations, technical and equipment requirements.

(D) Location and Physical Facilities: Regional, local, and site-specific location; description of existing or proposed facilities.

(E) Status of Current Operations (for expanding businesses): Existing products, current financial status (revenues, profits), employment statistics.

(F) Tribal, Local, Regional Benefits: Revenues, employment increased viability of economic sector.

(G) Relationship to Tribal Economic Development Strategy: Applies primarily to tribal-sponsored projects.

In this section useful are economic and/or photographic illustrations whenever possible and as appropriate to communicate more effectively the nature of your business.

Market Analysis: (A) Market Description: Key market determinants (price, quality, on-time delivery); local, regional, or national/private and/or UND MNI public sector (B) General Market Trends: Overall economic activity (local, regional); product or service-specific market trends. (C) Competition: Competing facilities or businesses (size, location, revenues); basis for competing (e.g., better quality, price, service) (D) Market Projections: Realistic market share and revenue projections, based on A, B and C above (in turn, these become basis for financial statements described below).

Organization and Management: (A) Form of Organization: Corporation, Partnership, Sole Proprietorship, Joint Venture (including ownership, legal, and financial implications) (B) Structure of Financing (Sources of Funding) Equity-cash, in kind grants, syndication proceeds; debt-working capital, long-term debt (Note: in each case, describe the source and terms of financing). (C) Financial Statements: Key Assumptions - e.g., production costs (e.g., labor, utilities, raw materials), product pricing, production volumes (startup and full-scale operations), sales (related to market projections, section III-D), inflation factor. Summary Statements (monthly for year 1, annually for years 2 and 3, except as noted; also include notes of explanation, as necessary) (1) Income Projections (Profit and Loss Statements) (2) Pro-Forma Cash Flow (Balance Sheet) (years 1, 2, 3) (4) Measures of Performance - Interest rate of return, payback periods, return on equity and on total investment, Breakeven Analysis. Deviation and Sensitivity Analyses (as appropriate). Historical Financial Reports - For existing business provide income statements, balance sheets, and cash flow statements for the past two years. Implementation Plan: Description of new and/or expansion project. Supporting Documents: Pertinent technical specifications, letters of intent, copies of leases, contracts, legal documents, personal resumes, job descriptions, personal financial statements, credit reports, letters of reference, environmental approvals and/or waivers, and anything else of relevance to the business plan.

BIA Area Credit Offices: Aberdeen, (605)225-0250, Federal Building, 115 4th Avenue SE, Aberdeen, SD 57401; Albuquerque, (505) 766-3355; P.O. Box 8327, 5301 Central Avenue, Albuquerque, NM, 87198, Anadarko, (405) 247-6673, Ext. 255-254, W.C.D. Office Complex, P.O. Box 368, Anadarko, OK 73005; Billings, (406)657-6390, 316 North 26th Street, Billings, MT 59101; Juneau, (907) 567-4000, 245 East Fourth Avenue, Juneau, AK 99801; Minneapolis, (612)349-3579, 15 South Fifth Street, 10th Floor, Minneapolis, MN, 55402; Muckleshoot, (980)867-2377, 2377 NE 14th Street, Federal Building, Seattle, WA, 98105; Nez Perce, 406)871-5151, Ext. 5348, P.O. Box M, Wind Rock, AZ 85351; Portland, (503) 231-6716, 1425 Northeast Irving St, Portland, OR 97208; Sacramento, (916) 484-4750, Federal Office Building, 2800 Cottage Way, Sacramento, CA 95825; Easton, (703) 235-2371, 1951 Constitution Avenue, Washington, D.C. 20245.
For your information

Smithsonian internships

The Smithsonian Institution is offering five-week internships to 40 students who will graduate from high school this year. Seniors may apply for positions in various departments and offices in the Institution, in areas including archaeology, biology, journalism, photography, history, veterinary science, art, career development, library science and computer science.

Students chosen for the program will receive a living allowance of $500. In addition to their duties as interns, the students will tour sites that many visitors to Washington, D.C., do not see, such as the Organization of American States and the World Bank. As part of the program, the interns will hold seminars to explain to the group their assignments and the functions of the host office.

Acceptance is based not as much on academic achievement as on a demonstrated interest in a particular subject area or career; the program has been designed to enable students to pursue their special interests while working with museum professionals.

In addition to the living allowance, interns who come from outside the Washington area will receive housing in a nearby dormitory. The Institution will also provide their transportation to and from Washington.

Intern '87 will offer two separate sessions of the program: session one from June 7 through July 10, session two from July 12 through August 14.

For an application and complete information, high school seniors should write to: Intern '87, Office of Elementary and Secondary Education, Arts and Industries Building, Room 1163, Smithsonian Institution, Washington, D.C. 20560 or call (voice) (202) 357-3049 or (Telecommunications Device for the Deaf) (202) 357-1696.

Application must be requested by March 16, and completed applications must be postmarked by March 20.

Organization offers graduate assistance

Indian graduate students needing financial assistance should be aware of American Indian Scholarships, Inc. This non-profit organization was recently awarded a $1.6 million contract by the BIA to provide fellowship grants to qualified graduate students. While the organization has been in existence for many years, the new funding will enable it to increase its first-year capital to $50,000 for Indian law students. To be eligible for funding, one must already be attending an accredited graduate school or be employed full-time. For more information, contact Lorraine Edmo, 5106 Grand Avenue, N.E., Albuquerque, NM 87108.

Journalism information available from NAPA

If you are interested in the field of journalism, please contact the Native American Press Association for information regarding Career Day seminars and — or summer programs offered at various Universities. Either call the above number or send a note with your complete name, grade level, courses of interest, name of school, your complete mailing address and phone number. If you are interested in summer programs offered by various universities within the Journalism Schools, please contact the Native American Press Association for information. Either call the above number or send a note with your complete name, years of schooling completed, main course of interest, name of school, your complete mailing address and phone number.

Traditional medicine conference slated

Traditional Indian Medicine, "a sacred way of life and well-being," is a conference which will bring American medicine people from around the nation together April 19-24 in Fresno, California.

The award-winning program presents the philosophies and concepts of Traditional Indian Medicine and how they apply to today's health care system and people of all ethnic backgrounds and professions. Traditional Indian Medicine will discuss how traditional medicine can facilitate the healing process, how people affect the healing process and how modern health care providers can apply the principles of Traditional Indian Medicine.

Recipient of the Catholic Health Association's highest honor, the program began at St. Mary's Hospital and Health Center two years ago to teach doctors, nurses and other health care providers Traditional Indian Medicine philosophies of healing. St. Mary's now employs Comanche Medicine Man Edgar Monetathci Jr. as executive director of their Traditional Indian Medicine program.

Highlights of the six-day conference included a concert by Mescalero Apache Medicine Man and singer-musician A. Paul Ortega, as well as Native American dances and ceremonies.

The full conference fee is $250 before March 18, and $300 following. For Native American, the fee is $150. Scholarships are also available.

The conference is sponsored by Ferral Center of Spiritual Education, California, a nonprofit educational corporation, and St. Mary's Hospital and Health Center of Tucson, Arizona. Nursing credits are available. For further information, call or write Ferral Center, P.O. Box 698, Springville, CA 93265; (209) 339-3945.

Grants programs of interest

An Indian education information service, CoMTeC, is now operating in Washington, D.C. The organization publishes a monthly newsletter that provides up-to-date information on federal and private educational grants programs, Congressional education legislation and other matters of interest in the educational field to Indian educators and students.

Six-month subscription costs $45. Its managing Editor is Georgiana Tiger. CoMTeC is an Indian-owned, nonprofit entity. For further information, or a subscription, write to 1228 M Street, N.W., Washington, D.C. 20005, or call (202) 636-7066.

Education directory

A reference guide to scholarships, job training programs, summer employment, fellowships, loans, retraining programs, internship opportunities, occupation information, employment skills banks, and talent banks for minorities has recently been published. The 348-page publication is called the Directory of Special Programs for Minority Group Members. It costs $25. The guide can be used by students, counselors, employees looking for career advancement, and personnel directors seeking recruits, among others. The same publisher also produces a bi-monthly newsletter called Career Opportunity News. For further information on the directory or the newsletter, write to Garrett Park Press, P.O. Box 190F, Garrett Park, Maryland 20896.

BIA has funds for farmers

The Bureau of Indian Affairs Area Office in Billings has received authority to guarantee $3 million worth of loans to Indian farmers and ranchers in Montana and Wyoming, according to Myron Pease, BIA credit officer.

Pease said that the BIA will provide guarantees as great as 90 percent to private lending institutions willing to give credit to qualifying tribal members. Individual tribal members may borrow up to $350,000 under the program, if they can provide equity of up to 10 percent of the loan and if they have enough collateral to secure the loan.

Application for the loans should be made through local lending institutions, Pease said. The BIA will then apply to the BIA for the loan guarantee. Pease said loan guarantees are normally approved at the BIA office in Washington, D.C. But because of severe financial problems in the agriculture industry, BIA area offices in Billings and Aberdeen, S.D., have been delegated the authority to approve guarantees.

Area office approval will significantly reduce the time it takes to process an application, he said, which makes the program more attractive to local bankers. "I think this will help some of the Indian borrowers who are having problems," Pease said.

Scottsdale pow wow set for April

A pow-wow and Indian arts competition in Scottsdale, Arizona, is being planned for April 17-19 (Easter weekend). It will consist of gourd dancing, drum and teepee contests, a chicken scratch band and dance contest, inter-tribal dancing, arts and crafts sales and awards, a buffalo barbecue, and Indian food sales. The Scottsdale All Indian Days event will be sponsored by the newly formed Scottsdale Native American Indian Cultural Foundation, chaired by Kent Durfee of Durfee Gallery. Persons and businesses wishing to participate may obtain more information by calling Durfee at (602) 946-4226, or the foundation's executive director, Fred Snyder, at (602) 244-8244.

How to vote in a 'Secretarial Election'

Within the next few weeks every tribal member eligible to vote - with a current address on file - will receive a letter from the Department of Interior. This letter will ask you whether or not you would like to vote on the proposed Tribal Charter and constitutional amendment. If you answer in the affirmative, the BIA will then send you a ballot and instructions on how to cast your vote.

Because this election is supervised by the Secretary of the Interior for Indian Affairs, it is called a "Secretarial Election." Please do not confuse it with the Tribal Election - which is held every year on the last Saturday in June.

It is very important at this time in history for you to participate in all elections and referendums concerning your tribe, but it is particularly important for you to participate in any "Secretarial Elections" called for the purpose of adopting documents governing the affairs of the tribe.

When you receive your letter from the Department of Interior, make sure you receive the instructions carefully so that your vote will count.
This animal changed the course of history

The history of the American Indian Horse is a long and colorful one. It is generally agreed by historians that the Spanish brought the horse to the new world (America) in the 1500s. These horses were primarily of Barb, Arabian and Andalusian blood.

The horse was indispensable to the conquest of Mexico by Cortez. Indians of that era had never seen horses and to them the horse and rider team were a godlike being. To try and preserve this belief it was illegal for some years for an Indian to ride a horse, much less own one. However, in time, with the spread of the horse and the Spanish ranchos, the Indian did acquire this “Big Dog” or “God Dog” for their own.

The acquisition of the horse changed the Indian’s way of life, transforming him from a plodding pedestrian to a nomadic hunter and warrior. The horse brought about a culture totally dependent upon itself. Before the coming of the horse, the Indian tribes had used dogs for carrying small portable shelters; after the coming of the horse the portable shelters became large decorative tipis. Hunting took on a different form also. Before the horse the Indians could hunt from horseback, choosing only the most desirable of targets for prey.

Horse stealing between the tribes became the number one sport particularly among the plains tribes (the primary horse tribes). The Comanches, considered by many authorities on Indian life of that time to be the finest horsemen on the Plains, stole horses from their neighbors by the hundreds.

Many religious ceremonies were based on the horse and its contribution to the life of the Indian. One of the most interesting was the horse medicine cult practiced by most Plains tribes. The Oglala Dakota tribe had an elaborate horse medicine cult which included a dance in imitation of horses. The Oglala used horse medicine to influence the outcome of horse races, to cure sick and wounded horses, to calm a fractious horse and to make broodmares have fine foals. Horse medicine men were among the most respected men in the Plains tribes.

Frederic Remington, artist and writer, said of the horse in 1888 (Horses of the Plains, Century Magazine) “One thing is certain; of all the monuments which the Spaniard has left there will be none more worthy than his horse...the Spaniard’s horses may be found today in countless thousands, from the city of the Montezumas to the regions of perpetual snow; they are grafted into our equine wealth and make an important impression on the horse of the country. He has borse the Moor, the Spanish conqueror, the Indian, the mountain man, and the vaquero through all the glories of their careers."

One of the most colorful episodes in the long and colorful career of the Indian Horse was the gathering of the millions of wild Longhorn cattle off the Texas ranges after the War Between the States. They swam every river from Texas to Canada enduring stampedes, tornadoes, hailstorms and freezing blizzards. They did it all while foraging on grass and brush without grain and they came through it ready for more. And most of them weren’t much larger than the Longhorns they drove.

The U.S. Calvary found, in its attempt to conquer the Indian, that the only way to effectively control these people was to take their horses away from them. Repeated instances of complete massacre of Indian horse herds is documented evidence - a mute testimony to the toughness of this breed. They were better than anything the calvary could put up against them.

The Indian Horse has contributed to the making of a number of American breeds: the Morgan, the Quarter Horse, the Saddlebred, the Tennessee Walking Horse are only a few and most of the “color breeds,” trace their ancestry back to the Indian horse: the Paint, the Palomino, the Appaloosa, and the Buckskin to name a few.

This information about American Indian horses has been provided by the American Indian Horse Registry Inc. Additional information may be obtained by writing them at the following address: AHR, Route 3, Box 64, Lockhart, Texas 78644.

Markings Used On Prized War Horses And Buffalo Horses

- CIRCLE EYE - TO SEE DANGER
- CIRCLE OF WAR HORSES
- CIRCLE HORSE - TO SMELL DANGER
- MARKS FOR SHELTER
- MESSAGE OF THE DEAD
- OATH OF VENGEANCE
- FIRE ARROW - ADDS STRENGTH
- WOUNDS FROM OTHER BATTLES
- THUNDER STRIPE - GOD OF OFFENSIVE WAR
- ARROW ON HOOF - SPEED

Sources: Dog Soldiers, Bear Paw & Buffalo Holes by E. G. Halle
Printed Edition by Shelly Maslestep

American Indian Horse Registry Inc.

Bourassa Scrapbook

HowNIKan thanks to Orval and Eileen Adams of Kansas City, Missouri for donating these photographs of their Bourassa relatives to the Tribal Museum. Top: Joseph N. Bourassa, son of Jude and Elizabeth, father of Eleanor Bourassa Ziegler; Center: Elizabeth, mother of Joseph N. and James; Bottom: Jude Bourassa, father of Joseph and James, married to Elizabeth.
Article III

Corporate Powers

In addition to the powers and authorities contained in the tribal constitution, the Business Committee of the Citizen Band Potawatomi Indian Tribe of Oklahoma, subject to any restrictions contained in the tribal constitution and applicable federal statutes, may exercise to the limits set forth in this Article IV and V of this charter, the following corporate powers:

(a) To acquire by purchase, gift, or otherwise, real and personal property, and to sell, lease, encumber, or otherwise dispose of such property.

(b) To borrow money from the Indian Credit Fund in accordance with the provisions of Section 10 of the Act of June 18, 1934 (48 Stat. 584), and Section 6 of the Act of June 26, 1936 (48 Stat. 167), or from any other governmental agency, or other lending institution.

(c) To employ counsel for the protection and advancement of the rights of the tribe or the Incorporated Tribe and its members.

(d) To prevent or restrain the encumbrance of tribal lands, interests in land, or other tribal assets, including assets of the Incorporated Tribe without the consent of the tribe.

The Secretary of the Interior, with regard to appropriation estimates or federal projects for the benefit of the tribe, prior to the submission of such estimates to the Office of Management and Budget or its successor, and to Congress.

(e) To make assignments of tribal land to members of the tribe, to tribal agencies, and to corporations wholly owned by the tribe.

(f) To appropriate available tribal and incorporated funds for public and governmental purposes of the Citizen Band Potawatomi Tribe of Oklahoma, to spend available funds appropriated for the use of the tribe by the United States or any other funding agency, and to invest those funds not needed for immediate expenditure and available for investment in any federally insured investment, or in notes secured by first mortgages, at not more than ninety percent (90%) of appraised value at the time the credit is extended, or located within a jurisdictional area of the United States to which the Citizen Band Potawatomi Tribe of Oklahoma is affiliated.

(g) To purchase, by gift, bequest or otherwise, own, hold, manage, operate and dispose of property of every description, real and personal.

(h) To issue bonds or other interests in corporate property in exchange for trust or restricted Indian lands, or other lands owned by tribal mem-

(i) To engage in any business that will further the economic well-being of the members of the tribe, not inconsistent with law or any provisions of the tribal constitution and this charter.

(j) To engage in any business that will further the economic well-being of the members of the tribe, not inconsistent with law or any provisions of the tribal constitution and this charter.

(k) To acquire by purchase, gift, or otherwise, real and personal property, and to sell, lease, encumber, or otherwise dispose of such property.

(l) To purchase, by gift, bequest or otherwise, own, hold, manage, operate and dispose of property of every description, real and personal.

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(q) To engage in any business that will further the economic well-being of the members of the tribe, not inconsistent with law or any provisions of the tribal constitution and this charter.

(r) To acquire by purchase, gift, or otherwise, real and personal property, and to sell, lease, encumber, or otherwise dispose of such property.

(s) To engage in any business that will further the economic well-being of the members of the tribe, not inconsistent with law or any provisions of the tribal constitution and this charter.

The foregoing expressed delegation of authority is supplemental to and expressive of a portion of the general authorities delegated to the Business Committee in the tribal constitution, and is designed and intended to take advantage of expressed delegations of authority from the Federal Government for tribes organized pursuant to the within noted Acts of Congress. This charter shall therefore be interpreted in accordance with this intent, and shall not be deemed to constitute a limita-

Article IV

Limitations of Corporate Powers

The foregoing corporate powers shall be subject to the following limitations:

(a) No tribally-owned land held in trust by the United States, or subject to any restrictions upon alienation imposed by the United States or any other tribe, may be sold, mortgaged, or otherwise disposed of except pursuant to an Act of Congress, passed by a two-thirds (2/3) vote of the total membership of the Citizen Band Potawatomi Tribal Council and a two-thirds (2/3) vote of those voting at a general council election called for the purpose of approving such action as provided in the tribal constitution.

(b) Any lease, granting permit or timber sale contract covering tribal land shall provide that the person to whom such lease, permit or contract is granted, must conform to regulations issued by the Secretary of the Interior, and the term of such leases shall not exceed the term allowed by Federal law.

(c) No assignment of future income, other than assignments to the United States, shall be made for more than five (5) years in advance, provided, that assignments of future income from specific operations may be made for more than thirty (30) years in advance if such assignment is given to secure a note or mortgage for the purchase or improvement of this specific operation whose income is assigned.

(d) In any attorney's contract hereafter executed by the tribe, the terms of attorneys and the fixing of fees shall be subject to the approval of the Secretary of the Interior, or his authorized representative.

(e) No distribution of corporate property among the members of the tribe shall be made, except out of the net profits of corporate enterprises after corporate debts and due and interest on such debts have been paid, and due consideration given to future expenses.

Article V

Departmental Review of Corporate Acts

Until ten (10) years from the date of ratification of this charter, or such other date as may be fixed pursuant to Article VI, the following corporate acts and transactions shall not be binding upon the Secretary of the Interior or his duly authorized representative:

(a) Any resolution or ordinance governing the making of land assign-

(b) Any lease, granting permit or other contract affecting tribal land, timber, minerals, or other tribal interest in land, unless such contract is revocable at will by the tribe without penalty.

(c) Any per capita distribution of corporate income to members of the tribe, in excess of $200 each in any one year.

Article VI

Extension and Termination of Supervisory Powers

At any time within ten (10) years after the ratification of this charter, any power of review established by Article V may be terminated by the Secretary of the Interior, with the consent of the Citizen Band Potawatomi Tribal Council and the General Council of the tribe.

Article VII

Corporate Rights and Property

Any rights and powers heretofore vested in the Citizen Band Potawatomi Indian Tribe of Oklahoma, not referred to generally, expressly, or by implication in the constitution or charter of said tribe, shall not be abridged, but may be exercised by the citizens of the Citizen Band Potawatomi Indian Tribe of Oklahoma, through the adoption of appropriate amendments to the constitution or charter of this tribe.

Any rights or claims of the Citizen Band Potawatomi Indian Tribe of Oklahoma existing prior to the ratification of this charter shall be in any way impaired by anything contained in this charter. The tribal ownership of unallotted lands, whether or not occupied by any individual or agency, is hereby expressly recognized.

Article VIII

Amendments

This charter shall not be revoked or surrendered except by an Act of Congress. Amendments to this charter, not inconsistent with the tribal constitution, may be proposed by a majority vote of the Business Committee, or by a petition signed by thirty percent (30%) of the adult members of the tribe, provided, that the petition is submitted to the Secretary of the Interior, shall be submitted to referendum vote of all adult members of the tribe entitled to vote, and shall be effective if ratified by a majority vote.

Article IX

Ratification

This charter, when approved by the Secretary of the Interior, shall be effective from and after the date of its ratification by a majority vote of the adult members of the Citizen Band Potawatomi Indian Tribe of Oklahoma, provided, that at least thirty percent (30%) of the entitled voters shall vote.
Citizen Band Potawatomi Tribe; Regular Business Committee Meeting, December 22, 1986

Present: Chairman John Barrett, Secretary-Treasurer Kenneth Peltier and Committee Member Francis Levier with Vice-Chairman Doyle Owens and Committee Member Bob Davis absent. Also present, Tax Commission Director Ed Wilson.

Motion made by Kenneth Peltier and seconded by Francis Levier to waive the reading of the minutes from the previous meeting until the next meeting. Motion passed, 3 in favor and 0 opposed with 2 absent.

Kenneth Peltier made a motion to approve Resolution No. 87-38 authorizing a drawdown of $20,000 of the interest accrued on the 20% set-aside on the Scholarship Program. Francis Levier seconded. Motion passed, 3 in favor, 0 opposed with 2 absent.

Kenneth Peltier made a motion to accept Resolution No. 87-39 appointing Mr. David McCullough as Tribal Court District Attorney. Francis Levier seconded. Motion passed, 3 in favor, 0 opposed with 2 absent.

Motion was made by Francis Levier and seconded by Kenneth Peltier to approve Resolution No. 87-40 to take the Potawatomi share of IMPL funds available by the Bureau of Indian Affairs in the amount of $7,500 and that those funds be set aside for the museum expansion project. Motion passed, 3 in favor, 0 opposed with 2 absent.

A letter was received from the Oklahoma City University concerning the Native American Indian Law Chair. Motion was made by Francis Levier and seconded by Kenneth Peltier to approved Resolution No. 87-41 to provide a letter of endorsement for this matter. Motion passed, 3 in favor, 0 opposed with 2 absent.

Motion was made by John Barrett and seconded by Kenneth Peltier to accept Resolution No. 87-42 to provide a $20 savings bond for all tribal employees as a Christmas present for a job well done. (A total of 75). Motion passed, 3 in favor, 0 opposed with 2 absent.

A motion was made by Kenneth Peltier and seconded by John Barrett to accept Resolution No. 87-43 to authorize Tribal Administrator Francis Levier to notify the Department of Health and Human Services of our official objections and qualifications relating to the charging of interest in penalties on debts owed by the Indian Health Services relative to proposed rules dated Tuesday, November 4, 1986 published in the Federal Register, line 51, No. 213 relates to 42 CFR part 36. Motion passed, 3 in favor, 0 opposed with 2 absent.

Motion was made by Kenneth Peltier and seconded by Francis Levier to accept Resolution No. 87-44 to appoint Elinda McKinney as the Potawatomi Tribal Princess. Appropriation for the princess in the amount of $575 is to be taken out of Public Activity Funds. Any associated expenses beyond the $575 will be matter of consideration for future Business Committee action. Motion passed, 3 in favor, 0 opposed with 2 absent.

Motion was made by Kenneth Peltier and seconded by Francis Levier to accept Resolution No. 87-45 to reimburse CTGP for the carpet installed in the Long Room in the amount of $4,796.24. Bob Davis and Doyle Owens voting by phone. Motion passed 5 in favor and 0 opposed.

Kenneth Peltier made a motion to approve Appropriation No. 87-7 to reimburse General Account for October salaries in the amount of $9,344.24. This is a current appropriation. Francis Levier seconded the motion. Motion passed, 3 in favor, 0 opposed with 2 absent.

Francis Levier made a motion to adjourn the meeting. Motion was seconded by Kenneth Peltier. Motion passed 3 in favor and 0 opposed.

Who is an Indian? Ask your congressman

The question of who is an Indian will once again top the agenda of key senators in Washington, D.C., as the next Congress convenes this month.

The question will be pushed by the incoming chairman of the Senate Select Committee on Indian Affairs, Daniel K. Inouye. The Hawaii Democrat will be pushing the question—as well as his answer—in order to promote the "rights" of native Hawaiians.

Thus, it is likely that the Senate will promote the belief that native Hawaiians ought to have the same rights as members of American Indian tribes.

The message may sound good to the native Hawaiians—Sen. Inouye's constituents—but it rings false in Indian country.

The problem is that native Hawaiians are a minority needing special attention because they are a poorer minority in their own homeland.

That, too, is true for members of Indian tribes. But, there's an important difference: tribes have powers of self-government. Moreover, the powers of self-government were not given to tribes by the federal government; they are powers that tribes have always had, powers retained following peace agreements, or treaties, with the United States.

An Indian is not an Indian because of blood. An Indian is an Indian because he or she is a citizen of a tribal group—a group that has a government and a continuing government-to-government relationship with the U.S.

Native Hawaiians like Hispanics, blacks and other racial minorities, do not have that political thread. Thus, the relationship with the federal government cannot be the same.

We think it's important to remember why Indians are Indians. We hope that the difference will be remembered by the Senate Select Committee on Indian Affairs as it begins its tasks in January.

Exercise your rights as a tribal member - VOTE!