



# POKÉGNEK YAJDANAWA

## THE POKAGONS TELL IT

November 2011

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### Clarence White Wins Golden Hoosier Award

On October 7 Indiana Lt. Governor Becky Skillman presented the Golden Hoosier Award to Clarence White, acknowledging his lifetime of service and commitment to the Pokagon Band and the wider community. At a ceremony at the Indiana State Fairgrounds, White, accompanied by his wife Jenny and his daughters Connie Anderson and Nancy Hankins, received the award, which was created to recognize outstanding seniors for their lifetime of service to their communities. The award is the highest honor bestowed on a senior in Indiana by Lt. Governor, and was developed in conjunction with the Indiana Family and Social Services Administration.

Clarence White is a life-long resident of South Bend, Indiana, but his work extends throughout the lower Great Lakes region that the Pokagon Band has inhabited for centuries. Considered the principal spiritual elder for the Pokagon Band community, his duties were passed down to him by the previous community spiritual leader, and he bears this responsibility with great joy, humility and care.

He comes to the needs of the tribe whenever asked for such activities as officiating for quarterly seasonal ceremonies or funerary ceremonies. He serves on the Traditions and Repatriation committee, is the treasurer of the Elders Council, is active in pow wow planning and participation and helped lay the foundation for the 1994 federal reaffirmation of the Pokagon Band. White also represented the Pokagon Band on the Indiana Native American Commission until it was disbanded. Many Pokagons go to Clarence for teachings and advice. As one tribal citizens said, "I enjoy sitting, learning from and listening to him; he's a comforting presence."

Beyond the tribal community, Clarence has asked his numerous mentees over the years to share time with elders and youngsters. John Warren, Tribal Council treasurer and one who has known Clarence for decades, remembers visiting grade schools, scout troops and youth groups with Clarence.

"He's visited universities like Notre Dame and IUPUI, bringing understanding of the culture to others," said Warren. "He's a well-known bereavement counselor among other ethnic groups in South Bend."



Photo of Clarence White by Jessica Fortuna

Pokagon citizens and non-natives both are beneficiaries of Clarence's important teachings. Thanks to Clarence, several generations have received the understanding of the Potawatomi way of life, and will in turn pass that on to future generations.

### Band Continues to Build Relationships in Indiana



Photo © Joe Philipson

State government officials in Indiana, including Lt. Governor Becky Skillman, have invited the Pokagon Band to raise awareness of the Band's heritage, culture and ties to the land and to the strengthen government-to-government relationships. Throughout the month of November, the Band will display cultural and educational items and information for the public in the Indiana State House in Indianapolis. Each week a Pokagon Band artist will present a day-long demonstration of work, and interact with visitors to the State House. Then, on Tuesday, November 22 at 11:30 a.m. the Band will share dancing, drumming and food with state legislators, executive and judicial branch officials. The event will showcase the tribe's continuous presence in Northern Indiana and set the stage for the next seven generations in the region. If you're in the area, please join the Band for this landmark event.

## Health Services Adds Specialists and Contracts With New Providers to Better Serve the Medical Needs of the Tribe

By Jennifer Klemm-Dougherty

The Pokagon Department of Health Services has made some significant changes in the past year to improve the quality of care available to tribal citizens. Most recently, they added a podiatrist and are working toward adding another physician, contracting with a mobile radiology company, and moving to electronic medical records. They have added a pharmacy, erected another provider office, and have contracted to offer lab services on site, as well as telemonitoring. Telemonitoring means patients take an active part in their own healthcare by sending daily electronic reports from home on weight, blood sugars, blood pressure, etc. These recent additions and changes demonstrate the commitment made by Health Services to provide Pokagon citizens with the best possible care.

Podiatrist Dr. Patricia Moore started working with Health Services in August, and she has already made a huge difference in improving the quality of life for tribal citizens. "Dr. Moore comes to our site twice a month to see people having foot problems," explained Melissa Gard, clinic business manager. "She has worked closely with a couple of our nurses and trained them to do evaluations for diabetic patients and nail trimming." Additionally, Dr. Moore is able to evaluate the gait of individuals in an effort to avoid potential falls.

Dr. Moore is licensed in Michigan and Indiana and practices out of South Bend and Buchanan. She works very closely with in-house providers, which allows Health Services to give patients more comprehensive care.

Health Services hopes to soon add another doctor as well. "Additionally, we are moving toward contracting with a mobile radiology company that would allow us to offer scans at our site. We have recently acquired EKG and Spirometer machines," said Gard. "All this allows us to expand our continuity of care onsite for patients."

In an effort to improve the quality of care for their patients, Health Services will transition their current records to an electronic medical records system. Providers will have better access to medical charts and will be better able to view trends.

"Our goal is to be the medial home for our citizens," said Gard. "The addition of these services allows us to treat the whole person in a patient-centered approach." Providers are dedicated to working together to provide the best care possible to Pokagon citizens.

Just one example of cooperation is evident in the pharmacy. "We have two pharmacists on staff who co-manage with our doctors," explained Gard. The pharmacists will sit in sessions with the doctor and patient to discuss medication options. "In that way, we are using all resources available to work together toward the mission of providing high quality health care to our citizens."

In the past year, Health Services has added a pharmacy, erected another provider office, and contracted with a lab to offer services on site. The recent additions and changes further demonstrate their commitment to providing Pokagon citizens with the best possible care available.

## Sovereignty Day Celebrated With Energetic Concert and Recognition Ceremonies

By Jennifer Klemm-Dougherty

The Pokagon Band marked the 17th anniversary of federal re-affirmation with a concert and series of special events on September 23 and 24. Organized by the Department of Language and Culture, the celebration gave citizens the opportunity to come together to reflect and take pride in the accomplishments of the Pokagon Band.

Festivities started with a concert on Friday evening featuring Gene Tagaban, Keith Secola and the Wild Band of Indians, Don Burnstick, and the Pokagon Band's own Ribbon Town Singers. The Pokagon Youth Council sold refreshments to raise money for their organization. The concert was open to the public, and about 175 people attended.

"Friday night was absolutely amazing," recalls Teresa Magnuson, director of Language and Culture. "There was so much energy in the room. The performers far exceeded our expectations, and we hope to have a repeat performance next year."

The Ribbon Town Singers started the evening with a welcome song, and Tribal Council treasurer

John Warren said the prayer. Keith Secola got people dancing and hollering with his lively performance. Tribal citizens Marcus Winchester and Majel DeMarsh danced during one of Secola's songs, and hoop dancer Sam Sampson also performed. Sam is the son of Will Sampson, best known for his performance in the 1976 feature film *One Flew Over the Cuckoo's Nest*.

Comedian Don Burnstick had the audience in stitches, and the Ribbon Town Singers invigorated the crowd with the vibrations of the drum. "There was an incredible amount of energy in the room," said Magnuson. "The performers created a warm, community feeling, and the experience was amazing."

John Warren said that he planned to go to the concert to sing, and then head straight home. However, after getting caught up in the liveliness and excitement of the evening, he stayed until 11:30 p.m. "It was one of the best tribal entertainment events that I have ever attended," said Warren.

Saturday events started with a sunrise ceremony followed by a flag-raising honoring POWs. Tribal veterans Richard Rider and Jerry Campbell, both

former POWs, were recognized for their service. A POW flag is raised along with the Pokagon Band, U.S., Indiana and Michigan flags every morning outside the administration building and the community center.

Citizens and staff were invited to attend the events on Saturday. Meals were provided and attendees could visit various tents to learn about culture, history, and also participate in interactive sessions such as storytelling and nature walks.

Communications specialist Beth Salman was grateful for the opportunity to be included in this tribal event. "I was able to learn more about the culture and history of the tribe," stated Salman. "As a graphic designer, understanding the culture and essence of the tribe enables me to convey their message accurately through visual art."

A recognition ceremony honoring the Tribal Council was held in the evening. "We recognize that the work of our elected officials is challenging," said Magnuson. "Blanketing them symbolizes us giving them our support, protection and love."

## 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 *Pokégnek 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

## Let's Try It! Program Goes Apple Picking

Saturday, October 1 thirty Pokagon citizens of all ages strolled through the orchards of Stovers' U-Pic in Berrien Springs, MI picking apples and grapes. The K-12 Program covered the cost of two full bags of fruit or the same amount in handmade jams and salsas for each person. Some of the children opted to get a pumpkin and were already planning their designs before they left the parking lot. The cool weather gave the day the flavor of fall and was a motivator to keep moving through the orchards.

This family event was a part of the "Let's Try . . ." series, giving citizens an opportunity to try something they haven't had the chance to do. The next event, Saturday, November 5, is "Let's Try . . . STEM." STEM stands for Science, Technology, Engineering, and Math and will feature fun and engaging activities presented by Dr. Amanda Serenevy, director of Riverbend Math Center in South Bend. It will be held at the Community Center from 1:00 – 3:00 p.m. Call Connie in the Department of Education with questions, 888-330-1234 or 269-782-0887.



Suzanne DeBorteli and her children relax after apple picking.

## Pokagon Band Honored at Greener Homes National Summit for Excellence Award Given for Creating Sustainable Communities

**By Jennifer Klemm-Dougherty**

The Pokagon Band recently received an award at the Greener Homes National Summit in Denver, Colorado for their outstanding contributions to areas of sustainability. This national conference was sponsored by the Department of Housing and Urban Development (HUD) to promote building greener, more energy-efficient homes. Mark Parrish, DNR director, Jason Auvil, tribal planner, and Chet Swisher, maintenance coordinator, attended and accepted the award.

"We were selected out of all Indian country because we are viewed as a leader in designing sustainable communities," said Parrish. Parrish and Auvil gave three presentations at the event highlighting their best practices in tribal developments and buildings.

Parrish and Auvil spoke about building and neighborhood design. The Edawat development was featured in their presentation as an excellent example of a sustainable community. "We utilized low-impact development, or LID, techniques," said Auvil. "Rain gardens, native vegetation, porous pavers and cluster development are just a few of the elements that we used within this development." Not only does the design protect surrounding areas, but it is energy efficient and promotes long-term cost savings.

"Based on our success, HUD has asked us to be a case study," said Parrish. "They will highlight what the tribe has done to create sustainable communities

and communicate it throughout Indian country to promote our philosophy."

The Department of Natural Resources strives to tie all of their work back to the desired outcomes of the Tribal Council. "This award is the manifestation of their long-term goals," said Parrish. "Everything that we do not only takes the environment into account, but we build with long-term cost control in mind."

The Desired Outcomes of the Tribal Council are:

- Revitalize our language and culture
- Increase our land base and strive to protect mother earth
- Honor and share Elder's wisdom
- Encourage and develop the ideas, energy, talents, and leadership abilities of our youth
- Promote the health and well-being of our citizens
- Enhance the economic opportunities for our citizens
- Develop comprehensive education and life-long learning opportunities for our citizens

As leaders among Native American communities nationwide, the Pokagons will continue to employ building practices that promote sustainability and honor the tradition of protecting Mother Earth.



Department of Education

**Saturday  
November 12,  
2011**

**2:00 - 4:00PM**

**Where: Allegan  
Public High School  
Aquatic Center. 550  
Fifth St. Allegan, MI  
49010**

**It's a Swimming  
Party for the whole  
family.**

**Bring your bathing  
suit, towel, and be  
prepared to sharpen  
your mind with this  
innovative way to  
learn about Science,  
Technology,  
Engineering, and  
Mathematics.**



## Help us Kick off the S.T.E.M Program (Science, Technology, Engineering, Mathematics)

The STEM program teaches independent innovation, and allows students to explore necessary subjects in greater depths and utilize the skills learned. These skills are necessary in order for today's students to be tomorrow's global leaders. Today's jobs require workers to think critically, as well as work as a member of a team, or independently. We need to close the performance gap so that our students can compete in a global market.

### The Science of Swimming

Sport science and medicine play a very important part in the performance of a swimmer. Science can help fine tune an athlete. You will learn about concepts such as density, volume, buoyancy, displacement, refraction, and reflection just to name a few.

### Biomechanics & Physics

Sports Biomechanics is the application of physics and mechanics to the human body during sport. In such a technical sport such as swimming, it plays a very important part. Humans aren't the best swimmers; we can swim at 5 mph compared to a sailfish which can move through the water at 65 mph.

This is for JOM and Pokagon Youth K-12. All youth are required to be accompanied by their parents or legal guardian. Space is limited, and in order to swim you must pre-register by calling Connie at 888-330-1234 Today.

## Pokégnek Edawat Construction Underway

You may have noticed dirt moving at Pokégnek Edawat this fall. Work on the Pokagon Trail extension of the road and sewer is underway to prepare for additional housing development next summer. The \$900,000 project is funded with Bureau of Indian Affairs (BIA) and Housing & Urban Development (HUD) grant money. The new road provides a second access to Daily Road and a new access point at Peavine Road.

Next summer a municipal water line will be brought in from the City of Dowagiac, also funded through federal grants. The plan is to add neighborhood street loops similar to existing brick streets. Expansion of infrastructure will allow large scale housing and community development. Tentative plans call for 15 to 20 new HUD low-to moderate-income housing units to be built in 2012, with additional units to follow depending on demand. New housing will most likely be a mix of duplex and quad style townhomes. In addition several buildable lots will be available to Pokagon citizens who wish to build their own home on Pokagon land.

Infrastructure is being built to support Tribal citizen housing needs well into the future. In addition to the projects underway in Dowagiac, Pokagon Band is currently doing site planning in Hartford and South Bend for housing and community development projects in those villages. The plan is for dirt to be moving summer 2013 in Hartford and South Bend.

Pokagon Band grant resource developers are working to line up the capital resources necessary to fund community development projects. The team is examining every funding alternative including; Section 184 HUD guaranteed loans, HUD leveraged financing, Low Income Housing Tax Credit funding, and others.

These photos, taken from tribal citizen Chet Swisher's plane, show the development of new infrastructure at Pokégnek Edawat.



## Workshop on Tanning Deer Hides Brings Citizens of All Ages Together

By Jennifer Klemm-Dougherty

The Department of Language and Culture recently planned a workshop aimed at teaching how to tan a deer hide. Cultural associate Andy Jackson and her husband, Mike, utilized their barn and three donated deer hides for the workshop.

"No one knew what they were doing!" said Jackson. "We had arranged to have a couple of elders come in from Minnesota to lead the workshop, but they got sick and were not able to come." The group may have found themselves without leaders, but they were determined to accomplish the task at hand.



Hide tanning workshop participants with one of their projects.  
Photo by Mike Jackson

With 33 people assembled in the Jackson's barn, the group hit the books and researched how to tan a deer hide. "My husband Mike got some input from his grandmother, and we tried our best to figure it out on our own," said Jackson.

"The process is very messy," laughed Jackson as she recalled the experience. "We scraped and stretched the hide, and it needed to soak overnight in a mixture containing a blended deer brain." After the hide has been soaked, ashes are used to make the hair come off more easily.

The scraping process can be quite tiresome, and attendees took turns donating their own elbow grease to preparing the hide. "We had people of all ages working side by side. Young children to elders, everyone worked together," recalls Jackson.

The workshop lasted for two days, but the hide is still not completely done. It remains on the stretcher and they hope to use it in a future rattle-making class. "It is more of a rawhide, and it would

be great for a rattle," said Jackson. She hopes to get a softer hide next time so that it can be used to make drums or moccasins. "We are learning as we go," she said.

"The atmosphere was the best part of the experience," stated Katy Morseau, youth cultural coordinator. "When arms got tired, someone else stepped up to take over." The group had a feast and enjoyed the work, despite getting dirty in the process.

Jackson is planning to have another hide tanning workshop in their barn December 10 and 11. Those interested in attending the event may email Andy at [andy.jackson@pokagonband-nsn.gov](mailto:andy.jackson@pokagonband-nsn.gov) or call (269) 462-4261 to reserve their place in the class.



## Department of Education Updates and Announcements

### Adult Opportunities Day

November 19, 10:00 a.m.–3:00 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.

### 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.

### Tutoring Center Schedule

- Monday and Wednesday: Niles, 4:00 p.m. to 7:00 p.m.
- Tuesday and Thursday: Hartford, 3:15 p.m. to 7:15 p.m.;
- Dowagiac, 4 p.m. to 7 p.m.; South Bend, 4 p.m. to 7 p.m.

### A Nation that Reads

Congratulations! We reached our goal of reading 2011 books. We will be having our pizza party in November. If you turned in books you will be getting your invitation in the mail. Great job!

## Students Encouraged with MIEA Incentives

By Bonnie Parrish, MIEA secretary

The Michigan Indian Elders Association is again offering cash incentive awards for K–12 students who have perfect attendance and/or straight As on report cards for a marking period. Plus, college bound students could win a \$1000 or \$500 scholarship.

Since 2004 MIEA has awarded over \$70,000. We have had several Pokagon

winners in the past. You could be one! More information will be in the upcoming newsletter regarding the applications and due dates. Visit MIEA's website [www.michiganindianelders.org](http://www.michiganindianelders.org) or you can contact Joseph Avance at the Education Department at [joseph.avance@pokagonband-nsn.gov](mailto:joseph.avance@pokagonband-nsn.gov). Good luck to all of you!

## Pokagon Pennant Project Continues

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).



## Art Therapy and Recovery with Ambrose Peshlakai

**Date: Saturday, November 5, 2011**  
**Time: 12:00 - 4:00 p.m.**  
**Location: Tribal Lodge**  
**58620 Sink Road**  
**Dowagiac, MI 49047**

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

**Local artist, Ambrose Peshlakai, will be sharing his personal story of recovery and how art is used to help heal many issues within Native communities.**

**His stone pieces are created by the personality and the feel of each individual stone. The art drawings are all inspired by his Red Road of Recovery.**

**Please come and join us for an afternoon of traditional teachings and wonderful stories. Participants will also make a craft item to take home.**

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.



Pokagon Band of Potawatomi  
 Department of Language and Culture

## Head Start Students Enjoy Fall Field Trips and Family Time

By Sarah Hyatt, Head Start director

Ms. Carrie's classroom #1 took a field trip to Butler's Tree Farm on Wednesday, October 12. The weather was perfect for the outing. The children were able to pick out their own pumpkins, participate on a hayride, meet some farm animals and have a picnic lunch. Mrs. Amy's classroom #2 took a field trip to Butler's Tree Farm the next day, but unfortunately, the weather was not so perfect. However, with all of the ponchos, umbrellas and rainy boots, everyone still managed to have a great time. Thanks to all of our family volunteers that attended both trips!

The program is happy to report that there has been excellent father/male involvement with the program so far this year. The staff would like to give big thanks to all the dads, step-dads, grandpas, brothers, uncles and family friends that have been participating. Your involvement truly does make a difference!

Head Start would like to give a special thanks to DeMarko Smith for his donation of forty plastic pumpkin baskets for all of the Head Start children for trick-or-treat. Chi Migwetch!

Enrollment is currently full, with 38 children for the 2011–2012 school year. We are accepting applications for the waiting list for this year. Children must be three 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 a.m.–2:30 p.m. Transportation provided in limited areas with central pick-up and drop-off locations. We serve a nutritious breakfast, lunch and afternoon snack. The Potawatomi language and culture is incorporated throughout each day. The program does accept children with disabilities.

### Volunteers

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. Ways to volunteer are: spending time at the center, storytelling, craft activities, chaperoning field trips, riding on the bus, helping with the language & 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

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, snow pants, coats/jackets, sweatshirts.

### Upcoming Events/Closures

**October 27, 2011** Family Fun Night from 6:00–8:00 p.m.

**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.

**December 22, 2011** Head Start Children's Christmas Party

**December 26–January 6, 2012** Head Start closed for Christmas Break

**January 9, 2012** School resumes.

**January 16, 2012** Head Start closed in observance of Martin Luther King Day

### Happy Birthday to you!

**Cole Clay** November 3, 2011 Happy 3rd Birthday!

**Mason Servis** November 12, 2011 Happy 4th 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!

**Mrs. Amy Wiggins** December 20, 2011 Happy Birthday!

**Presley Adams** December 21, 2011 Happy 4th Birthday!



Mrs. Amy's class poses with their pumpkins on their fall field trip.



Cole Clay hard at work in his classroom.

## Catering Opportunities Open for Citizens and Spouses

In order to eat healthier and keep Pokagon government funds within the Pokagon community, Tribal Council wants to move event catering in-house. Tribal Council is gathering names and contact information of Pokagon citizens and spouses who may be interested in catering tribal functions. Starting January 2012, Tribal Council will contract with a tribal citizen and/or spouse on a month-to-month basis to provide all meals for such Tribal Council events as lunch for Monday special session meetings and general meeting held the second Saturday of every month. Assistance with other catered events for committees, commissions, boards or departments may also be requested throughout the month.

Please submit your name, phone number, e-mail and home address to Kelly Curran at Kelly.Curran@PokagonBand-nsn.gov by Friday, November 18. Food safety training will be provided for new or inexperienced caterers in mid-December. Also, sample menus will be suggested. Meals should be tasty, but more importantly, nutritious!

## Pokagon Band's Community Financial Empowerment Program Has Something for Everybody

Announcing Pokagon Band's own one-stop resource center. We have tons of resources for you.

Do you want to live free from financial worries?

Do you want to start or expand a business?

Do you want to save and invest wisely for your golden years?

Pokagon Band's Department of Housing is pleased to share news of a wide range of comprehensive services provided by its Community Financial Empowerment Program. The program, funded in part by a special grant from the U.S. Department of Housing and Urban Development (HUD), consists of programs and services in three critically important areas:

1. personal finance management
2. small business support
3. wealth building

### Personal Finance Management

Confidential one-on-one budget counseling is available to tribal citizens, regardless of income and regardless of residency. Yes—expert assistance in personal finance is now available to citizens living anywhere in the United States! Now, in addition to the tribe's Department of Housing providing face to face budgeting counseling to citizens in the 10 county service delivery area, a similar service is available to residents throughout the country. Budget counseling is now being provided at no cost via phone by expert, HUD certified counselors between from 8 am to 8 pm Monday - Thursday and from 8 am - 7 pm on Fridays. Budget counseling is provided by GreenPath Debt Solutions, a well-respected, 50 year old non-profit that offers budget counseling to Americans nationwide. Contact GreenPath, 866 864-2963 or [www.greenpath.com](http://www.greenpath.com).

Dynamic monthly workshops are offered on a wide range of timely topics, including "Why We Buy: The Psychology of Spending," and "Budgeting for the Holidays," the topics for November.

### Small Business Support

A wide range of services are now available for tribal entrepreneurs, either provided directly or by partnering agencies:

- One-on-one business development counseling
- A comprehensive series of workshops on business development covers all the basic areas of entrepreneurship
- Workshops are scheduled for several locations, include Dowagiac, Hartford, Allegan and the South Bend area
- Standalone workshop topics, including website development, free/low cost software, social media, taxes, etc.

### Wealth Building

Quarterly workshops focus on key topics. Workshops will be presented by Zhang Financial, a private, independent, wealth management group. Zhang Financial, headquartered in Portage, Michigan, offers clients unbiased financial advice. It is able to do so because it 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*.

Contact Val Janowski at (269) 591-1938 or [Valerie.Janowski@pokagonband-nsn.gov](mailto:Valerie.Janowski@pokagonband-nsn.gov) for additional information, to register for a workshop or request business plan software.

## Discover Your Money Personality

Have you ever wondered why you use money in a particular way? Many forces impact the development of your money personality. You make purchases to fulfill desires and to make yourself feel a certain way. Some spending influences include: advertising, media, society, friends, family, and easy credit. In addition, shopping has become an "experience" to enjoy and there are so many goods that are so affordable.

One way to evaluate your approach to money is to identify your attitudes about money. Where do you fit?

- **Hoarder** The hoarder likes to save, budget, and prioritize
- **Spender** The spender likes to spend
- **Planner** The planner is the nitty-gritty, take-it-one-step-at-a-time type
- **Dreamer** The dreamer hatches passionate schemes, but has no idea how to make them come true
- **Merger** The merger wants to pull all of the couple's money together
- **Separatist** The separatist wants at least some of his/her own money
- **Risk-taker** The risk-taker loves adventurous investing
- **Risk-avoider** The risk-avoider goes for the sure thing

Identifying your money personality can help you understand your spending behavior. According to Olivia Mellan in her book, *Money Harmony*,

- **Money Equals Freedom** – You see money as a primary source of freedom. It is a source of thrills, chills, risks, big wins, big losses and unlimited

access. You are generous, but on your own terms. You may trade love, security and even power in exchange for the options to go anywhere and do anything you want. You can be very rich or very poor. Ultimately you are a free-lancer and a soloist at heart. Commitments are difficult, as is balancing a checkbook or sticking to a budget – except when you are forced to.

- **Money Equals Security** – You see money primarily as a source of security. You crave safety above all else; glorify the predictable and keep a safe distance from the unknown or unforeseen. Money symbolizes stability, protection, and insurance: a roof overhead, food on the table, and a buffer between you and the vagaries of tomorrow. You love to watch the value of your real-estate property appreciate or your blue-chip utilities go up a point. You tend to trust money more than people. You invest in sure things and avoid risk. You hold a steady job and spend your paycheck responsibly. Every moneymaking move is hedged with a counter-move to protect it. You have a hard time passing up a bargain, freebie or good deal, and you balance your checkbook to the penny.
- **Money Equals Power** – You tend to be obsessive about work, and see money as a passport to greater options, fame, admiration, control over resources and other people. You want success and the status symbols it is measured by. You like to be in control and are well adapted to management positions – as much as you drive others, you drive yourself harder. You will not be happy until you are the Chairman of the Board.

People can't keep up with you, and you are often impatient, thorough and to the point. You detest vulnerability and if there is a choice between family and career, home life finishes a distant second. Someone else balances your checkbook.

- **Money Equals Love** – You value friends and family above all else, and use money to enhance those relationships. You are kind, understanding, motherly/fatherly and consenting. You are a tireless listener – you give, give and give. You can't resist an open hand. You are a perennial nurturer, contributor and volunteer. Money is used to make life better for friends and family. There may be a tendency to use money to buy love in the form of appreciation, attention and acknowledgement. You not only balance your checkbook – you balance everyone else's too.

Money attitudes influence our behavior, aspirations and emotional reactions to ourselves, our families and our friends. Once you understand your money style, you will gain insight into how and why you react emotionally to money, why you have those reactions and how they affect your financial success.

*"One key to moving forward is to know where you are starting from."*

GreenPath Debt Solutions, 38505 Country Club Drive, Suite 210, Farmington Hills, MI 48331  
1.888.860.4213 | [www.greenpath.com](http://www.greenpath.com)

## One In Four Americans Would Not Inform Spouse of Financial Difficulties

The following article written by Drew Kessler, a personal financial blogger, is being reprinted with permission from the National Foundation for Credit Counseling (NFCC).

The National Foundation for Credit Counseling conducted an online poll in September on the topic of spouses sharing news of financial problems with their partners. The survey revealed that 24% percent of more than 1,400 respondents would not tell their spouse if experiencing financial difficulties.

Reasons given for withholding the information included the fear that it would worry the spouse (9%); that the spouse is unaware of the debt (8%); that it would damage the relationship (7%).

“Even if well-intentioned, withholding financial information from a spouse is not a sign of a healthy relationship, either emotional or financial,” said Gail Cunningham, spokesperson for the NFCC. “It is encouraging that the majority, 76%, would share the information with their spouse so that they could work together to resolve the situation.”

Even though having a discussion around money can be difficult, particularly if it is long overdue, it is a topic that ideally should be addressed early in a relationship, preferably before tying the knot. “People bring financial baggage into a relationship that they often don’t deal with until there is a problem, making it challenging to have a constructive conversation,” continued Cunningham.

To help facilitate a positive conversation about financial issues, the NFCC recommends the following Do’s and Don’ts of a successful discussion:

- Don’t approach the subject in the heat of battle. Instead, set aside a time that is convenient and non-threatening for both parties.
- Do make it a casual conversation about a serious subject, respecting the fact that each person has valid opinions and concerns.

- Do be honest about your current financial situation. If things have gone south, continuing the same lifestyle that was possible before the change in income is simply unrealistic.
- Do be open to adjusting your lifestyle. If spending cutbacks or second jobs are necessary, resist whining. It’s likely that your situation will be temporary, and you could end up regretting the pity party you hosted.
- Don’t hide income or debt. This is known as financial infidelity. Instead, bring financial documents, including a recent credit report, pay stubs, bank statements, insurance policies, debts and investments to the table.
- Don’t point the finger of blame. That’s a real conversation stopper.
- Do probe to understand long-held financial attitudes, often present since childhood and ingrained by observing how parents addressed money issues.
- Do acknowledge that one may be a saver and one a spender, understanding that there are benefits to both mindsets and agreeing to learn from each other’s tendencies.

Once everything is out in the open, it is time to make decisions about how to handle your finances in the future:

- Do make a plan to deal with any skeletons that came out of the financial closet. Such surprises can greatly compromise your ability to obtain future credit opportunities. Now is the time to deal with them.
- Do construct a new joint budget that includes savings. Emergency situations drop into your life at the most inopportune times. Without a rainy day fund, the financial hole becomes even deeper.
- Do decide which person will be responsible for paying the monthly bills. It is likely that one

person will be a good fit for this task, while the other finds it burdensome.

- Do allow each person to have independence by setting aside money to be spent at his or her discretion.
- Do decide upon short-term and long-term goals. It’s ok to have individual goals, but you should have family goals, too.
- Do talk about loaning money to family members and friends. Decide if it’s something you’re each comfortable with, or should be taboo.
- Do talk about caring for your parents as they age, and how to appropriately plan for their financial needs, if necessary.

“Court records show that financial stress is one of the main causes of divorce. Taking action now could prevent a disaster later,” commented Cunningham.

For professional assistance working through financial problems that have never been addressed, consider an appointment with a certified consumer credit counselor at an NFCC Member Agency. To be automatically connected to the Agency closest to you, dial (800) 388-2227, or to locate a counselor online go to [www.DebtAdvice.org](http://www.DebtAdvice.org). For assistance in Spanish, dial (800) 682-9832.

The September poll question and results are as follows:

If I were experiencing financial difficulties, I...  
 would tell my spouse so that we could work together to resolve = 76%  
 would not tell my spouse, as they have no idea about the debt = 8%  
 would not tell my spouse, as it would worry them = 9%  
 would not tell my spouse, as doing so would damage our relationship = 7%

## Play the GreenPath Money Search

O R E E S V I A R K F I T X E  
 X V F Z P A A D H T E M R S S  
 Y U X I V T E V N R V Q A J N  
 G D N T K K B A L G X V P D E  
 X D C I W O W E H V I D Z K P  
 E R L R G O Y X D N Y O E L X  
 Y W L O Z H L E G I J L D E E  
 X A T I U G T S N P S L B E M  
 I R U R J V C A N O L A D C D  
 J Q B P A R N M P Z M R T W S  
 L F N C E C X V C N U S M D T  
 D Q A D R B K U J Q E Y E R N  
 W S I M W A T D N V C E J M E  
 H T O G I N C O M E N Z R E C  
 G L O I M P B U D G E T V G B

Money                      Dollars  
 Budget                     Cents  
 Savings                    Greenpath  
 Need                        Credit  
 Want                        Debt  
 Income                     Prioritize  
 Expense                    Cash  
 Track

## Need Help with Winter Heating Bills?

The Social Services Department will start accepting applications for LIHEAP on November 1. This program is designed to provide a one-time heating assistance payment to help with the high energy costs during the winter months. The program will assist citizens living within the ten service area: LaPorte, St. Joseph, Elkhart, Starke, Marshall and Kosciusko counties in Indiana; and Cass, Berrien, Allegan, and Van Buren counties in Michigan.

To apply, call or come into the Social Services Department at 58620 Sink Road, Dowagiac. The phone number is (269) 782-8998 or (800) 517-0777, or you may fax information to (269) 782-4295. Information may also be found on the Pokagon website.

Please provide your heating bill, your tribal ID and proof of all household income with:

1. Proof of last 30 days of income, including per capita, and/or
2. Award letters from SSI, RSDI, Elder's Stipend, VA, etc., and/or
3. Child support received or paid, or
4. Completion of zero income form, if those above do not apply.

Income Guidelines are:

Household Size	Income Limit
1	\$23,446
2	\$30,661
3	\$37,875
4	\$45,089
5	\$52,304
6	\$59,518

For family units of more than 6 members, add \$7,214 for each additional member.

## Budgeting for the Holiday Workshop Offered in Four Pokagon Band Communities

**What:** Budgeting for the Holidays - A workshop on personal finance

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

Tuesday, November 15: 10:00 am – 12:30 pm

Tuesday, November 15: 6:00 pm – 8:30 pm

Saturday, November 19: 10:00 am – 12:30 pm

**Who:** All adult Pokagon Band tribal citizens, spouses/partners and parents of Pokagon Band minor children

**Why:** To strengthen the personal finance skills of Pokagon Band families

**Where:** New location! 415 E. Prairie Ronde. St., Dowagiac, MI

(the former National Copper Products building on the corner of Prairie Ronde and Rudy streets) Enter from Louise St. (west side of building). Look for yellow signs.

**Where Else:**

Rock Island Restaurant, 1816 M-40, Holland, MI

Saturday, Nov. 12 10:00 am – 12:30 p.m.

His Place Hartford Community Center, Hartford,

Wednesday, Nov. 16 10:00 – 12:30 p.m. and 6:00 – 8:30 p.m.

South Bend area office, 310 W. McKinley Ave., Suite 300, Mishawaka, IN

Thursday, Nov. 16 10:00 – 12:30 p.m. and 6:00 p.m. – 8:30 pm on

**What else?** Each workshop will begin with a short cultural presentation. A light meal will be served.

Every month a different topic on personal finance will be offered. Contact Val Janowski, Community Financial Empowerment Advisor, to register: (269) 591-1938 or Valerie.Janowski@pokagonband-nsn.gov.



### Pokagon Band of Potawatomi Department of Language and Culture

## November Language Workshops

We are honored to invite Frank Barker and Kyle Kovich to join us for November's

language workshops. On Wednesday, November 9, Frank will teach the class

fun and interactive card games that incorporates Potawatomi language. Then on

Saturday, November 26, Kyle will join us to share a lesson on the weather and

telling time. Light refreshments will be provided. We hope you can join us!

#### **Frank Barker's Class**

Date - Wednesday, Nov. 9  
Time - 6:00 - 8:00 pm  
Location - Community Center  
Topic - Card Games

#### **Kyle Kovich's Class**

Date - Saturday, Nov. 26  
Time - 1:00 - 3:00 pm  
Location - Tribal Lodge  
Topic - Weather & Time



#### **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

### POKAGON BAND OF POTAWATOMI DEPARTMENT OF LANGUAGE AND CULTURE

## Women's Drum Practice and Talking Circle

#### **Dates:**

**November 2, 2011**

**Drumming**

**November 30, 2011**

**Talking Circle**

#### **Time:**

**6:00 - 8:00 p.m.**

#### **Location:**

**Tribal Lodge  
58620 Sink Rd.  
Dowagiac, MI 49047**

#### **ALL LADIES AND GIRLS WELCOME!**

On November 2, please join us to learn hand drum teachings and songs. If you have a hand drum or rattle please bring it to class, but it is not necessary to participate.

On November 30, a ladies talking circle will be open to share your thoughts and feelings.

Please wear your skirts and bring a dish to pass for a sharing feast with the men's drum class.



#### **Everyone is invited!!**

#### **CONTACT INFORMATION:**

**Andy Jackson, Cultural Specialist**

**Office: 269-462-4261**

**E-mail: Andy.Jackson@PokagonBand-nsn.gov**

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

**Culture**

- 11/5 | Art Therapy & Recovery with Ambrose Peshlakai, Tribal Lodge, 1-4pm
- 11/20 | Blending Christianity & Native Ways with Casey & Lora Church, Tribal Lodge, 2-5pm

**Drumming**

- 11/2 & 11/30 | Men's Drumming Teaching Cabin, 6-8pm
- 11/2 | Women's Drumming, Tribal Lodge 6-8pm
- 11/30 | Women's Talking Circle, Tribal Lodge, 6-8pm

**Language**

- Mondays | Elders Language Class, Elders Hall, 10am-12pm
- 11/9 | Language Workshop with Frank Barker, Community Center, 6-8pm
- 11/17 & 11/18 | Language Workshop hosted by Huron Band
- 11/4 & 11/18 | ANA Language Video Conferencing
- 11/26 | Language Workshop with Kyle Kovich,, Tribal Lodge, 1-3pm

**Native Healing**

- 11/21 - 11/23 | Jake Pine, Teaching Cabin, 9am-12pm & 1-5pm
- 11/23 | Co-ed Sweat Lodge with Jake Pine, Teaching Cabin, 6-8pm

**Native Nations Youth Council**

- 11/5 | Cultural Activity, Art Therapy & Recovery with Ambrose Peshlakai, Tribal Lodge, 1-4pm
- 11/12 | Business Meeting, Community Center, Jr. YC 1pm, Sr. YC 2pm
- 11/13 | Youth Council Concession Stand, Community Center, 11am-4pm

**Pow Wows & Festivals**

- 11/19 & 11/20 | Chicago Pow Wow

**Traditions and Repatriation Committee**

- 11/28 | Monthly Meeting, Admin. Bldg., Finance Conf. Rm., 6 - 9pm

**Upcoming Events**

- 12/10 & 12/11 | Brain Tanning Workshop
- 12/17 | Winter Ceremonies

# November 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 YC NCAI	2 YC NCAI, Men's & Women's Drumming	3 YC NCAI	4 Lunch & Learn Art Therapy & Recovery (STAFF ONLY), Lan- guage Video Conferencing	5 Cultural Activity Art Therapy, Youth Council Activity
6	7 Elders Language Class	8	9 Language Workshop with Frank Barker	10	11	12 Youth Council Business Meeting
13 Craft Show, Youth Council Concession Stand	14 Elders Language Class	15	16	17 Language Workshop hosted by Huron Band	18 Language Video Conferencing, Language Work- shop hosted by Huron Band	19 Chicago Pow Wow
20 Blending Christianity & Native Ways Chicago Pow Wow	21 Native Healing, Elders Language Class	22 Native Healing, Indianapolis Event	23 Native Healing	24 Thanksgiving Offices Closed	25 Thanksgiving Offices Closed	26 Language Workshop with Kyle Kovich
27	28 Elders Language Class, Trad. & Rep. Meeting	29	30 Men's Drumming, Women's Talking Circle			

## ELDERS LANGUAGE CLASS

POKAGON BAND OF POTAWATOMI  
DEPARTMENT OF LANGUAGE & CULTURE

November

**Dates:**  
Every Monday  
November 7  
November 14  
November 21  
November 28

**Time:**  
10:00 am - 12:00 pm

**Location:**  
Elders Hall  
53237 Townhall Road  
Dowagiac, MI 49047

**Everyone is Invited!**

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

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

Pokagon Band of Potawatomi  
Department of Language & Culture

# Native Healing

Jake Pine will be visiting our community for traditional healing and wellness assistance. Please call Andy Jackson to schedule your individual appointment.

**Date:** Monday - Wednesday  
November 21 - 23

**Time:** 9 - 12 pm & 1 - 5 pm

**Location:** Teaching Cabin  
Rodgers Lake  
58620 Sink Road  
Dowagiac, MI 49047

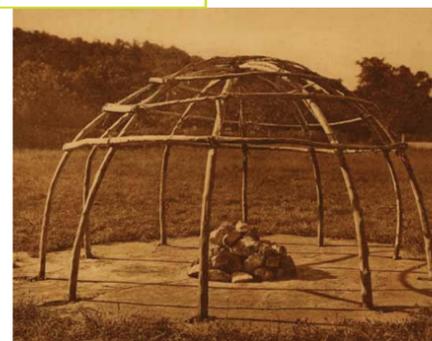
**Individual Appointments:**  
Monday - Wednesday  
(please bring tobacco).

**Co-ed Sweat Lodge:**  
Wednesday, November 23,  
6pm

**Everyone is invited!**

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

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



## Elders Council Business Meeting | October 6, 2011

**MEETING CALLED TO ORDER:** Jeanette Mollett, 11:00 a.m.

**INVOCATION:** Jim Topash

**ROLL CALL:** Jeanette Mollett, P, Clarence White, A, Audrey Huston, P, left at 12:00 p.m., member-at-large, Ruth Salvidar, P, also in attendance Petey Boehm, Lynn Davidson.

**AGENDA:** Jim Topash of the Wage and Salary Commission gave a report on the results of the survey that was recently sent to the members. Purpose of the survey was to determine the wages of the Tribal Council and the Judiciary. If the wages are passed, they will go into effect after the next election. Any questions, direct them to jtopash@gmail.com.

Penny Brant gave a talk on education. Penny can be reached at the Education Department if you have any questions.

**ADDITIONS TO THE AGENDA:** Kelly Curran presented the Elders Council with black ash baskets in honor of Sovereignty Day.

**NEW BUSINESS:** It was announced that Clarence White, our treasurer, was honored by the State of Indiana with the Golden Hoosier award, this is given to an elder that is active in community affairs and other outside interests. Congratulations.

**OLD BUSINESS:** Busses should be here the last of Oct. Indy Trip was called off.

**MINUTES:** No minutes, Audrey left at 12:00.

**TREASURER'S REPORT:** Audrey gave the treasurers report. Jeannie moved to accept the Treasurers report, Ruth supported, (3) yes, (1) absent. Passed.

### ANNOUNCEMENTS:

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

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

**SEPTEMBER BIRTHDAYS:** Jeannie Mollett, Ollie Shaer, Lee Salvidar, Ruth Salvidar.

**OCTOBER ANNIVERSARIES:** Gar & Majel DeMarsh.

## Child Identity Theft Quiz

There are many misconceptions about the new, complex issue of child identity theft. The following quiz takes just a few minutes to complete and will help you understand your level of awareness and understanding of child identity theft. Answer true or false to each question, then check your answers against the list of right answers to determine your score and read an explanation of the correct answer.

### Child Identity Theft Quiz

Children are at low risk for identity theft.  
True False

Parents don't need to check for child for identity theft until a child is 16.  
True False

A child's credit record is wiped clean when they turn 18.  
True False

It's not a good idea for parents to use a child's Social Security number to apply for loans or bills - even if the parents have bad credit.  
True False

Receiving pre-approved credit offers for your child in the mail is a sign of child identity theft.  
True False

The most common causes of child identity theft are friends and family using a child's Social Security number and criminals selling valuable child Social Security numbers on the black market.  
True False

A child can be born and be a victim of identity theft - prior to birth.  
True False

You can request a credit report to check for signs of child identity theft.  
True False

Detecting child identity theft is very difficult.  
True False

### Answers to Identity Theft Probability Check<sup>SM</sup>

#### 1. Children are at low risk for identity theft.

False - Anyone with a Social Security number assigned to them is at risk for identity theft. Because Social Security numbers are commonly assigned to children at a very young age, even newborn children are at risk for identity theft. In fact, children are 51 times more likely to be a victim of identity theft than an adult.

#### 2. Parents don't need to check for child for identity theft until a child is 16.

False - The longer child identity theft builds up on a child's record, the longer and more complex the case can be to resolve. Parents should check their child's Social Security number for identity theft starting when they're young, so you can identify signs of fraud and work to clean up their record. If you wait until the child is older, the fraud could impact their ability to get a job, apply for school loans, or get a mobile phone or apartment.

#### 3. A child's credit record is wiped clean when they turn 18.

False - When a child becomes of age (frequently prior to 18) and starts applying for accounts that review a credit history, the child is held responsible for debts and accounts attached to their Social Security number - regardless of whether they opened the accounts or not. This means that child identity theft has a real impact on a child's future - from getting a job to applying for student loans.

#### 4. Parents should never use their child's Social Security number to open accounts (called "Friendly Fraud")...

True - Parents should never use their child's Social Security number to open accounts, even if the parent has bad credit. Even if a parent has good intentions, not paying the bills in a timely manner will negatively impact a child's credit and future.

#### 5. Receiving pre-approved credit offers for your child in the mail is a sign of child identity theft.

True - One of the first signals that a child may be a victim of identity theft is receiving pre-approved credit offers in the mail. If your child ever receives offers like this, you need to further investigate to see if your child is a victim.

#### 6. The most common causes of child identity theft are friends and family using a child's Social Security number and criminals selling valuable child Social Security numbers on the black market.

True - Criminals find child Social Security numbers to be extremely valuable - because the crime of child identity theft can be difficult to detect. In addition, friends and family using a child's Social Security number (called "Friendly Fraud") is a leading case of child identity theft.

#### 7. A child can be born and be a victim of identity theft - prior to birth.

True - When Social Security numbers are assigned to children, there is no way to check and see if they have been used by criminals, or by mistake by other adults, to establish a history for the SSN.

#### 8. You can request a credit report to check for signs of child identity theft.

False - A regular credit report can only detect 1% of child identity theft. This is because credit reports check for a full match of name, birthday, and Social Security number, but child identity theft is most commonly a result of someone using JUST a child's Social Security number, and attaching it to a new name and birthdate.

#### 9. Detecting child identity theft is very difficult.

False - While child identity theft is a surprising crime, AllClear ID has created a free way for a parent or guardian to check your child's Social Security number to determine if he or she is a victim of identity theft. Visit [www.allclearid.com/child](http://www.allclearid.com/child) for more information on this free service.

Congratulations on taking the time to complete the Identity Theft Risk Check<sup>SM</sup> Quiz. Based on your responses, you are in the one of the following categories of identity theft risk:

If you answered 8 to 10 questions correctly you are at low-risk for Identity Theft, but don't get complacent. There is always some risk of Identity Theft, so continue to take the necessary precautions.

If you answered 4 to 7 questions correctly you are at medium-risk to be victimized by Identity Theft. Take steps to protect yourself.

If you answered 1 to 3 questions correctly you are at high-risk to be a victim, if you aren't already. Take steps immediately to protect yourself.

The first large child ID theft report ever conducted showed 10.2% of children in the report had their Social Security number used by someone else. The number of affected children was 51 times higher than the 0.2% adult identity theft rate observed in the same population. This surprising and alarming percentage of children affected by identity theft shows that while parents are concerned about protecting their children from online predators and cyber-bullies, the need to protect their identity is also critical.

Source: *The Child Identity Theft Report* <https://www.allclearid.com/resources/research> was produced by Carnegie Mellon CyLab in partnership with AllClear ID. The report included data from 42,232 children whose identities were scanned during a one-year period from 2009 to 2010.

## 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 Antisdell		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	4443	Kailyn Ashley Currey
857	Peter John Ramirez	4444	Zachary Daniel Currey
1446	Bobby Marcus Haynes	4445	Joshua Austen Currey
2457	Lindsey Anne Alexis	4634	Vanessa Ann Clark
2895	Alexandra Marie Sardeneta	4752	Grace Kay-Marie Pompey
3931	Alexis MaKayla Doorlag	4867	Issac Cole Sardeneta
4442	Mason Tyler Currey		

## 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

## tuesday

## wednesday

## thursday

## friday

7 **language**

Pork Loin  
Baked Potato  
Carrots  
Garden Salad  
Apple Sauce  
Roll

14 **language**

Buffalo Stroganoff W/ Noodles  
Butternut Squash  
Red Coleslaw  
Pudding Cup  
Roll

21 **language**

Chicken Noodle Soup  
Roast Beef Sandwich  
Relish Tray  
Yogurt Cup

28 **language**

Turkey Stuffed Peppers  
Green Beans  
Spinach Salad  
Brownies  
Roll

8

Barbeque Chicken  
Sweet Potato  
Tri-Blend Veggies  
Cottage Cheese  
Peaches  
Roll

15

Beef Chili  
Broccoli Slaw  
Cornbread  
Peach Crisp

22

Buffalo Meatloaf  
Mashed Potatoes W/ Gravy  
Carrots and Peas  
Tomato Salad  
Fruit Cup  
Roll

29

Salisbury Steak  
Mashed Potatoes  
Brussels Sprouts  
Pineapple Upside Down Cake  
Roll

9

Beef Pot Pie  
Veggie and Relish Tray  
Ambrosia Salad  
Peanut Butter Cookie  
Roll

16

Ham and Scalloped Potatoes  
Green Beans  
Cucumber Salad  
Fruit  
Roll

23

Salmon Burger on a Whole  
Wheat Bun  
Sweet Potato Fries  
Broccoli and Cauliflower Salad  
Relish and Veggie Tray  
Fruit

30

Potato Soup  
Shaved Ham Sandwich  
Relish Tray  
Fruit

2

Boiled Dinner W/ Beans,  
Sausage, Cabbage, Onion, Corn,  
and Potatoes  
Jell-O W/ Fruit  
Cornbread

10

Tomato Tortellini Soup  
Grilled Cheese Sandwich  
Waldorf Salad  
Chocolate Chip Cookie  
Roll

17 **social**

Sliced Turkey W/ Gravy  
Mashed Potatoes and Dressing  
Mixed Veggies  
Cucumbers and Onions  
Pumpkin Pie  
Roll

24 **closed | thanksgiving day**



© life is good (pete)

3 **business**

Buffalo Goulash  
Garden Salad  
Garlic Bread  
Fruit  
Sugar Free Pie  
Cake

11 **closed | veterans day**



18

Tuna Macaroni Salad  
Garden Salad  
Garlic Bread  
Ice Cream Cup

25 **closed | thanksgiving**



© life is good (pete)

4

Fish Square on a Whole  
Wheat Bun  
Red Skin Potato Salad  
Jellied Vegetable Salad  
Fruit

# november

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) 463-5355Clarence White, Treasurer  
(269) 876-1118Kenneth Rader, Vice Chair  
(269) 876-7797Ruth Saldivar,  
Member at Large  
(269) 214-1279Audrey Huston, Secretary  
(269) 591-4519**Tribal Office Directory**Administration  
Information Technology  
58620 Sink Rd.  
(269) 782-8998  
Toll Free 800-517-0777  
FAX 269-782-6882Commodities  
(269) 782-3372  
Toll Free (888) 281-1111  
FAX (269) 782-7814Communications  
58620 Sink Rd.  
(269) 782-8998Compliance  
58620 Sink Rd.  
(269) 782-8998Education and Training  
58620 Sink Rd.  
(269) 782-0887  
Toll Free (888) 330-1234  
FAX (269) 782-0985Elders Program  
53237 Townhall Rd.  
(269) 782-0765  
Toll Free (800) 859-2717  
FAX (269) 782-1696Election  
58620 Sink Rd.  
(269) 782-9475  
Toll Free (888) 782-9475Enrollment  
58620 Sink Rd.  
(269) 782-1763  
FAX (269) 782-1964Finance  
58620 Sink Rd.  
(269) 782-8998  
Toll Free (800) 517-0777  
FAX (269) 782-1028Head Start  
58620 Sink Rd.  
(269) 783-0026/  
(866) 250-6573  
FAX (269) 782-9795Health Services /  
Behavioral Health  
57392 M 51 South  
(269) 782-4141  
Toll Free (888) 440-1234  
FAX (269) 782-8797Housing and Facilities  
27043 Potawatomi Trail  
(269) 783-0443  
FAX (269) 783-0452Human Resources  
58620 Sink Rd.  
(269) 782-8163Language & Culture  
32142 Edwards St.  
(269) 782-9602 Phone  
(269) 783-0452 FaxNatural Resources  
32142 Edwards St.  
(269) 782-9602 Phone  
(269) 783-0452 FaxSocial Services  
58620 Sink Rd.  
(269) 782-8998  
Toll Free (800) 517-0777  
FAX (269) 782-4295South 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) 782-8998Tribal Council  
58620 Sink Rd.  
(269) 782-6323  
Toll Free (888) 376-9988  
FAX (269) 782-9625Tribal Court  
58620 Sink Rd.  
(269) 783-0505/  
FAX (269) 783-0519Tribal 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.govLynn Davidson, Elders Representative  
(269) 240-8092  
Lynn.Davidson@  
pokagonband-nsn.govVice-chairman  
Butch Starrett  
(269) 591-2901  
Butch.Starrett@  
pokagonband-nsn.govMarie Manley  
(269) 214-2609  
Marie.Manley@  
pokagonband-nsn.govTreasurer  
John Warren  
(269) 214-2610  
John.Warren@  
pokagonband-nsn.govTrudy Loeding  
(269) 783-6292  
Trudy.Loeding@  
pokagonband-nsn.govSecretary  
Faye Wesaw  
(269) 782-1864  
Faye.Wesaw@  
pokagonband-nsn.govTom Topash  
(269) 470-3745  
Tom.Topash@  
pokagonband-nsn.gov**Members-at-Large**Steve Winchester  
(269) 591-0119  
Steve.Winchester@  
pokagonband-nsn.govAlice Overly  
(269) 240-8041  
Alice.Overly@  
pokagonband-nsn.govMichaelina Magnuson  
(269) 591-5616  
Michaelina.Magnuson@  
pokagonband-nsn.govKelly Curran, Executive Secretary  
(269) 591-0604  
Kelly.Curran@  
pokagonband-nsn.gov  
Council Lodge Phone:  
(888) 376-9988**Tribal Council November Calendar of Events**

- 7 Tribal Council Meeting, Lodge, noon
- 8 Gaming Authority, Four Winds New Buffalo, 10:00 a.m.
- 12 Tribal Council Meeting, Lodge, 10:00 a.m.
- 14 Tribal Council Meeting, Lodge, noon
- 15 Gaming Authority, Four Winds Hartford, noon
- 16 Tribal Council Legislative Session, Community Center, 6:00 p.m.
- 17 Tribal Council Meeting, hotel conference room, noon
- 21 Tribal Council Meeting, Lodge, noon
- 22 meeting cancelled
- 28 Tribal Council Meeting, Lodge, noon
- 29 Gaming Authority, Four Winds New Buffalo, 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.

## November Citizen Announcements

Happy birthday November 10  
to my little cuz **Danielle Rapp**.

From Bill

Happy birthday November 12  
to my brother **Gerry Lewis**!

From Bill

Happy birthday November 28  
to my auntie **Margaret Rapp**. Wewene for all you do!

Love, your nephew, Billy



November 9, Happy Birthday, Little Man Thunder and our miracle baby! We love you lots!



**Rick Rider**: A new Elder!  
Happy Veteran's Day.  
Love, Ma and Dad

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 Lewis Powell-Rangel**, one year old on October 6

**Corey Frank Rangel**, 25 on October 9

**Brittainy Lee Falk Rangel**, 26 on October 31



Happy birthday to all my  
babies! Love you guys!

Love, Mom and Grandma Kim



To the family of Fred Rader in South Carolina: please  
contact Aunt Sarah McWhorter regarding Jeramiah,  
home: (870) 398-5136, cell (870) 223-3806. Thank you.

## Pokagon Band Sylvan Tutoring Program

**Who:** Pokagon youth grades  
K-12 who live outside of the 10  
county service area, and have a  
demonstrated need for tutoring.

**What:** Pokagon Band's Sylvan  
Tutoring is a tribally-funded  
program designed to serve  
Pokagon students across the  
nation who do not have access to  
the Band's tutoring program in  
the 10 county service area.

The intent of the program is to  
serve as many Pokagon K-12  
students as possible who have a  
demonstrated need for tutoring  
where Sylvan tutoring centers are  
available.

**When:** Call Conrad Church at  
the Department of Education  
(888) 330-1234. We will set up a  
schedule to help get your student  
on his or her way to academic  
excellence.

