



# POKÉGNEK YAJDANAWA

## THE POKAGONS TELL IT

October 2011

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### Tribal Citizens Celebrate the Opening of Four Winds Hartford

By Jennifer Klemm-Dougherty

On Tuesday, August 30, the Four Winds Hartford officially opened its doors for business. But before the public was allowed to try their luck at the casino, tribal citizens celebrated by attending Pokagon Non-Gaming Family Days and the Pokagon Live Gaming Day.

Pokagon Family Days were held on August 27 and 28, and all ages were welcome to participate in the festivities. Although no gaming took place, citizens and their immediate families were able to tour the new facility and received complimentary dining at Timbers or at an outdoor barbecue. Tribal citizens received a commemorative gift and were entered in drawings for prizes. Fourteen citizens each won \$100 Four Winds gift cards, seven Saturday and seven Sunday. Events included a sunrise ceremony, a Grand Entry, posting of the flags and tribal dances.

On August 29, tribal citizens and a guest over the age 21 were invited to Pokagon Live Gaming Day. In addition to complimentary dining at Timbers or the barbecue, \$100 in instant credit was given to each person. Due to limited seating in the restaurant, many people opted for the barbecue held in a large, air conditioned tent outside.

Jack Williams and his wife, Kimberly, from Niles, Michigan took advantage of the opportunity to see the new casino and walked away with some cash in their pockets. "It is like a mini version of the casino in New Buffalo," said Jack. "This is our first time gambling and we are each walking out with money in our pockets." Jack won \$52 while Kim won \$65.

*Please turn to page 2*



Photo by Samantha Cook

### Kee-Boon-Mein-Kaa Draws Thousands

The 26th annual Kee-Boon-Mein-Kaa contest pow wow drew thousands of people to Rodgers Lake Labor Day weekend. Dancers and drummers from around the Great Lakes and attendees from all over the region sampled native food, browsed for native art and enjoyed each other's company. This year the weekend featured a performance by a native comedian, and by a hoop dancing troupe. Attendees, like the ones pictured above, could learn how to make such cultural items as copper bowls, baskets or shawls.

### Walk Brings Awareness to Importance of Waters

By Andy Jackson, cultural  
associate

Despite some hot and humid weather, the 4th Annual Pokagon Women's Water Walk Friday, September 2 was an event that the community can be proud of. This year, over 40 people, a mix of children, youth, adults and elders, participated to make a record number of walkers.

The temperatures were high, but everyone's dedication came forth. We completed an amazing walk, and had a few blisters to prove it. The walkers were making everyone aware of the importance of keeping our waters clean, and the deep dedication we have to educating our youth of today and for the next seven generations to come.

We held a sunrise ceremony at Gage Street property in Dowagiac that morning. After a breakfast we walked 15 miles from there to the tribal campus at Rodgers Lake. This act of walking honors and prays for the waters of the Pokagon Band homelands, and passes on these teachings to others.

The women's water walk was created in 2008 after a group of native elders came through southwest Michigan during a walk around the perimeter of Lake Michigan. This group walks around a Great Lake each spring to raise awareness about the toll pollution is taking on the water of this region. These elders asked the Pokagon Band women to carry this message, and organize their own water walk.

Igweyek to everyone who helped in making it all come together and special thanks to

- Clarence White for doing the morning ceremony
- Pokagon Band Health Services for water, snacks and a light lunch
- Elders Council representatives and Petey Beohm for driving the cooling van
- Tribal Police for their boat and for traveling alongside us for safety
- DNR's Grant Poole who paddled me to the spring
- Julie Farver for lunch when we were finished

- Pokagon Veterans Anthony Forrester and Matthew Garza for bringing the Eagle Staff
- Maintenance Department for moving our prayer areas
- Youth Council for being such a dedicated group to complete the walk
- Mike Jackson for providing breakfast
- Dawn Cornelius from Oneida Nation for providing the corn mush to feast the water
- Vicki Dowd for giving us spring water to add to ours so prayers from Hannahville were with us too
- Gladys Bybee for wonderful muffins and boiled eggs
- Dowagiac Fire Department for a resting place and cooling station
- Dowagiac Police Department for road stops
- Skylar Ballew, Miss Potawatomi Nation, and her family for being a part of our day

Megwetch everyone and hope to see you all next year!

## Tribal Citizens Celebrate the Opening of Four Winds Hartford with Special Events, continued from page one

“It is always nice to try something different, and this is a lot of fun,” said Kimberly. “We are on vacation this week and thought we would give gambling a try since we had the free credits to use.”

Josh Pepper, husband of tribal citizen Lindsay Anne Pepper, won \$400 playing the slot machines. “I was betting \$3 at a time, and was up just a bit,” said Josh. “The next thing I knew I was looking at triple sevens and thought that had to be a good thing!” Instead of putting his winnings back into the slots, Josh cashed out and intends to put the money aside for purchasing tires this fall. It isn’t the most exciting thing to spend money on, but it is nice that it doesn’t have to come out of the household budget,” said Lindsay Anne.

The casino is located just off of I-94. The design of the building is similar to the New Buffalo facility with a woodsy, natural feel, and features meaningful tribal symbols and artwork—especially near the hearth area. The casino features 500 slot machines where players can bet a penny to \$25. Table games are available for those wishing to play blackjack, roulette, or poker. Before leaving, guests may visit the gift shop to purchase Four Winds merchandise and artwork made by Pokagon artisans.

Citizens who were unable to attend the opening weekend events will still be able to use their free credits until September 30, 2011.



Members of Pokagon Band tribal, elders and youth councils cut the ribbon at the grand opening of Four Winds Hartford. Photo © Walt Bukva.

## Housing Department Helps Make the Dream of Home Ownership a Reality

By Jennifer Klemm-Dougherty

The dream of owning a home may seem out of reach for many people. Since the housing crisis began, banks have been requiring potential buyers to have larger down payments and insisting on higher credit scores in order to secure a mortgage loan. But stricter regulations did not deter tribal citizen Jessica Howell from working toward her goal of home ownership. Jessica turned to the Pokagon Housing Department for guidance and down payment assistance.

Jessica began working with Kim Cushway-Zepeda, a housing occupancy specialist, in 2007. She knew that she could only be on rental assistance for three years, and her goal was to be in a position to buy home before that time was up.



“I really wanted to purchase a home before I turned 30,” said Jessica. “In order to do that, I had to raise my credit score and get my finances in order.”

With help from the Band’s financial empowerment program, Jessica made major strides toward cleaning up her credit and improving her financial situation. She also learned about the types of things that lenders look at when reading a credit report.

“A person needs a credit score of 620 or better to qualify for down payment assistance,” explained Jessica. “I took the classes, and I learned a lot about how to improve my credit and personal finances.”

Becoming a homeowner was very important to Jessica, and it took years of hard work and perseverance. “I knew I was investing in my future” said Jessica. “When I was renting, I felt like I was throwing my money away, but now I am earning equity.” Jessica and her husband, Darrell, and twins Ethan and Emily Ketchum are thrilled with their new home. The house sits on two acres, and they hope to own horses within the next five years.

Since closing on the house, pictured below, on July 15, Jessica and her family have been settling into their new home. While home ownership brings new challenges to life, Jessica welcomes the responsibility. “It is great not to have to rely on a landlord to fix things,” said Jessica.

Having gone through the program successfully, Jessica offers a piece of advice to other citizens hoping to own a home down the road.

“Keep up on your bills!” said Jessica emphatically. “The electric company reports to the credit bureaus every month, and being late really reflects in your credit score. Also, never go to cash stores for money.”

Through the Pokagon home ownership program, Jessica was given a 20 percent down payment and another three percent to cover the expense of closing costs. If her family stays in the house for 10 years, the loan will be completely forgiven.

The home ownership program grants eligible Pokagon Band citizens down payment assistance up to \$30,000 and will cover closing costs up to \$2,500.



Find out more at [http://www.pokagonband-nsn.gov/Homeowner\\_Programs.aspx](http://www.pokagonband-nsn.gov/Homeowner_Programs.aspx)



### Pokagon Band Department of Education K-12 Program's "Let's Try it!" Series

#### Let's Try . . . STEM!

STEM stands for Science, Technology, Engineering, and Math, all very valuable skills for our students to sharpen. STEM reaches for the “Oh, THAT’S why it works!” responses in fun and challenging ways. Join us for this first step into STEM with Dr. Amanda Serenevy, Executive Director of the Riverbend Math Center, based in South Bend, IN.

**When:**  
Saturday  
November 5, 2011  
1–3 pm

**Where:**  
Pokagon Community  
Center

27043 Potawatomi  
Trail  
Dowagiac, MI

*This is an invitation to K-12 Pokagon and JOM Children and Their Families.*

*Please call Connie to register—  
269-782-0887 or 888-330-1234.*

## Head Start Year Off to a Great Start

The Head Start open house was held on Thursday, September 1 and had an excellent turn out. Thanks to all of the families for attending. The first day of school was on Tuesday, September 6. Both classrooms have 19 children with a mix of three and four year olds. The program accepted 38 children for the 2011-2012 school year, and is currently full.

We would like to give a special thanks to Audrey Huston, Margaret Rapp and Jean Mollett for the generous donation, with which we purchased some furniture and materials for the center. Chi migwetch!

We would like to welcome Ms. Jennifer Edelberg to the Head Start Staff. Ms. Jennifer will be filling in for Mr. Paul while he is out on medical leave. Mr. Jennifer will be driving Bus #6 and working in Classroom #1 with Ms. Carrie.

We are accepting applications for the waiting list. Children must be 3 years of age by December 1, 2011 to be eligible. Applications must be returned with proof of all household income, proof of TANF Assistance (if applicable) and a copy of the Tribal ID. If you are interested, please contact the office and we will mail you a pre-application. Please contact Sarah Hyatt at the center at (269) 783-0026 or (866) 250-6573 toll free, with any questions about

enrollment for the upcoming year or to have a pre-application mailed to you.

School days are Monday-Thursday from 8:30-2:30. Transportation provided in limited areas with central pick-up and drop-off locations. We serve a nutritious breakfast, lunch and afternoon snack. Potawatomi language and culture is incorporated throughout each day. The program does accept children with disabilities.

The program is always looking for volunteers. You do not have to have a relative attending the program to be a volunteer, anyone can be a volunteer for the program by spending time at the center, storytelling, craft activities, chaperoning field trips, riding on the bus, helping with the language and culture and many other ways. The program also runs male involvement activities for fathers, step-fathers, grandfathers, uncles, big brothers, cousins, etc. This is a great way for the men to get together and spend time with the children. If you are interested, please call to discuss your ideas and availability.

Donations are always greatly appreciated! Items that we are always looking for: Play dough, wet wipes, outdoor play toys, sidewalk chalk, bubbles, glue sticks, Lysol wipes, art supplies, Ziploc bags (quart & gallon size), hats & gloves



Head Start students arrive on their first day of school.



Kai Willis and friend get ready for preschool.

### Upcoming Events/Closures

**October 17, 2011** Celebrating Home (Home Interior) Fundraiser begins!

**October 20, 2011**  
Last day for parent visits.

**October 27, 2011**  
Family Fun Night from 6-8.

**November 4, 2011** Last day for the Celebrating Home (Home Interior) fundraiser.

**November 9, 2011**  
Lifetouch Picture Day at 9:30.

**November 11, 2011** Head Start office closed in observance of Veterans Day.

**November 24-25, 2011** Head Start closed in observance of Thanksgiving.

### Happy Birthday to you!

**Jaden Kusch** October 3, 2011  
Happy 3rd Birthday!

**Stephen Yeager** October 18, 2011  
Happy 3rd Birthday!

Ms. Linda Guthrie October 18, 2011  
Happy Birthday!

Braylan Parker October 22, 2011  
Happy 4th Birthday!

Mason Servis November 12, 2011  
Happy 4th Birthday!

Cole Clay November 3, 2011  
Happy 3rd Birthday!

Ms. Pam Keller November 14, 2011  
Happy Birthday!

Mrs. Tia Parker November 18, 2011  
Happy Birthday!

Mrs. Sarah Hyatt November 26, 2011  
Happy Birthday!

## October Student Spotlight

### Academic Excellence Award Mekhi Brown

Mekhi, a third grader at Hunt School in Jackson, Michigan, was nominated by his mother, Renee Brown. A once-struggling student, Mekhi is now excelling in school. He attended Summer School the majority of the summer, and brought home nothing but good reports. Mekhi has worked hard to reach the third grade reading level. Great job Mekhi, keep up the good work!

### Extra-Curricular Excellence Award Kassidy Wesaw

Kassidy (pictured at right), a sixth grader at Otsego Middle School in Otsego, Michigan, was nominated by her father Jason M. Wesaw. Kassidy had an excellent summer softball season. Kassidy was a member of the traveling Hurricanes Fastpitch Softball Organization, which played games in Michigan and Indiana. She batted .385 with 4 doubles, 14 RBIs, and stole 31 bases in 27 games (wow!). She was also a virtual brick wall while fielding her position at third base. Great job Kassidy, keep playing hard!



## Pokégnek Yajdanawa

*Pokégnek Yajdanawa* is the monthly voice of Pokégnek Bodéwadmik, the Pokagon Band of the Potawatomi. Citizens are encouraged to submit original letters, stories, pictures, poetry and announcements for publication in *Pokegnek Yajdanawa*. Submissions are subject to the established guidelines.

The deadline for citizen submissions for the newsletter is always the 14th of the month. Please send items for publication to:

Pokégnek Yajdanawa  
Box 180  
Dowagiac, MI 49047  
newsletter@PokagonBand-nsn.gov

## Department of Education Updates and Announcements

### A Nation that Reads

We are getting close to our goal of 2011 books. As of September we have 1750 books read, which means the pizza party is just around the corner. Active participants will receive a t-shirt and be signed up for a drawing when our goal has been met. We will celebrate reaching our goal with a pizza party and ice cream bash. Keep up the good work and get those books turned in!

### Parent Expo

Saturday, October 22, 10 a.m.—3 p.m.

Pokagon Band Community Center, 27043 Potawatomi Trail, Dowagiac, Michigan

We will have workshops, parent resources, activities, giveaways and lunch.

For further information, call Connie Baber (269) 782-0887 or email [connie.baber@pokagonband-nsn.gov](mailto:connie.baber@pokagonband-nsn.gov). This event is open to all parents/guardians of Pokagon Band and JOM students. You are invited to bring family members, but children must be accompanied by an adult at all times.

### Have You Signed Up for K–12 Programming for 2011–2012?

K–12 Program registration is open; have you registered your child? The Department of Education is ready to help you. It only takes a couple of minutes for the forms, and you can download those from [www.pokagonband-nsn.gov](http://www.pokagonband-nsn.gov) or get them at the time you are registering. You walk out with school supplies in a bag for your student.

### JOM Reimbursements for 2010 – 2011 School Year Now Available

The Department of Education is already processing 2011–2012 School Supply Reimbursements. The forms are online and in the Mishawaka and Dowagiac offices. Remember to include the original receipts.

Do you have a high school junior or senior? They have other educational expenses that can be covered through the High School Success Reimbursement: College Entrance fees (ACT/SAT – the High School Success pays for one ACT/SAT test); College Application fees (up to \$100); and the basic graduation cap, gown, and tassel. We can also provide the students with career testing, information about scholarship opportunities, and information about vocational training. We want to help with the transition from high school so feel free to call (888) 330-1234 and (269) 782-0887.

### New Tutoring Centers

Kindergarten–12 grade public school students who make C- or below in the core subjects of math, language arts, science, and social studies, or with special needs, could qualify for tutoring through the K–12 Program. We have a group of talented adults, both education associates and tutors, ready to help your child. When possible, we will work with the students during their school day. After school tutoring will take place at a location in Dowagiac, Hartford, Niles, and Mishawaka, with parents providing transportation. A review process prior to placing children with tutors includes evaluating grades and needs, and contacting the family and the school. Permission for communicating with the school staff is vital, so make sure you mark “accept” on the release form included in the K–12 registration. Every effort is made to place the children with the most need first, so get the request for tutoring in as soon as possible. If you have any questions about this valuable service, please contact Conrad Church, K–12 resource specialist, or Penny Brant, education coordinator, at (269) 782-0887 and (888) 330-1234.

### Adult Opportunities Day

November 19, 10 a.m.—3 p.m.

Pokagon Community Center, Dowagiac, Michigan

The Department of Education, in its goal to provide resources for all tribal citizens, presents a day of opportunities for adult tribal citizens. We want you to know that your goals are important to us. You help to shape our tribal community. Please join us to learn about current available resources and to help shape future resources.

Workshops focusing on:

Resume building

Non-traditional careers

Interview preparation and mock interviews

Financial Empowerment

Scholarship orientation and scholarship resources for Native Americans

Healthy eating, healthy lifestyles and stress relief

Informational booths highlighting:

Pokagon Band Higher Education Scholarship

GED/ Adult Education Lab (NEW Program)

Pokagon Band Vocational Scholarship

The Pokagon Band Technology Stipend

Pokagon Band Apprenticeship Program

Community Resources

Tribal Development Program

Mentoring Opportunities

Healthy Lifestyles

Pokagon Band Student Rental Assistance

Pokagon Band College Internship

Also included in the day's activities are games, individual meetings with Department of Education staff on how to meet your educational goals and door prizes.

This event is open to all Pokagon Band adult tribal citizens. You are invited to bring family members, but children must be accompanied by an adult at all times. For program details please contact Connie Baber at (888) 330-1234. More info is also posted on the tribal website.

### WANTED: Book Reviews

Have you read a good book lately? Would you like to share your thoughts on a recent read? The Pokagon Band Department of Education would like to invite you to submit a review of any book that you have read. Book reviews are welcomed from all tribal citizens, young and old. Your review should be 150 words or less. They should include author, title, suggested age (grade) level, as well as a general review. Please send your reviews via email: [connie.baber@pokagonband-nsn.gov](mailto:connie.baber@pokagonband-nsn.gov), fax: (269) 782-0985, or mail: Department of Education, 58620 Sink Road, Box 180, Dowagiac, MI 49047.

## Native Foster Parents Needed

Our traditions tell us the most sacred beings among our Anishnabe people are our children and our Elders. Our children have just come from being with the Creator in the Spirit World, and our Elders are facing the West on their way to the Spirit World to be with the Creator again.

As a Tribal nation, we recognize our responsibility “to provide for the welfare, care and protection of the children,” through our Child Protection Code. “The care and custody of the Pokagon Band children are vital to the continued existence and integrity of the Band, as such the welfare of its children is of paramount importance to the Band” says our Family Welfare Commission Ordinance.

There are no words in the Potawatomi language for the term “foster parents.” Native people have had to adapt, and the use of this term is now a necessity. Sometimes within our family framework there is turmoil and our children suffer. Some of our children need care and protection. Do you have in your spirit and your home a place for a child who needs a temporary family? Have you ever thought about being a foster parent? We realize you will have many questions about foster parenting and we urge you to contact our Social Services Department at 269-782-8998 and ask for Mark Pompey, Director, or Kathleen McKee, our Indian Child Welfare Worker.

### Pokagon Summer Youth Interns Build Job Skills

The Pokagon Summer Youth Internship Program provided summer employment experiences at the administration offices for nine students from July 11 to August 4. The youth learned employability skills, such as following directions, completing tasks correctly and on-time, displaying initiative, interacting with other employees and supervision, attendance and punctuality, proper appearance and dress for their work situation, conduct and attitude, and personal growth on-the-job. The youth learned specific job, technical and general office skills associated with their department placement, such as copying, filling out a timesheet, assisting in a classroom environment, assisting the elders, assisting with customer service, lifting, organizing, mowing, and assisting in a kitchen. Fifty-five percent of the students had a perfect attendance, and overall there was a ninety percent attendance rate.

Thanks for a job well done to the students and the staff involved!



Brody Race challenges Traci Henslee (out of the photograph) to a match of cup stacking at the youth internship end of the season picnic, while Penny Brant and Ernest Lucia cheer them on.

### Life Skills Program Brings Kids Closer to Their Tribe

Seventeen year-old Nicholas Moore wasn't familiar with the Seven Grandfather Teachings before, but now he understands that humility, love, respect, bravery, wisdom, honesty and truth are part of his heritage, and something he can look to as he moves into adulthood. The same is true about certain native medicines like sage and sweet grass and their uses.

Moore, a senior at Countryside Academy in Benton Harbor, was one of ten Pokagon youth who participated in a life skills program this summer with the staff of the Department of Social Services. The program was suggested by Chief Judge Petoskey as a means to strengthen the link between Pokagon youth and their tribal community. The program curriculum was designed by Desiree Dunomes, Family Services worker for the Department of Social Services. Additional support for the program came from the Family Welfare Commission.

Ten teens participated in the Life Skills Program. The curriculum included such topics as values clarification, self assessments, and discussions on rules and responsibilities. The group met twice a month over the summer at Rodgers Lake. Each week, a member of the tribal community spoke to the youth about different topics including: the importance of sacred medicines and water; drumming,

dancing and language; history and the clan system; gender roles; sovereignty and the tribal governmental structure. Participants also took trips to Michigan Adventure and a miniature golf park.

"The discussion about the clan system was particularly good, because it helped as an anchor for value systems," said McKee. "It showed the kids what role they traditionally would play in the Band."

The kids recognized the impact as well. For Nicholas Moore, he made new friends he plans to keep in touch with. Twelve year-old Andrea Skoda loved hearing about the traditions.

"It was interesting to hear from our elders," she said. "I want to bring back these traditions in my life, like drum circles. They need to be brought back, because we are a nation."

"We had kids who had never participated in a tribal event," said McKee. "You could see the connection by the end. We hope to continue the program, to connect kids with their tribe as a source of positive influence and socialization."



**Pokagon Band of Potawatomi Indians**  
Department of Language and Culture



**Native Nations Youth Council**

This month's cultural activity will take place the second weekend of October, Saturday the 8th and Sunday the 9th. We will be tanning hides with Mimi and Richard Rice. We will start at 10am on both days. This is a messy job so it is recommended that you wear old clothing and bring something to change into afterwards. The activity will take place in Andy Jackson's Barn at 33701 Middle Crossing Rd., Eau Claire MI, 49111.

The Business Meeting will be held on Saturday October 22nd in the Finance Conference room located in the Administration Building.

- ⇒ Sr. Youth Council will meet from 11am-12pm
- ⇒ Lunch will be at 12pm -1pm
- ⇒ Jr. Youth Council will meet from 1pm-2pm

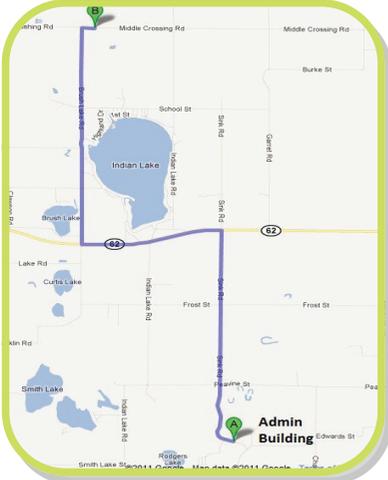
October

**Jr. Youth Council**— Meetings and activities are open to Tribal Citizens or JOM students in the 7th-12th grades.

**Sr. Youth Council**— Meetings and activities are open to any Tribal Citizen 18-24 years old.

**Contact Information**

Katy Morseau,  
Youth Cultural Coordinator  
(269) 462-4254 office  
(269) 783-6773 Cell  
katy.morseau@PokagonBand-nsn.gov



Pokagon Band of Potawatomi Department of Language and Culture

## Brain Tanning Workshop With Richard and Mimi Rice



**Date:** October 8th & 9th, 2011  
**Time:** Starts at 10:00 am  
**Location:** Andy Jackson's Home  
33701 Middle Crossing Rd.  
Eau Claire, MI 49111

**Contact Information:**  
Andy Jackson, Cultural Specialist  
**E-Mail:**  
Andy.Jackson@PokagonBand-nsn.gov  
**Phone:**  
(269) 462-4261

Everyone is invited!  
If you are interested in learning about Nishnabek life ways, then you are welcome to attend.



Please join us for a hide brain tanning workshop with Mimi and Richard Rice. This is a messy job so it is recommended that you wear old clothing and bring an extra set of clothes to change into afterwards.



## Informational Meeting Planned for Mno Bmadsen's Agricultural Initiative

Join Mno Bmadsen Thursday, October 13, at 6:30 p.m. at the Community Center to discuss the future of the Pokagon Band's agricultural land. The Band has 1,700 tillable acres available for agriculture use. Mno Bmadsen, the economic development enterprise of the Band, is considering creating a self-sustaining agriculture business or businesses that can provide revenue, jobs and, in collaboration with the tribal government, food for tribal citizens. Opportunities exist for future employment or entrepreneurship, and many resources and funds are available for tribal citizens wishing to enter agriculture on their own.

Robert Gardner, an agricultural economist working with the Native American Institute, and Barbara Norman, MSU Michigan Food & Farming Systems program assistant, will discuss options available for tribal citizens to start their own operations.

For more information contact Mike Kasper (269) 783-4111 or Robert Gardner (517) 927-4503.

The Marathon station in Sister Lakes, Michigan is up and running, and tribal citizens can now purchase Michigan state tax exempt fuel. Sarah Ramos, pictured getting her change from the station's manager Raghwinder Singh, was the first citizen to receive the discount at the new location September 7.



*Outdoor Elements*, a nature show produced by the South Bend public television station WNIT, will feature a segment about the Band's efforts to restore a section of the former Grand Kankakee Marsh in North Liberty, Indiana. The episode will air in the spring. Above, the show's host Evie Kirkwood, interviews Mark Parrish, the Band's director of natural resources.

## Pokagon Pennant Project

Attention Pokagon college alumni: You worked hard for your college degrees, now let the Department of Education brag about your accomplishments!

We have decorated the department halls with the pennants of colleges from where our citizens graduated, and the names of the alums.

Football season is now in full force with lots of college rivalry. Go Broncos! Go Spartans! Currently

Western Michigan is in the lead with seven tribal graduates and Michigan State is in second place with six tribal graduates. Grand Valley and Indiana University are tied in third."

We need your help. If you have received a higher education degree, please contact Connie Baber at (888) 330-1234 or by e-mail [connie.baber@pokagonband-nsn.gov](mailto:connie.baber@pokagonband-nsn.gov).



Photo © Ed Schipul

Life is a delicate balance

**Your flu vaccine protects me. My flu vaccine protects you.**

When you get your flu vaccine, you can keep yourself healthy **and** keep from spreading the flu. Protect the circle of life.

For more information, visit <http://www.flu.gov>

CS212299-0

A flu clinic will be held October 3 through November 18 by appointment only. Beginning the month of September, the influenza vaccine will be offered at all clinic visits.

Please call Pokagon Health Services today to make your appointment: (269) 782-4141.



Pokégnek Bodéwadmik • Pokagon Band of Potawatomi

## Vaccines for Adults: You're Never Too Old to Get Vaccinated

You never outgrow the need for vaccines. The specific immunizations you need as an adult are determined by factors such as your age, lifestyle, high-risk conditions, and previous immunizations. Throughout your adult life, you need immunizations to get and maintain protection against: flu, tetanus, diphtheria, pertussis, shingles, pneumococcal, and HPV.

**Influenza:** The flu season is upon us again. Every year in the U.S. an average of 36,000 people die from complications of the flu. It is highly recommended that everyone get their seasonal flu vaccine each year. While you yourself may not ever get sick, you still can be a carrier of the virus to others who are not as healthy as you, including older family members or very young children. Most susceptible are babies younger than six months who cannot yet get this vaccination. All household members or close contacts, including daycare workers, babysitters of young babies, or new parents or grandparents should get the vaccine to protect the children.

The Department of Health Services will be providing seasonal influenza clinics for all tribe citizens and their non-tribal household contacts. You will need to call ahead for appointments to receive the vaccine. Look for the first clinics beginning in October.

As we provide the seasonal influenza vaccine to all citizens and immediate household family, CHS will not reimburse for this vaccination administered by any outside providers.

**Pneumococcal:** You need a dose once you are over 65 years old or if you are age 2 to 64 years old and are a smoker or have certain chronic medical conditions, like diabetes, COPD, asthma, chronic heart disease, heart failure, chronic liver disease, or alcoholism.

### Tetanus, diphtheria, pertussis (Td, Tdap)

Tetanus boosters have been recommended every ten years to prevent "lock jaw" after injury or exposure from deep cuts or accidents. Adacel, a newer agent, has been recommended to be used as one of the booster injections to protect our small children from pertussis or "whooping cough." The CDC and American College

of Obstetrics and Gynecology recommend all mothers receive one dose of Adacel just after birth to protect newborn babies from the risk of death due to pertussis infection. Ask your doctor for Adacel vaccination prior to discharge if you have not already gotten it.

### Zoster (shingles)

If you are age 60 years or older, you should get this vaccine now to prevent the debilitating pain with shingles infection.

### Human papillomavirus (HPV)

It is recommended for young women aged 11 to 26 years can protect themselves from this virus that can be associated with cervical cancers by getting Gardasil vaccination. The vaccine is given in three doses over six months. It is also now recommended that young men aged 11 to 26 years will benefit from protection against genital warts.

Ask for your vaccination updates at your next physician check-up, or call Pokagon Health Services immediately to make your appointment for flu clinic vaccinations starting October 1. Call (269) 782-4141 for appointments.



The Pokagon Band's marsh restoration effort in North Liberty, Indiana now includes wild rice, which grows in wetland conditions and has been part of the native food for centuries. A group of citizens and staff recently planted 1,200 pounds of wild rice seed on several Band properties. Not only will it be eventually harvested for food, but the rice helps the health of the wetland, supporting lots of waterfowl and fur-bearing animals and improving water quality.

Pokégnek Bodéwadmik  
Pokagon Band of Potawatomi



Pokagon Health Services

## 2011 Men's Health Fair

**Thursday, October 6, 2011**  
**3:00 p.m. – 7:00 p.m.**

<p>Flu &amp; Pneumonia vaccines Health information Pharmacy display Hearing Screening T-shirts Gift bags*</p>	<p>Raffle prizes Massage therapy Soft hand treatment Smoke vision screening Recovery support booth Educational booths &amp; displays</p>
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### Come join us!

Dr. Sherburn will be available for physical assessments by appointment only so please call ahead.

Make an appointment to come in and have your fasting labs done two weeks prior to the health fair. When you get your results at the health fair, you will receive a raffle ticket.

The more health screenings or information you receive, the more raffle tickets you receive to win prizes. You must attend the health fair to win.

**For more information, please call Susan Gundersen**  
**(888) 440-1234 ext 343**

\*While supplies last

See more at the South Bend Tribune video/photo essay  
<http://www.southbendtribune.com/news/sbt-pokagons-work-to-reestablish-wild-rice-near-north-liberty-20110919,0,917628.story>

## Community Financial Empowerment Program Sponsors First Ever Pokagon Band Native Business Expo

**What:** Pokagon Band Native Business Expo

**When:** Oct. 27–28; Friday Noon – 4:00 p.m and Saturday 9:00 a.m.– 1:00 p.m.

**Where:** Pokagon Band Community Center  
27043 Potawatomi Trail, Dowagiac, MI (\*See right)

**Why:** 1) To showcase Native entrepreneurs and Native businesses – entrepreneurs will have the chance to promote their businesses  
2) The Pokagon community, along with the general public, will have to chance to support Native and tribal owned businesses

### Are you a Native business owner? If so, this event is for you.

- promote your business by displaying your wares
- develop new customers
- meet other Native entrepreneurs
- register for upcoming business development workshops
- connect with business development agencies
- list your business on a new Tribal Citizen Business Registry
- pick up “Business Plan Pro” a business planning software program

Not a Native business owner? This event is still for you!

- meet Native entrepreneurs and learn about their various businesses
- find out what you can do to support Native entrepreneurs
- explore the possibility of starting or expanding your own business
- register for upcoming business development workshops
- collect good information to share with Pokagon family members and friends

Guy Dumas, Chief Executive Director, Wasauksing First Nation, Canada, will present the keynote address. Guy is a pragmatic idealist with over 25 years dedicated to business and entrepreneurial development. His expertise is championing innovative ideas into reality. He will also speak about what’s called the “crowded bucket syndrome”—a self-defeating behavior sometimes seen in Native communities of individuals pulling each other down rather than helping each other accomplish a common goal.

\*The tribe’s new Community Center is located adjacent to the tribe’s housing development off Dailey Rd, which is just south of the intersection of Dailey and Mathews Streets, past Southwestern Michigan College about 500 feet. Follow the yellow signs. If lost, call Val Janowski (269) 591-1938.

### Register Now for First Ever Business Development Workshops

The Department of Housing’s Community Financial Empowerment Program is partnering with area business development agencies to sponsor several series of workshops!

1. The first series, called “Ca\$hing In on Business Opportunities,” will be presented on Tuesday evenings from November 1 thru December 20 from 6:00 – 8:30 p.m. in Dowagiac at the Community Financial Empowerment Program’s new offices, 415 E. Prairie Ronde St. Presenters will be Mark Thomas and Joanne Davidhizar, Innovation Specialists, Michigan State University’s Extension program.
2. The second series, “Core Four” will be presented on Thursday evenings starting November 3rd from 6:00 – 8:30 p.m. in Hartford at the Hartford Community Center, 15 S. Maple St. Presenters will be Bob Jones and Margaret Adams, Cornerstone Alliance.

Registration is required for both series of workshops and will be on a first come, first served basis, as class size is limited. Contact Val Janowski, Community Financial Empowerment Advisor, to register: 269 591-1938 or Valerie.Janowski@pokagonband-nsn.gov.

#### Culture

- 10/8 & 10/9 | Hide Brain Tanning with Richard & Mimi Rice, Andy Jackson’s House, 10am
- 10/14 & 10/15 | Community Wellness Gathering, Community Center, Friday 5pm-9pm, Saturday 9am-5pm

#### Drumming

- 10/5 & 10/26 | Men’s Drumming Teaching Cabin, 6-8pm
- 10/5 & 10/26 | Women’s Hand Drumming, Tribal Lodge, 6-8pm

#### Language

- Mondays | Elders Language Class, Elders Hall, 10am-12pm
- 10/12 | Language Workshop with Frank Barker, Tribal Lodge, 6-8pm
- 10/27 | Language Workshop with Kim Wensaut, Tribal Lodge, 6-8pm

#### Native Healing

- 10/17-10/19 | Jake Pine, Teaching Cabin, 9am-12pm & 1-5pm
- 10/19 | Co-ed Sweat Lodge with Jake Pine, Teaching Cabin, 6-8pm

#### Native Nations Youth Council

- 10/8 | Cultural Activity, Hide Brain Tanning, Andy Jackson’s House, 10am
- 10/22 | Business Meeting, Finance Conference Room, Sr. YC - 11am, Lunch 12pm, Jr. YC - 1pm
- 10/30-11/4 | NCAI, Portland, Oregon

#### Pow Wows & Festivals

- 10/21-10/23 | Hunting Moon Pow Wow, Milwaukee, WI

#### Traditions and Repatriation Committee

- 10/24 | Monthly Meeting, Admin. Bldg., Finance Conf. Rm., 6 - 9pm

#### Conferences

- 10/20-10/23 | Algonquian Language Conference, Ann Arbor, MI

#### Upcoming Events

- 11/19 | Fall Spirit Feast, Community Center

## October 2011 Department of Language and Culture

Pokagon Band of Potawatomi • 32142 Edwards Street, Dowagiac, MI 49047  
(269) 462-4296 • Teresa.Magnuson@PokagonBand-nsn.gov



Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3 Elders Language Class	4	5 Men's and Women's Drumming	6 Men's Health Fair	7	8 YC & Cultural Activity; Hide Brain Tanning with Richard & Mimi Rice
9 Hide Brain Tanning with Richard & Mimi Rice	10 Elders Language Class	11	12 Language Workshop, with Frank Barker	13	14 Community Wellness Gathering	15 Community Wellness Gathering
16	17 Elders Language Class; Native Healing	18 Native Healing	19 Co-ed Sweat Lodge; Native Healing	20 Algonquian Conference	21 Hunting Moon Pow Wow; Algonquian Conference	22 YC Business Meeting; Hunting Moon Pow Wow; Algonquian Conference
23 Hunting Moon Pow Wow; Algonquian Conference	24 Elders Language Class; Trad. & Rep. Meeting	25	26 Men's and Women's Drumming	27 Language Workshop, with Kim Wensaut	28	29
30 YC - NCAI	31 Elders Language Class; YC - NCAI	1 YC - NCAI	2 YC - NCAI	3 YC - NCAI	4 YC - NCAI	5

## Potter Finds Success Selling Beautiful, Functional Pieces

**By Jennifer Klemm-Dougherty**

Three years ago, life changed considerably for tribal citizen Kathy Getz Fodness. Facing unemployment, Kathy returned to the pottery studio after many years and began creating. She has found great success in selling her pieces at the Four Winds Casino gift shops and a gallery in South Bend, Indiana, along with making commission pieces.

Kathy was first introduced to making pottery in her high school art class. After a long hiatus, she returned to the pottery studio and her passion for the craft was ignited once more.

“Since I had the time to devote to pottery, I decided to spend my time doing something that I love,” said Kathy.

The Four Winds Casino gift shop has provided Kathy with an opportunity to sell her pieces. “The sales have been incredible!” exclaimed Kathy. “I like to describe my pottery as beautifully functional. I create ordinary, useful forms and bring them to life with color.” Kathy considers herself to be more of a craftsman than an artist. “I focus on

function, and I believe that it leads to more sales,” explained Kathy. “People can justify purchasing a piece of pottery that will look beautiful on a shelf but can also be put to work on the dinner table.”

In addition to selling her work at the Four Winds gift shops in New Buffalo and Hartford, she was asked to be a supplier for tribal art to decorate the hotel rooms. Her work is also available at CircaArts, a juried gallery located in South Bend, Indiana.

Kathy does not currently have a website featuring her work, but hopes to have one in the future. “That is the first question I am asked,” said Kathy. “For right now, I would rather focus my time and energy on creating new pieces.”

Not only has pottery given Kathy a chance to earn money, but it has been therapeutic. “I have received enormous support from our tribal community, and wonderful encouragement from other artists.” Kathy utilizes the pottery studio at the South Bend Museum of Art to create her pieces.

“One thing I have learned is that just because I may not be pleased with the way a piece turns out, that does not mean that others won’t love it,” explained Kathy. Beauty is in the eye of the beholder, and the taste of each buyer is unique. There was an occasion where a piece did not turn out the way Kathy intended, and she did not plan on selling it. But other potters raved over it, and she decided to put it for sale in the gift shop. “I was surprised to see that it was the first piece that sold!”

Kathy strongly believes in the value of art therapy because it is good for the mind, body, and soul. “I would love to see the Pokagon Band form a partnership with the South Bend Museum of Art to offer an outlet to our citizens both young and old,” said Kathy. “Pottery is a wonderful creative outlet, it is good for arthritic hands, and everyone has the ability to do it.” Should a tribal program for art therapy be developed, Kathy would welcome the opportunity to mentor others in the craft.



Kathy Fodness at the potter's wheel.

## What is Identity Theft? National Protect Your Identity Week is October 16–22

Financial Identity Theft occurs when an imposter gains access to personal identifying information (PII) and uses it for personal gain. This could include: unauthorized use of someone's credit card; new lines of credit, loans, and mortgages; new accounts, account takeover, or checking/debit fraud; and tenancy and/or utilities.

**Governmental Identity Theft** could be defined as when a thief uses another person's PII to obtain employment, governmental services, benefits, or IRS refunds, to name just a few. This type of identity theft has a significant and far reaching impact on its victims. For instance, the victim finds out when their tax return is held by the state or a court orders wages withheld from the victim.

**Criminal Identity Theft** occurs when the thief provides someone else's PII to avoid law enforcement scrutiny and/or criminal arrest, or child support. Perpetrators often use a false identity because they could not pass a required background check and they may use false identities to avoid escalation of charges due to previous probation or parole.

**Medical Identity Theft** occurs when a person uses someone else's PII without legal authority or victim's consent, to obtain medical services or goods, or to make false claims for medical services or goods. Medical identity theft frequently results in erroneous entries being put into existing medical records, and can involve the creation of fictitious medical records in the victim's name.

**Corporate Identity Theft** is the unauthorized collection, transfer, replication, or manipulation of a business's identifying information for the purpose of committing fraud or other crimes (ANSI).

A new term being used is assumption. Assumption is defined as when the imposter, or criminal, is using the victim's identity for multiple purposes such as employment, medical and financial identity theft. Essentially, this person has "assumed" the victim's entire public identity.

Common Ways Identity Theft Happens:

Identity thieves use a variety of methods to steal your personal information, including:

1. Dumpster Diving. They rummage through trash looking for bills or other paper with your personal information on it.
2. Skimming. They steal credit/debit card numbers by using a special storage device when processing your card.
3. Phishing. They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. Hacking. They hack into databases or steal business records to get customer PII.
5. Old-Fashioned Stealing. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

Source: Federal Trade Commission

Go to [www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org) to 1) find a “Protect Your Identity Week” event near you, 2) take an ID quiz, 3) learn about steps to take for victims of identity theft and 4) read consumer tips.

## Chairman's Column

Hello everyone.

For those who attended the grand opening of Four Winds Hartford, I'm sure we shared the same pride and excitement in opening a new property, owned and operated in its entirety by the Pokagon Band. The celebratory events were well attended and our management team stated it was the smoothest opening they had experienced. That is a credit to the entire team involved in the design, development, construction, and management of the operation. This project, while small, has given Tribal Council the confidence and experience necessary to continue to move the Band into the future when the timing is appropriate. Hartford is performing above expectations. It is too early to make a judgment, but even after the opening attendance and play continue to be strong. Additional parking lots are under construction to beat the winter season.

The Council is deep into the budget-setting process for the next fiscal year. Based on the current state of Congressional bickering and a national election in the next year, the economy continues to fluctuate. Council is trying to take all of that into consideration as the next budget is developed. We are basically looking at zero growth and maintaining current levels until some certainty is seen economically.



We have discussed this previously, but everyone may not be aware that under the new financing we have more freedom and flexibility in determining monthly per capita amounts. By that I mean we work from a fixed amount of approximately \$1,667,000 per month, which equates to our current monthly amount. The quarterly numbers are also fixed with a built-in increase annually. Beginning with the November payment, we will spread the quarterly amount into the three monthly payments. This will cause the number to increase from roughly \$150 each month to roughly \$350. The amount will stay until the February or March payment, when there should be a slight increase based on the increase in the quarterly amount. This will continue to be discussed at quarterly finance meetings so that everyone understands the difference between the previous

financing, where we had no flexibility, and our current financing, where we have flexibility. Council is in agreement that increasing the monthly amount is the right thing to do at this time. Council will continue to review options to assist with improving the quality of life of our citizens.

In closing, my door is always open and my phone is on. If you are in the area, stop in and say hello.

## Who's Pushing Our Buttons? Why We Overspend & What You Can Do To Better Manage Your Money

Spending behavior is complex and many of us have never considered why we spend money the way we do. Come learn the many influences that impact spending habits, such as the proliferation of consumer goods, the media, advertising, society, friends, family, and easy credit. This free workshop helps you understand your money personality—are you a hoarder who likes to save, budget and prioritize? A spender who likes to spend? A planner? A dreamer? A

merger? Separatist? A risk-taker? Or a risk-avoider? Or some combination of these? You'll also learn strategies to better control spending.

Some such strategies include: 1) stay clear of spots where you know you'll overspend, 2) take a timeout—create a policy for yourself that says, "I will always wait two weeks before buying an item. I will think before I buy." 3) shop with a list, 4) track your money 5) Call a friend for support to help redirect your thoughts away from buying.

Once you have some of the basic tools to evaluate your spending, you can make more informed decisions about whether to spend or whether to save. Citizens who are unable to attend can request that a booklet "Why We Buy: the Psychology of Spending" be mailed to them.

Why We Buy: the Psychology of Spending—A workshop on personal finance for all adult Pokagon Band tribal citizens, spouses/partners and parents of Pokagon Band minor

children.

Same workshop topic, presented three different times to accommodate different schedules:

**Tuesday, October 18**  
10:00 a.m.–12:30 p.m.

**Tuesday, October 18**  
6:00 p.m.–8:30 p.m.

**Saturday, October 22**  
10:00 a.m.–12:30 p.m.

New location: 415 E. Prairie Ronde St., Dowagiac, Michigan (the former National Copper Products building on the corner of Prairie Ronde and Rudy streets)

Entrance on Louise St. on west side of building – look for yellow signs

Each workshop will begin with a short cultural presentation. A light meal will be served beforehand. All participants will receive a nice cultural gift of their choosing from the giveaway table. Parents are asked to arrange their own child care, if needed.

Come join other Pokagon citizens in this fun, interactive workshop to learn how to sharpen personal finance skills. Every month a different topic on personal finance will be offered.

For questions, comments or to register for a workshop, contact Val Janowski, Community Financial Empowerment Advisor, Department of Housing: (269) 591-1938, Valerie.Janowski@pokagonband-nsn.gov.



Pokagon Band of Potawatomi  
Department of Language and Culture

## October Language Workshops

We are honored to invite Frank Barker (Gun Lake Potawatomi) and Kim Wensaut (Forest County Potawatomi) to join us for October's language workshops. On October 12th, Frank will teach the class fun and interactive games that incorporates Potawatomi language. Then on October 27th, Kim will join us to share a lesson designed around Dgwagek (Fall). Light refreshments will be provided. We hope you can join us!

**Dates:**  
**Frank Barker's Class**  
Wednesday, October 12th  
Topic - Potawatomi Language Games

**Kim Wensaut's Class**  
Thursday, October 27th  
Topic - Fall (Dgwagek)

**Time:** 6:00 pm - 8:00 pm

**Location:**  
Tribal Lodge  
58620 Sink Road  
Dowagiac, MI 49047



**Everyone is Invited!**

If you are interested in learning about Nishnabe life ways, then you are welcome to attend. This event is not exclusive to Pokagon citizens.

**Contact Information:**  
Teresa Magnuson, Director of L&C  
(269) 462-4296 office • (269) 783-6372 cell.  
Teresa.Magnuson@PokagonBand-nsn.gov

## Women's Hand Drumming

## Men's Drumming

Pokagon Band of Potawatomi  
Department of Language & Culture



**Dates:**  
Wednesday, October 5, 2011  
Wednesday, October 26, 2011  
**Kim Wensaut will be leading the ladies in drum practice on the 26th where she will be sharing new songs and teachings.**

**Time:**  
6:00 p.m. - 8:00 p.m.  
**Location:**  
Women - Tribal Lodge  
Men - Teaching Cabin  
Rodgers Lake Campus  
58620 Sink Road  
Dowagiac, MI 49047

Drumming classes are offered to share drum teachings, practice drumming and singing, and to learn songs. The ladies will learn hand drum songs and are encouraged to wear a long skirt. John T. Warren is leading the men's class where participants will practice on a pow wow drum and learn pow wow songs. A sharing feast will follow, so please bring a dish to pass. We hope you can join us for drumming, singing, food, and friends. All ages are encouraged to participate.

**Everyone is Invited!**  
If you are interested in learning about Nishnabe life ways, then you are welcome to attend. This event is not exclusive to Pokagon citizens.

**Contact Information:**  
Andy Jackson, Cultural Specialist  
E-mail: Andy.Jackson@PokagonBand-nsn.gov  
Office: (269) 462-4261

## Career Opportunity with Chi Ishobak, Inc.

Position Description: Loan Officer

### JOB SUMMARY

The Loan Officer is responsible for underwriting, originating, closing, and monitoring the portfolio of loans in accordance with Chi Ishobak Loan Policy. The Loan Officer underwrites, structures, closes, and collects loans, and provides business technical assistance to business owners and entrepreneurs, regardless of whether they will apply for a loan. The Loan Officer prepares all documents necessary for submission to the Loan Committee for their review and action on the loan request. The Loan Officer's tasks are undertaken to meet loan production goals, satisfy lending and portfolio management policies, and minimize legal and financial risk to the organization. The position works closely with the Executive Director, the Loan Committee, and outside lenders to support the organization's operations, growth, and mission.

**REPORTS TO:** Executive Director.

**SUPERVISIONS:** None.

### DUTIES AND RESPONSIBILITIES

#### Lending

- Respond to loan and technical assistance inquiries in a timely, responsive, and respectful manner.
- Conduct due diligence, including detailed financial analysis, on loan requests and prepare credit memos and recommendations under established loan policy guidelines.
- Coordinate and conduct timely loan closings, to include negotiating terms, preparing commitment letters, reviewing due diligence items, ordering and reviewing loan documents and disbursements.
- Maintain credit quality by monitoring borrower compliance with loan covenants and repayments, analyzing financial statements and other borrower reports, making site visits and collateral inspections as needed, and performing risk rating under Chi Ishobak' established loan policy.
- Implement collections, write-off, and recovery activities as needed to minimize losses.
- Participate in information sessions and other marketing activities including meeting with potential referral sources.
- Maintain current borrower information in DownHome Loan Manager and the loan files.
- Work with the Executive Director to insure electronic loan payments are received and posted, and batching payments are all completed in a timely manner.

#### Business Technical Assistance

- Provide individualized business technical assistance to any individual, group, or business involved in the creation or expansion of a business by tribal citizens of the Pokagon Band of Potawatomi by assessing business plans, analyzing financial statements and pro formas, and providing practical, sound advice to strengthen the proposed or existing business and to help the client overcome obstacles to business success.
- Assist clients with personal financial management and credit repair as needed.
- Deliver group business training, marketing presentations, and community outreach, including meeting with potential referral sources.
- Actively seek out and share information about current economic and business trends, government regulations, and accounting procedures.
- Provide accurate and timely reporting on individual technical assistance and group training activity to Executive Director.
- Solicit evaluations and feedback on training and counseling provided and participate, with the Executive Director and other staff, in revising curriculum and presentations as needed.

#### Internal and External Relations

- Develop and maintain positive relationships with banks, CDFIs, lending partners, educational institutions, technical assistance providers, and community collaborators to further Chi Ishobak' mission and purpose.
- Coordinate with other tribal departments and organizations to work with tribal citizen referrals for IDAs and other services.
- Participate in strategic planning, budget and proposal development, new employee orientation, and other organizational activities.
- Participate in organizational, departmental, and outside training and education to increase and improve skills.
- Additional job-related duties as assigned by the Executive Director.

#### MINIMUM QUALIFICATIONS AND REQUIREMENTS

- Associates Degree (Bachelor's Degree preferred). Two years experience in lending is preferred. Must demonstrate strong financial skills, an understanding of lending and small business operations. A familiarity and understanding of the Pokagon Band of Potawatomi, other Native American communities, tribal government, and

Community Development Financial Institutions is preferred.

- Demonstrated understanding of small business management, financial statements, and business planning.
- Working knowledge of the financial and marketing challenges that small business owners experience.
- Demonstrated ability to prepare clear, accurate, and well-organized written and financial reports and to communicate verbally in an effective manner.
- Demonstrated ability to develop and maintain positive relationships with people from varied cultural, economic, and educational backgrounds.
- Capacity to prioritize and manage multiple responsibilities while ensuring credit quality and exceptional customer service.
- Demonstrated commitment to community development, low income communities, and the Native American Community.
- Proficiency in commonly used software programs, including Microsoft Office Professional Suite 2010. QuickBooks Pro 2011 proficiency preferred.
- Proficiency in internet research techniques.
- Must be willing to submit to a background check (includes credit report) and drug screen upon hire.

#### Other

Special consideration will be given to Native American applicants and applicants with experience working with Native American organizations and/or Tribes. Community Development Financial Institution and/or Economic Development experience preferred.

#### Compensation

Salary commensurate with applicant's experience and educational background.

To apply, please submit your resume and cover letter electronically by 5:00 p.m. on Friday October 14.

#### Contact Information:

Alan Fricke, Executive Director  
P.O. Box 117  
Dowagiac, MI 49047  
(269) 783-4157  
(269) 783-4159 Fax  
Alan.fricke@ChiIshobak.org

## Pokagon College Students: Look for Chance to Attend NCAI Conference

Keep an eye on your mail box, because you will soon be receiving a letter regarding the upcoming National Congress of American Indians conference. The conference will be held in Portland, Oregon October 30 through November 4. NCAI is a great opportunity for students to network with students and leaders from other tribes and learn about national native issues. Tribal Council will be sponsoring two college students and the Department of Language and Culture's Youth Council program will sponsor individuals from the Senior Youth Council. If you are interested and would like to attend as a Pokagon Band college student representative, please submit a one page letter of interest to Katy Morseau, youth cultural coordinator, at [Katy.Morseau@PokagonBand-nsn.gov](mailto:Katy.Morseau@PokagonBand-nsn.gov), by October 7. For more information call, (269) 462-4254.

## Board of Directors Vacancies | Chi Ishobak, Inc.

Chi Ishobak, the Pokagon Band Community Development Financial Institution (CDFI) is accepting applications for vacancies on its board of directors. The formation of Chi Ishobak was approved by Tribal Council in September 2009, and it was incorporated on September 28, 2009.

Chi Ishobak has a five member board with one of the positions reserved for a member of Tribal Council. It has regular monthly meetings which meet at Chi Ishobak's offices. It also has several internal committees such as the Loan Committee, Funding Committee and Monitoring and Evaluation Committee that meet as needed. Currently there is no stipend for the board or its committees, however expenses such as mileage are paid.

Community Development Financial Institutions operate under the U.S. Department of Treasury. They are intended to promote small business development, homeownership, and personal and family financial independence in low to moderate income communities. Individuals and families in these communities are typically the least likely to be able to access conventional bank credit, and the national CDFI Program is intended to help provide capital in these communities to encourage family advancement and economic development.

CDFIs have proven to be successful in other Native American communities throughout the country. Chi Ishobak's goal for its initial programming is to promote small business loans for Pokagon Band members, and to apply for certification with the Department of Treasury within 24 months.

Board members being sought are individuals with experience in banking, lending, small business development, business ownership, and household financial development and are especially encouraged to apply.

If you are interested in applying to be a member of the Chi Ishobak's board of directors, please submit your resume along with a one-page letter with your name and contact information stating your interest in the position and summarizing your relevant experience. Please send the resume and letter of interest via fax, email, or mail to:

Chi Ishobak, Inc.  
Tom Topash, Secretary/Treasurer  
PO Box 117  
Dowagiac, MI 49047  
Fax: 269-783-4159  
tom.topash@pokagonband-nsn.gov

## Elders Council Business Meeting | September 1, 2011

**MEETING CALLED TO ORDER:** Jeanette Mollett, 11:02 a.m.

**INVOCATION:** Clarence White

**ROLL CALL:** Jeanette Mollett, P, Clarence White, P, Audrey Huston, P, Member-at-Large, Ruth Salvidar, P. Also in attendance, Petey Boehm, Lynn Davidson.

**AGENDA:** The Elders credit card is being changed from American Express to 5/3 Bank. Too many problems arose with American Express. A sample was shown of the polo shirts and the shirts. A vote was taken as to the color of the polo shirts; light blue was the chosen color. Six wanted white, 13 wanted yellow, nineteen wanted light blue.

**ADDITIONS TO THE AGENDA:** Faye Magnuson asked if half of the 50/50 monies could be used to purchase items for the veterans that are in the hospital in Battle Creek, Michigan. A vote was taken and we will donate to the veterans that are hospitalized. A list was given as to the items that are needed. This is the money we have of this date.

**NEW BUSINESS:** Members felt that a \$10.00 deposit was too small, Elders Council will look this over and possibly change it to \$25.00. This is only for trips, not MIEA. Procedures will also be set up for the trips.

**OLD BUSINESS:** Still have not heard about the Indianapolis trip. Still don't know when the busses will be received.

**MINUTES:** The August minutes were read, Clarence moved to accept the minutes, Jeannie supported, (4) yes, approved.

**TREASURER'S REPORT:** Audrey moved to accept the Treasurer's report, Jeannie supported, (4) yes, approved.

### ANNOUNCEMENTS:

Language classes are held every Monday at Elders Hall, 10:00 a.m. – 12:00 p.m.

Active Living classes will start September 9, 2011, 10:00 a.m. – 12:00 p.m.

**SEPTEMBER BIRTHDAYS:** Bob Moody, Rita Yount, Tom Wesaw Jr. Jenny White, Myrna Wiggins, Tom Parrish, John Morseau, Morris Lewis, Brenda Brown, Robert Grant, Louis Wesaw, Diana Jacobson.

**SEPTEMBER ANNIVERSARIES:** Bill & Shirley Sigfrids, 55 years.

**ADJOURNMENT:** Jeannie moved to adjourn, Audrey, supported. (4) yes, Adjourned at 12:02 p.m.

## Department of Language and Culture

### Native Healing with Jake Pine

**Date: Monday - Wednesday**

**October 17-19, 2011**

**Time: 9:00-12:00p.m., 1:00-5:00p.m.**

**Location: Teaching Cabin, Rodgers Lake**



# Native Healing

Co-ed Sweat Lodge

**Date:** Wednesday  
October 19, 2011

**Time:** 6:00p.m.

**Location:** Teaching Cabin

Jake Pine and will be visiting our community for Native healing and a co-ed sweat lodge. Please call Andy Jackson to set up an appointment.

• Individual appointments: Monday-Wednesday (please bring tobacco).

### Contact Information:

Andy Jackson, Cultural Specialist  
Office: 269-462-4261  
E-mail: Andy.Jackson@PokagonBand-nsn.gov

### Everyone is invited!

If you are interested in learning about Nishnabek life ways, then you are welcome to attend. These events are not exclusive to Pokagon citizens.

## ELDERS LANGUAGE CLASS

POKAGON BAND OF POTAWATOMI  
DEPARTMENT OF LANGUAGE & CULTURE

# October

### Dates:

Every Monday  
October 3rd  
October 10th  
October 17th  
October 24th  
October 31st

### Time:

10:00 am - 12:00 pm

### Location:

Elders Hall  
53237 Townhall Road  
Dowagiac, MI 49047

Elders language classes are taught by Pokagon Potawatomi citizen, John Winchester. John uses the 200 Words to a Community Project's resources to teach beginner level Potawatomi language. New and seasoned students are welcome to attend.



### Contact Information:

Teresa Magnuson, Director of Language & Culture  
(269) 462-4296 office • (269) 783-6372 cell.  
Teresa.Magnuson@PokagonBand-nsn.gov

### Everyone is invited!

If you are interested in learning about Neshnabek life ways, then you are welcome to attend. This event is not exclusive to Pokagon citizens.

## Per Capita News

The Enrollment Office needs for the following individuals to update their addresses so that these payments can be mailed. If there is an X in the column(s) by your name, you have either a Christmas check and /or per capita payments due to you. Please contact Beth Edelberg in the Enrollment office at (269) 782-1763 or Julie Farver in the Finance Department at (269) 782-8998.

Enrollment #	Name	Christmas 2009	Christmas 2010	Monthly Per Cap
83	John Dylan Watson	x	x	x
406	Michael Lynn Hewitt	x	x	x
434	Thomas Charles Abercrombie	x	x	x
857	Peter John Ramirez	x	x	x
1445	Michael David Bush	x	x	x
1446	Bobby Marcus Haynes	x	x	x
1506	Michaela Lynne Canard	x	x	x
1533	Louie Benedict Jackson		x	
1986	Christian M Cobb		x	
2457	Lindsey Ann Alexis		x	x
2475	Brandie S Antisdal		x	
2510	Michael A Barr	x	x	
2795	Edward Francis Cushway	x	x	x
4227	Scott Brewer Jr		x	x
4321	Tiffany M Ragland		x	

## Per Capita Direct Deposit & Tax Withholding Forms

For those tribal citizens receiving per capita checks in the mail and who do not have direct deposit, enclosed with your check you will find a direct deposit and a tax withholding form. These will be included with your check every month until we achieve 100% direct deposits.

The tribe is currently in the planning stages of having mandatory direct deposit for per capita checks. In the case of individuals not being able to set up a bank account, the tribe will be offering a cash card on which the per capita checks will be loaded onto every month. Please keep in mind this is still in the planning stages. We are making efforts to give everyone a chance to set up a bank account of your choice and on your own.

As always, the tax withholding form is not mandatory although highly suggested as per capita payments are subject to federal and state taxes. The tribe only withholds federal taxes with a completed form, state taxes are the responsibility of the citizen.

If you have any questions, please call the direct per capita phone line at 269-462-4209 or 269-462-4200 or toll free 800-517-0777. The per capita phone line and my extension both have lengthy messages listing various per capita information. Please leave a message and I will return your call as soon as possible.

Once you turn in a direct deposit form and as long as I receive it by the 15th of the month, the information will be entered into the system and the first month is always a test run to the bank, so the check will still be mailed to you. The following month, as long as I do not receive any errors from the bank, will be direct deposit. As earlier stated, you will continue to receive the two forms in with your checks every month. If you have completed a form, no need to fill out another one.

## Attention 18- to 20-Year-Olds | Per Capita Information

It is that time of the year when high school seniors are graduating from high school or individuals may be completing their G.E.D. If you are at least 18 years old and have achieved either of these you are now eligible to receive your monthly per capita checks. All you have to do is send a copy to the Enrollment office. You may either mail or fax this. The address to mail to is:

Pokagon Band of Potawatomi  
Attn: Enrollment Office  
P O Box 180  
Dowagiac, MI 49047  
OR fax to: (269) 782-1964

## Citizens Missing Social Security Numbers

According to Pokagon Band records, the following tribal citizens have not provided the Band's Enrollment Office with their social security number. In accordance with the Band's Revenue Allocation Plan, per capita payments are paid to those citizens whose name appears on a list of eligible citizens approved by the Tribal Council. The Tribal Council approves the list of eligible citizens in November of each year. In order for a citizen's name to appear on the list of eligible citizens, individuals must provide the Band's Enrollment Office with his or her social security number.

If your name is listed below, please provide the Enrollment Office with your social security number. If you fail to provide your social security number, your name will not appear on the list of eligible citizens in November 2011 and you will not receive per capita payments for the following year.

If you have any questions regarding this, please feel free to contact Julie Farver at (269) 462-4200.

83	John Dylan Watson	4028	Andrew Lee Martin
857	Peter John Ramirez	4442	Mason Tyler Currey
1446	Bobby Marcus Haynes	4443	Kailyn Ashley Currey
2085	Alexander James Arnold	4444	Zachary Daniel Currey
2457	Lindsey Anne Alexis	4445	Joshua Austen Currey
2895	Alexandra Marie Sardeneta	4634	Vanessa Ann Clark
3910	Mekhi Karon Brown	4752	Grace Kay-Marie Pompey
3931	Alexis MaKayla Doorlag	4867	Issac Cole Sardeneta

## Per Capita Important Dates

Deadline to receive Changes/updates/additions Received by Finance Department	Checks mailed out on	Check date Direct deposits in accounts
Friday, October 14, 2011	Thurs, Oct 27, 2011	Fri, Oct 28, 2011
Friday, November 1, 2011	Tues, Nov 22, 2011	Wed, Nov 23, 2011
Thursday, December 15, 2011	Thursday, December 29, 2011	Friday, December 30, 2011
Friday, January 13, 2012	Monday, January 30, 2012	Tuesday, Jan 31, 2012
Wednesday, February 15, 2012	Tuesday, February 28, 2012	Wednesday, February 29, 2012
Thursday, March 15, 2012	Thursday, March 29, 2012	Friday, March 30, 2012
Friday, April 13, 2012	Thursday, April 26, 2012	Friday, April 27, 2012
Tuesday, May 15, 2012	Wednesday, May 30, 2012	Thursday, May 31, 2012
Friday, June 15, 2012	Thursday, June 28, 2012	Friday, June 29, 2012
Friday, July 13, 2012	Monday, July 30, 2012	Tuesday, July 31, 2012
Wednesday, August 15, 2012	Thursday, August 30, 2012	Friday, August 31, 2012
Friday, September 14, 2012	Thursday, September 27, 2012	Friday, September 28, 2012
Monday, October 15, 2012	Tuesday, October 30, 2012	Wednesday, October 31, 2012
Monday, November 5, 2012*	Tuesday, November 20, 2012	Wednesday, November 21, 2012

\*Please note that in November the deadline to receive changes is November 5, this is due to time limitations on all the events that occur at this time of the year.

The document must be received by October 15 in order to make it on the November check run. Anything received after October 15 will be processed on the check run for December. If you have any questions please call the direct per capita phone line at (269) 462-4209 or (269) 462-4200 or toll free (800) 517-0777.

## monday

3

Buffalo Lasagna  
Garden Salad  
Yogurt W/ Fruit Cup  
Garlic Bread

10 **language**

Pork Steaks  
Baked Potato  
Asparagus  
Tomato Salad  
Apple Crisp  
Roll

17 **language**

Beef Goulash  
Spinach Salad  
Broccoli  
Peaches  
Garlic Bread

24 **language**

Turkey Stuffed Peppers  
Alfredo Noodles  
Sliced Tomatoes  
Cottage Cheese  
Watermelon / Roll

31 **language**

Minestrone Soup  
Chicken Salad Sandwich  
Relish and Veggie Tray  
Banana Pudding W/ Nilla Wafers

## tuesday

4

Hot Roast Beef in Au Jus  
Potato Salad  
Veggie Tray  
Pears

11

Potato Soup  
Egg Salad Sandwich  
Garden Salad  
Cherry Dessert

18

Pork Chops  
Baked Steak Fries  
Brussels Sprouts  
Garden Salad  
Apple Crisp / Roll

25

Buffalo Meatloaf  
Baked Potato  
Succotash  
Garden Salad  
Fresh Fruit  
Roll

## wednesday

5

Fish  
Rice Pilaf  
Vegetable Kabobs  
Strawberries  
Roll

12

Beef Roast  
Potatoes  
Carrots  
Tossed Salad  
Cottage Cheese  
Roll

19

Buffalo Stew  
Garden Salad  
Fruit  
Cornbread  
Sherbet

26

Salisbury Steak  
Mashed Potatoes  
Broccoli, Cauliflower, and Carrots  
Garden Salad  
Apple Crisp / Roll

## thursday

6

**business**

Swedish Meatballs W/ Mashed Potatoes and Gravy  
Green Beans  
Waldorf Salad  
Cake  
Roll

13

Buffalo Sloppy Joes on a Bun  
Baked Beans  
Broccoli and Cauliflower Salad  
Jell-O W/ Fruit

20 **social**

Chicken Ala King over Biscuit  
Summer Squash and Zucchini  
Garden Salad  
Ice Cream

27

Salmon Patties  
Baked Steak Fries  
Green Bean Casserole  
Ambrosia Salad  
Roll

## friday

7

Veggie OR Meat Pizza Day  
Tossed Salad  
Fresh Fruit

14

Salmon Burger  
Wild Rice  
Relish and Veggie Tray  
Carrots and Peas  
Melon Slices

21

Buffalo Chili  
Broccoli Slaw  
Cherry Crisp  
Cornbread

28

Homemade Chicken / Wild Rice Soup  
Grilled Cheese Sandwich  
Veggie Tray  
Pineapple and Cottage Cheese



Afterdinner sit a while, and after supper walk a mile.

- English saying

# October

Note: milk, tea, coffee, water, and Crystal Light beverages served with every meal. Also, lettuce, tomato, and onion served with sandwiches and burgers.

**Elders Council Directory**

Elders Hall (800) 859-2717 or (269) 782-0765

Jean Mollett, Chair (269) 463-5355	Clarence White, Treasurer (269) 876-1118
Kenneth Rader, Vice Chair (269) 876-7797	Ruth Saldivar, Member at Large (269) 214-1279
Audrey Huston, Secretary (269) 591-4519	

**Tribal Office Directory**

Administration Information Technology 58620 Sink Rd. (269) 782-8998 Toll Free 800-517-0777 FAX 269-782-6882	Health Services / Behavioral Health 57392 M 51 South (269) 782-4141 Toll Free (888) 440-1234 FAX (269) 782-8797
Commodities (269) 782-3372 Toll Free (888) 281-1111 FAX (269) 782-7814	Housing and Facilities 27043 Potawatomi Trail (269) 783-0443 FAX (269) 783-0452
Communications 58620 Sink Rd. (269) 782-8998	Human Resources 58620 Sink Rd. (269) 782-8163
Compliance 58620 Sink Rd. (269) 782-8998	Language & Culture 32142 Edwards St. (269) 782-9602 Phone (269) 783-0452 Fax
Education and Training 58620 Sink Rd. (269) 782-0887 Toll Free (888) 330-1234 FAX (269) 782-0985	Natural Resources 32142 Edwards St. (269) 782-9602 Phone (269) 783-0452 Fax
Elders Program 53237 Townhall Rd. (269) 782-0765 Toll Free (800) 859-2717 FAX (269) 782-1696	Social Services 58620 Sink Rd. (269) 782-8998 Toll Free (800) 517-0777 FAX (269) 782-4295
Election 58620 Sink Rd. (269) 782-9475 Toll Free 888) 782-9475	South Bend Area Office 310 W. McKinley Ave. Ste. 300 Mishawaka, IN 46545 (574) 255-2368 Toll Free (800) 737-9223 FAX (574) 255-2974 (269) 782-8998
Enrollment 58620 Sink Rd. (269) 782-1763 FAX 269) 782-1964	Tribal Council 58620 Sink Rd. (269) 782-6323 Toll Free (888) 376-9988 FAX (269) 782-9625
Finance 58620 Sink Rd. (269) 782-8998 Toll Free (800) 517-0777 FAX (269) 782-1028	Tribal Court 58620 Sink Rd. (269) 783-0505/ FAX (269) 783-0519
Head Start 58620 Sink Rd. (269) 783-0026/ (866) 250-6573 FAX (269) 782-9795	Tribal Police 58155 M-51 South (269) 782-2232 Toll Free (866) 399-0161 FAX (269) 782-7988

**Tribal Council Directory**

Chairman Matthew Wesaw (517) 719-5579 or 574-591-9806 Matthew.Wesaw@pokagonband-nsn.gov	Lynn Davidson, Elders Representative (269) 240-8092 Lynn.Davidson@pokagonband-nsn.gov
Vice-chairman Butch Starrett (269) 591-2901 Butch.Starrett@pokagonband-nsn.gov	Marie Manley (269) 214-2609 Marie.Manley@pokagonband-nsn.gov
Treasurer John Warren (269) 214-2610 John.Warren@pokagonband-nsn.gov	Trudy Loeding (269) 783-6292 Trudy.Loeding@pokagonband-nsn.gov
Secretary Faye Wesaw (269) 782-1864 Faye.Wesaw@pokagonband-nsn.gov	Tom Topash (269) 470-3745 Tom.Topash@pokagonband-nsn.gov
Members-at-Large	Alice Overly (269) 240-8041 Alice.Overly@pokagonband-nsn.gov
Steve Winchester (269) 591-0119 Steve.Winchester@pokagonband-nsn.gov	Kelly Curran, Executive Secretary (269) 591-0604 Kelly.Curran@pokagonband-nsn.gov
Michaelina Magnuson (269) 591-5616 Michaelina.Magnuson@pokagonband-nsn.gov	Council Lodge Phone: (888) 376-9988

**Tribal Council October Calendar of Events**

- 3 Meeting canceled
- 4 Gaming Authority, Four Winds New Buffalo, noon
- 10 Tribal Council Meeting, Lodge, noon
- 11 Gaming Authority, Community Center, 11:00 a.m.
- 17 Tribal Council Meeting, Lodge, noon
- 18 Gaming Authority, Four Winds Hartford, noon
- 24 Tribal Council Meeting, Lodge, noon
- 25 Gaming Authority, Four Winds New Buffalo, noon
- 27 Tribal Council Meeting, Lodge, noon

Please check the website, [www.pokagonband-nsn.gov](http://www.pokagonband-nsn.gov), or call 1 (888) 782-2426 before attending to confirm that a meeting has not been cancelled.

**AA/NA Meetings**

Tuesday nights 6 p.m. to 7:30 p.m.  
Friday nights 7 p.m. to 8:30 p.m.  
Health Services building II  
Use the side door for entry.

# October Citizen Announcements



Happy 2nd Birthday, Chelsy Ariel Olson  
Love,  
Mom, Dad, and Sydney

HAPPY BIRTHDAY!



Jasmine Kamea Rangel,  
7 years old on  
September 4

Glenn Josiah Frank Smith,  
6 years old on  
September 16



Ignacio Francisco Rangel and Elicio Louis Powell-Rangel,  
one year old on  
October 6

Happy 15th birthday to my terrific grandson,  
Tyler Deuel

Love you,  
Grandma Martha

Happy 8th birthday Michael  
Matthews September 4!

Love, your mom, stepdad and  
your dad and Grandpa Mac



Corey Frank Rangel, 25 on October 9

Brittany Lee Falk Rangel, October 31

Happy birthday to all my babies! Love you guys!

Love, Mom and Grandma Kim



Happy 9th birthday Jayde!

Hugs and kisses and lots  
of love from Dad

Happy 5th birthday Lizzie Mae!

Love, Mom and Dad



## Pokagon Band Community Wellness Gathering

Positive Native Parenting

**Dates:** October 14 & 15, 2011  
**Times:** Friday, 5:00 p.m. – 9:00 p.m.  
Saturday, 9:00 a.m. – 5:00 p.m.  
**Location:** Community Center  
27043 Potawatomi Trail, Dowagiac, MI

**Facilitators:** Native Wellness Institute  
Jillene Joseph and William Penn  
**Elders:** George & Sid Martin  
**Presented by the**  
Department of Language and Culture,  
Department of Social Services

The Potawatomi Community Wellness Gathering will be facilitated by two NWI trainers, Jillene Joseph and William Penn. The focus will be on positive Indian parenting. Many Native families today still struggle with finding that balance between traditional parenting and modern day parenting. This interactive two-day session will include the following topics: what kind of parent/grandparent do I want to be, where did I learn to parent, traditional parenting, parenting today, motherhood and fatherhood. Trainers will also build on the previous sessions. As a result, participants will be better equipped to make healthier choices to ultimately be a positive and contributing member to his/her family, workplace, community, and the tribe as a whole. Please join us!

Contact Information: Teresa Magnuson, Director of Language and Culture  
Office: (269) 462-4296, Teresa.Magnuson@PokagonBand-nsn.gov

Door prizes • Give Away • Family Event • Meals Provided

## Common Mistakes to Avoid When Building Wealth | a Workshop on Wealth Building

Come learn how to avoid common mistakes many people make when seeking to build wealth. James Walsh, Senior Manager, Client Services, of Zhang Financial\*, Portage, Michigan, will provide valuable insights into the critically important area of setting aside money for one's golden years. Learn what to do to make sure you'll have the financial resources you'll need in later years so that you and your loved ones can enjoy peace of mind and ensure the lifestyle you desire.

- What:** Common Mistakes to Avoid When Building Wealth - a Workshop on Wealth Building
- When:** Thursday, Oct. 27, 2011 from 6:00 – 8:00 p.m. (a light meal will be provided from 5:30 – 6:00 p.m.)
- Who:** All adult Pokagon Band tribal citizens, spouses/partners and parents of Pokagon Band minor children
- Why:** To help Pokagon Band families to build wealth by avoiding common mistakes in saving and investing
- Where:** Pokagon Band's new Community Center, 27043 Potawatomi Trail, Dowagiac, MI (located adjacent to the tribe's housing development off Dailey Rd, which is just south of the intersection of Dailey and Mathews Sts., just past Southwestern Michigan College)

Every month a different topic on personal finance will be offered. Contact Val Janowski, Community Financial Empowerment Advisor, to register: (269) 591-1938, Valerie.Janowski@pokagonband-nsn.gov. Please let her know no later than Friday, September 9, whether child care is needed.

\*Zhang Financial, located in Portage, Michigan, is a private, independent, wealth management group that offers clients unbiased financial advice. Zhang Financial is free from proprietary products, conflicts of interest, investment banking relationships, or other questionable business practices. Charles C. Zhang, president, was named as one of the nation's Top 100 Financial Advisors in 2011 by Barron's—an honor received by Mr. Zhang many times since 2004.