

"MEET THE CANDIDATES" Night!

October 21, 1991

Begins at 6:00 p.m.

Located: Tribal Center in the Senior's Room

All Isabella, At-Large, and Saganing candidates will be there. All three district residents are welcomed to attend. Usually runs til 9:00. See you there!

Mr. McFly Running For Tribal Council? NOPE!



Pictured above is the good-looking high school graduate, three-year college man and a Tribal Council Candidate, Oliver J. Leaureaux, known to all as "Punkin" or "Ollie."

I have been a life long area resident and member of the Saginaw Chippewa Tribe of Michigan. I graduated from Mt. Pleasant High School (19—I won't tell). I attended college for three years.

I have seen our community come a long, long way while growing up here. If I were elected to the Tribal Council, I know I would be a fair and impartial Tribal Council member. My vote would have to be in the interest of the tribal members as a whole. Nothing would give me more gratification than for myself to be an active participant in the continued growth and success of our community (and it will grow and succeed). I, therefore announce my candidacy for a position on the Tribal Council in the upcoming election in November. See you there. Megwetch!

Oliver J. Leaureaux
Tribal Council Candidate

SPRAGUE SUPPORTS FUND RAISING AGAINST STATE AND FEDERAL GOVERNMENTS

NOTE: Bernard "Bernie" Sprague is an Isabella (District 1) Tribal Council Candidate.

I am a Tribal Member. I believe in Equal Opportunity for Tribal members. I have lived here for 21 years (present age is 34). I have seen positive changes in the community, Tribal government, and education. Back in the 70's the Tribal members were moving away to find employment, housing, and education.

It was a wise council that recognized the need for change. The need for a business that the people would operate and benefit from. It was Bingo that the Council decided on and it brought respect and employment to the

community. Profits were banked for future investments. Then the Card Room was opened in 1985 and it brought more Tribal member's home to live and work.

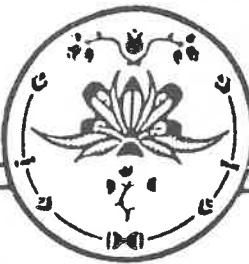
I feel that it is time to take the next step. The Tribe needs to keep up with the Tribe's to the North (other tribes challenge the state while we stand back behind the line). I feel we have proved to the doubter's in the local/state/federal government that we can operate a business and that our people deserve the right to grow to expand their life style's.

I am running for Tribal Council to support fund raising against state/federal government, to help our people understand sovereignty, to improve community recreation, and to assist the Education Department to educate our people.

The goals I hope to achieve are: (1) Employ Tribal Members that want to work; (2) Create a Home Owner Assistance Program and (3) Add street lights where needed.

Bernard Sprague
Tribal Council Candidate

tribal observer



OCTOBER 3, 1991

Volume 3, Issue 15

"I BELIEVE A COUNCIL MEMBER SHOULD BE ABLE TO SPEAK UP..." STATES GAIL GEORGE.

NOTE: Gail George is an Isabella (District 1) Tribal Council Candidate.

The reason I am running for a Tribal Council position is because I think Tribal members must have knowledge in their government and business aspects of the Tribe. It affects all Tribal members in one way or another.

One important goal I see for the very near future is getting Tribal members trained and educated for Tribal positions at the center. With all the cuts in the state budgets taking effect, this is a very important situation happening now.

I am a person that tries to help those who are less fortunate than myself because I know how hard it is to struggle and make a living. Experience was the best teacher for me and I learned the hard way. There is certainly a lot of competition out there in the world for jobs and housing.

I strongly believe that a Council member works for the Tribal members and should be available to talk with people who have concerns and most of all listen to the people.

I have worked for the Saginaw Chippewa Tribe for six years as a Community Health Representative. I am now working for Inter-Tribal Council of Michigan as a Families First Specialist. The reason I changed jobs is because I wanted to get more involved and help people. This job is giving me the experience I need to work with other people and agencies in the area. I believe a Council member should be able to speak up and not be afraid to meet people. This is part of a Council members position of being in the public eye representing the Tribe.

If I am elected I will do my best to represent the Saginaw Chippewa Indian Tribe for the next two years as a Council member.

Thank You, Gail George
Tribal Council Candidate

The Indian Housing Act of 1988

Submitted by Patty Heron

Three years ago, the Indian Housing Act of 1988 was passed and became Title II of the 1937 Housing Act. This was a turning point in the evolution of the Indian housing program. Passage of this Act authorized the Mutual Help Homeownership Opportunity (MH) Program for the first time even though it had been operating since 1962. Prior to 1988, the program was operational based on regulations only.

Another major change affected the Indian housing rental program. Prior to passage of the Act, the Indian rental program was governed by the same laws as the non-Indian rental program. The Indian Housing Act established the ability to make future statutory changes for the Indian program only. It should be pointed out that there were no specific changes made to the rental program for Indians at that time.

Many of the issues which have been raised by Tribal leaders are embodied by the 1937 Housing Act, as amended, and cannot be unilaterally changed by HUD. Such issues as the amount of deductions, the percent of income charged for participation in the program, etc. are statutorily determined and can only be amended through Congressional action. In order to understand the Indian Housing program, at least a cursory understanding of the laws are necessary.

The Indian Housing Act of 1988 required that implementing regulations be published within 90 days. Those regulations were published on September 26, 1988 as required.

Some important points to remember: 1) The Indian Housing Act of 1988 allows IHAs to limit the number of non-Indians in the MH program by law; 2) The law provides for the creation of a Mutual Self-Help housing program which allows for a homebuyer to participate to a much greater extent in the construction of their housing unit; 3) A deduction for excessive travel costs for employment purposes or child care costs not to exceed \$25.00 was extended to Indian families; 4) The homebuyer shall be responsible for all maintenance and monthly utility expenses of the dwelling; 5) The IHA shall afford the family an opportunity to purchase the unit at any time that they are able to meet the obligations of homeownership through a lease-purchase, mortgage or loan agreement.

The Indian Housing Consolidated Rule

Shortly after the Indian Housing Act of 1988 was passed, HUD published a proposed rule to consolidate all regulations pertaining directly to the Indian housing program. The intent of this action was to give Indian country the ability to mold a program more closely to their needs without impacting the non-Indian housing programs.

Hundreds of comments were received from IHAs, with the great majority being incorporated. The result was that on June 18, 1990, the 24 CFR Part 905: Revised Consolidated Program Regulations; Interim Rule was published. The Rule was published as an interim rule in order to give the Indian community the opportunity to comment once again on potential program revisions.

On January 9, 1991, HUD published a final rule in the Federal Register which removed references related to Indian housing from the public housing regulations completing the separation.

More of the important changes instituted in this regulation will be published in the next issue.

PELCHER PUSHES FOR EMPLOYEE EDUCATION WORKSHOPS

As a tribal member, if elected to sit on the Tribal Council, I hope to see a push for education for our tribal employees and members, such as training workshops by various presenters on different subjects to improve our job skills and get credit for attending.

Education and knowledge give people a wider variety of choices. Having more choices allows individuals to make better decisions for themselves and their community.

Clinton R. Pelcher, Jr.
Tribal Council Candidate
Isabella (District 1)

"...EXPERIENCE IS VALUABLE TO THE SMOOTH RUNNING OF TRIBAL AFFAIRS," SAYS CHAMBERLAIN

NOTE: Alvin Chamberlain is an Isabella (District 1) Tribal Council Candidate.

I am running for Tribal Council because I am genuinely concerned and caring for all of our Tribal people and their well being. I want to see them have the best possible future. I believe in being a fair person and judge of the people's concerns. I will strive to help all of our members without playing favorites. Having had the experience of serving on the council for a number of years, I have always tried to do the right thing for everybody.

So many things in the Tribal business have become very complex. I believe experience is valuable to the smooth running of Tribal affairs. To keep changing so often can complicate matters already in progress. Change is necessary when there is much turmoil. We, Councilmen at present, are trying our best to do what you want us to do. We know we can't always please everyone. Believe me, nothing is ever done to deliberately hurt anyone.

Mainly I want to say that I CARE! Everyone of our members has a right to expect the best we have to offer. I am not looking for power, attention, or a hand out. I want to have a voice on the council to stand for what is right. For those of you who don't think your vote counts - it does. It is your right to express your wishes by casting your vote for the candidate of your choice. It is important that you exercise that right and get behind your leader. The worst thing is to do nothing and then complain. Thank you for your past support. I hope you will continue to hang in there with me.

Sincerely,
Alvin Chamberlain
Tribal Council Candidate

GOULD FEELS HONORED TO SERVE THE AT-LARGE DISTRICT

For almost four years it has been my honor to serve the At-Large District membership as their representative on the Tribal Council. During that short period of time we have achieved many accomplishments in which we, our tribal elders, and our children can be proud of. At this time I would like to review just a few of the more important goals that we have reached. This would not be possible without the support and effort of the At-Large District membership and the cooperation of the Saginaw Chippewa Tribal Council.

-In less than four years, we have seen tribal enrollment increase so that two out of every three members are from the At-Large District. This effort was done by encouraging all recipients of the treaty distributions to apply for membership with the tribe.

-In the last four years, more members are participating on Tribal committees from the At-Large District than ever before and more need to participate. This participation will help insure our continued representation and input with the Tribe.

-For the first time, the At-Large District membership has submitted their own budget that will specifically focus on At-Large District membership concerns. This will be a great step forward in serving the needs of our elderly, children, and other needy At-Large members. Some of the areas identified by the At-Large District Budget Committee include education, housing, and health care needs.

-The At-Large District now has two committees to support and help identify our special needs. The At-Large District Ad hoc Committee and the newly established Budget Committee. In addition, other committees are being planned so that more members may participate from the At-Large District.

These are only a few of the goals that we have achieved in such a short period of time since our representation was first started. There is still more that has to be completed for the At-Large members. This is only the beginning. We want to make sure that individuals that were not accepted for Tribal membership be allowed a proper opportunity to appeal that decision. As your Tribal Council Member, I feel I have served and represented you to the best of my ability. I am proud of my record of meeting attendance. I speak out on all issues, but especially on issues that concern the At-Large District membership. Thank you for your support both in the past and in the future.

Gerald Gould
At-Large Tribal Candidate

Mr. Gould is currently completing his second term on the Saginaw Chippewa Tribal Council. Mr. Gould majored in history, philosophy, and political science at Western Michigan University, and is the recipient of Michigan State University Native American Fellows Award. He also was a visiting Fellow at the John F. Kennedy School on Public Policy at Harvard University. Mr. Gould has been a guest lecturer on American Indian history at the Nokomis Learning Center, Okemos, Michigan and the Native American Vision Quest at Michigan State University. He is currently employed by the Michigan Department of Transportation as a training expert in Teambuilding Ed.



HART WANTS TO HELP OUT COMMUNITY

NOTE: John Hart Sr. is an Isabella (District 1) Tribal Council Candidate.

Boozhoo,

My name is John Hart Sr. I'm running to be on Tribal Council and want to tell you a little more about myself.

I was born and raised here in Mt. Pleasant. I served in the military for 3 years when I was 17 years old, and when I returned met my Beautiful wife, Joyce. We just had our 34th Anniversary in September!

I started working in construction 32 years ago. We've moved all over Michigan finally settling in Grand Rapids. While I was in Grand Rapids, I started getting involved with the Inter-Tribal Council (ITC).

My family & friends encouraged me to run for the ITC Board. I decided to go for it because I wanted to help out the community more by letting their concerns be heard.

I ran for the ITC Board in 1979 and was elected in. The terms were held for two years and I was re-elected 5 times. I was on the Board for 10 years. I was Vice-President for 6 years and President for 2 years while serving. I know very well what is involved in being on a Board.

I resigned in 1989 when we decided to move back to Mt. Pleasant.

I would like to do very much the same here as I did there. To let the concerns of the Tribal Members be heard and help in any way I can!

Megwetch, John W. Hart Sr.
Tribal Council Candidate



"...I COULD BRING SOME OF THE WISDOM PASSED ON TO ME.." SAYS BAILEY

My name is James Bailey, Sr. (Jim). I am the father of 7 children. As an elder and tribal member I feel I could bring some of the wisdom passed on to me by my parents to the tribal members, tribal council and the community.

I am a Veteran of World War II and I lived in Mt. Pleasant for the past 60 years.

Hope to see you at the polls on November 4, 1991.

Yours Truly, James Bailey, Sr.
Isabella Tribal Council Candidate

JACKSON WILLING TO DEDICATE TIME & EFFORT TO SIT ON TRIBAL COUNCIL

Boozhoo,

My name is Ronald Jackson. I am running for Tribal Council for the At-Large district. I would like to thank all the tribal members that supported me during the last election. After losing by only one vote, I am more determined than ever to win this year in order to serve the At-Large district.

For these members who are not acquainted with my family or me, the following is a brief description of my background. My parents were Bob and Florence Jackson and I was born and raised in Lansing, Michigan. My educational background includes a Bachelor's Degree of Science Management from Detroit Institute of Management from Grand Rapids Aquinas College. I retired from General Motors at the age of forty-nine after working thirty-one years in management and engineering areas.

I believe it is the responsibility of all members to help out the Tribe in some way. During the past several years, I have served

on several tribal committees and boards including the Ojibwe Construction Enterprise Board of Directors, the Ojibwe-Greenwald Construction Enterprise Board of Directors, the At-Large District Budget Committees, and the Tribal History Review Committee.

The Tribal Council seats are not positions to be taken lightly. The votes Tribal council casts affect all the members and it is imperative that much thought and research go into each and every decision. I am willing to dedicate a great amount of time and effort to fulfill my duties as a Tribal Council member to the very best of my abilities. I will base my decisions for the good of the tribe as a whole and not for any specific group or individuals. The Tribal Constitution was drawn up to preserve the welfare of all tribal members. Chi Migwetch!

Ron Jackson
Tribal Council Candidate
At-Large District

CALL REALIZES THERE IS MORE TO WORK THAN JUST SITTING IN MEETINGS

I hope to be seated on the Tribal Council for a whole two year term. I know I can be an asset to the Tribe as a whole as I have been a part of it as an employee and as a council member for 21 years.

I realize there is more work than just sitting in meetings - to be informed when making decisions that affect us all. One of the efforts I made as a Council member in the past was to initiate a "no stipend" work session.

The education of our people will continue to be my highest priority as well as providing an opportunity for all of our youth to gain salable skills.

Even though our world is changing we need to keep with us the traditions and culture that carried us through more trying times. I only speak "broken" Chippewa but am making an effort to be among those who will be able to pass our language on.

Op che go mii gwetch, Lorna Kahgegab Call
Isabella Tribal Council Candidate

BAILEY UNDERSTANDS THE FRUSTRATIONS FELT BY "AT LARGE" MEMBERS

I have been married for 23 years and have 3 children. I have lived in this area for over 40 years, on as well as off the Reservation.

As an "at large" member of the Saginaw Chippewa Tribe, I understand the problems, the frustrations, as well as the isolation felt by "at large" members.

My goal as a Tribal Council member will be that we, as "at large" members, will have knowledge of services available for help when needed, and what steps to take to secure those services.

If elected to the Tribal Council, I will work to see all "at large" members will have a voice on the Council through me.

Thank You, James W. Bailey
At-Large Tribal Council Candidate

EDITOR'S NOTE: The statements on pages one and two are from submissions by cooperating Tribal Council Candidates from the Isabella and At-Large Districts. It was not necessary for all candidates to submit a statement. I thank all the Candidates that responded to the statement request. I wish every candidate the best of luck. I hope all voter's realize the sincerity in each of the statements.

Mary Alice (Perez) Kunst
Tribal Observer Managing Editor

Census Data: How Many Native Americans And Where Do They Live?

Note: Reprint from American Indian Report (AIR), August, 1991.

There are nearly 2 million American Indians, Eskimos and Aleuts in the United States according to 1990 census data, but there are those who say even that number--three times more than counted in the 1960 census--is not high enough.

Census bureau officials estimate that American Indians in general were undercounted by 5 percent. Officials say that minorities were disproportionately undercounted to whites.

Despite protests from the Census Bureau, Commerce Secretary Robert Mosbacher has decided not to adjust census figures to reflect an undercount.

In Indian Country, the census was kinder to some tribes than to others.

Cherokee spokeswoman Lynn Howard said that preliminary figures for her tribe, located in Oklahoma, were fairly accurate.

"however," she added, "we are concerned about the overall undercount and feel the data should be adjusted."

Census takers counted 143,400 Navajos living on the Navajo reservation which spreads across three states--Arizona, New Mexico and Utah.

In 1989, the tribe's own count reflected a population of slightly more than 169,000.

The Salish-Kootenai Flathead Tribe in Montana showed a population count of 5,130 Indians on its reservation, according to the 1990 Census.

But even with a 24 percent increase in population from 1980, the census figure is definitely low, according to Velda Shelby of the tribe's planning office.

Tribal records show that the reservation is providing services for 10,000 Indians.

"I realize that many people are unenrolled," Shelby said, "but we would have been satisfied if they had reached 6,000."

Shelby said the tribe immediately challenged the census figures and participated in a detailed and time-consuming review process, providing the Census Bureau extensive documentation of the tribe's own population estimate.

But it was no avail. The census count for the Flathead tribe was not adjusted.

For the next ten years, the 1990 census figures will be used to determine federal aid for Indian tribes.

"Much of the federal money received by Indian tribes--from the Bureau of Indian Affairs, the Department of Labor, and Health and Human Services--is based on population," said Gay Kingman, executive director of the National Congress of American Indians.

Kingman said Indians will also be affected at the state level as well.

"Federal money that goes to the states is then allocated to local governments. The state allocations are based on population."

Kingman said the NCAI had

sensed early on that there would be a problem counting American Indians, and the NCAI took an active role in aiding census takers.

"To [the Census Bureau's] credit," Kingman said, "they did make a strong effort to get an accurate count. They even hired census takers who spoke the tribe's native language."

Two-thirds of the nation's nearly 2 million American Indians, Eskimos and Aleuts live outside tribal land, according to 1990 census data.

According to the census, 685,464 American Indians, Eskimos, and Aleuts live on tribal land. Nearly 1.3 million live outside of tribal jurisdictions.

Urban areas with the greatest American Indian population are Los Angeles, 87,487; Tulsa, 48,196; New York, 46,191; Oklahoma City, 45,720; San Francisco, 40,847; Phoenix, 38,017; Seattle-Tacoma, 32,071; Minneapolis-St. Paul, 23,956; Tucson, 20,330 and San Diego, 20,066.

A lack of jobs is blamed for the migration of Indians off reservation land.

But poor economic opportunities haven't kept whites from moving onto the reservation in record number.

The census revealed that only 60 percent of the 637,533 people living on the country's 78 largest reservations and trust lands are American Indians.

Protect Your Appointment Privileges

Submitted by Nimkee Clinic Staff

Due to the ongoing problem of "No Shows" at Nimkee Wellness Clinic, we have been forced to develop a "plan of action." This will take effect November 1, 1991.

It is the policy of the Nimkee Memorial Wellness Center to provide the best possible health care for all our patients. To accomplish this goal, we need your cooperation. We ask that our patients keep their scheduled appointments. If they cannot, we ask that they notify the Wellness Center at least twenty-four (24) hours prior to that scheduled time. This will allow us to arrange for treatment of another patient. (Exceptions will be made for unseen emergencies).

If two (2) appointments are missed in a three (3) month period and the Center was not notified to cancel, a letter will be sent to caution that another missed appointment in that three (3) month period will result in the loss of the privileges of scheduling further appointments. They will be "worked into the schedule" if medical attention is needed.

If three (3) scheduled appointments have been missed without proper twenty-four (24) hour notification within a three (3) month period of time, a letter will be sent to the patient that terminates their privileges of making another appointment for treatment for three (3) months. They may still utilize the Clinic on a "space available" basis. After the three (3) month period of being seen on a "space available" basis only, the scheduling privileges will be reinstated.

All appointments can be made daily from 8:00 a.m. to 5:00 p.m. Monday through Friday with Shelly Foster, Receptionist, Nimkee Memorial Wellness Center, at (517) 772-3767.

Playground Site Named

The Saginaw Chippewa Parks and Recreation Committee has given the Ogemaw Neighborhood Playground Site a new name. A new sign painted NISHNABE "Honor Our Children Playground" is about to be completed.

We hope that the community will help us keep this playground in good condition. The equipment has been in place for 11 months and we have had a number of incidents with vandalism.

Please help by asking your children not to misuse equipment. In the Spring, intentions are to add and repair equipment.

LIST OF CANDIDATES FOR THE PRIMARY ELECTION TO BE HELD ON OCTOBER 8, 1991

To: Tribal Members residing within or visiting the Isabella Reservation
From: Ronald Falcon, Tribal Chief
Subject: Open Letter Concerning Law Enforcement
Date: August 26, 1991

I am sure that many of you are probably aware that there have been some significant breakthroughs concerning Law Enforcement on the Isabella Reservation over the past year. Basically, what has happened since Judge Paul O'Connell decided People v. Bennett, is that State Law Enforcement officials are recognizing that the Tribal Court has jurisdiction over crimes committed in Indian Country (e.g. Isabella Reservation). This is something we have known for a long time and it is indeed gratifying that various State, County, City, and local law enforcement people are recognizing this. However, we are finding that this has lead to some misunderstandings on both sides.

When the County, State, City or other local government agency fail to understand or respect the Tribe's jurisdiction, we assign our legal staff to develop a remedy. But when we make mistakes, it is up to us to correct them. We in the Tribal government are concerned that a small number of Tribal members are treating this matter in a very inappropriate fashion. We are told that some members are flaunting the fact that they cannot be punished by State Courts. However, they should be aware that they may be arrested by any Police agency for the commission of a Crime! They should also be aware that they can be prosecuted and punished in Tribal Court or Federal Court for crimes committed within the Reservation.

Therefore, let me make this point so that everybody understands. Arrests by an officer of the law for a crime within the Reservation will be prosecuted in Tribal Court. As law abiding citizens and Tribal members we each have a right to expect that the law will be enforced on the Reservation. This means that any member who is arrested by any law enforcement officer should not for one minute think that he or she is above the law. If the circumstances warrant it, you will be prosecuted in either Tribal Court or Federal Court. The Reservation is simply not a safe haven for lawlessness.

ISABELLA DISTRICT

1. Laurie A. Anderson
2. James Bailey, Sr.
3. Lorna Kahgegab Call
4. Alvin R. Chamberlain
5. Mary Lynne Chippeway
6. Beatrice J. Colwell
7. Tim J. Davis
8. Esther S. Dick
9. Ronald A. Falcon
10. Gail L. George
11. John W. Hart
12. Benedict Alan Hinmon
13. Bruce Hinmon
14. Josephine E. Jackson
15. Delmar James Jackson, Sr.
16. Thomas James Kequom
17. Oliver James Leaureaux
18. Bradford Mitchell Mandoka
19. Marion R. Mena
20. Ruth Ann Moses
21. Robert G. Pego
22. Clinton R. Pelcher, Jr.
23. Gary A. Quigno
24. Dorothy Ann Scott
25. Bernard D. Sprague

NOTE: At-Large District 3 has no Primary Elections, only General Election which will be November 5, 1991.

At-LARGE DISTRICT

1. James Wayne Bailey
2. Gerald S. Gould
3. Paul James Johnson
4. Ronald Jackson

From the Editor: In error, the following poem read, "...soul souring" when it should say correctly, "...soul soaring." In respect to the poet, I am republishing the poem.

POW WOW FOR LITTLE ELK-1991 by BARBARA BRENT BROWER

Fleet feet move lightly over the breast of mother earth to honor Little Elk whose spirit dances in the skin of Darwin

Perfect warrior he is hawk then man then hawk then spirit as he circles round and round soul soaring to the sun leaping to beating heart of drums a thousand shaking bells

Dream catchers sway from every trader booth reflected mirror lights ripple under ecstatic feet

Purifying sweet grass smoke ascends numerous dreams ascend dream catchers spin catching sun beams in their magic webs

Darwin dances focused on a spirit no one in the crowd around the sacred circle sees

He swoops and crouches hawk then man then hawk then spirit hawk wing fan sweeping scented air his dance a prayer

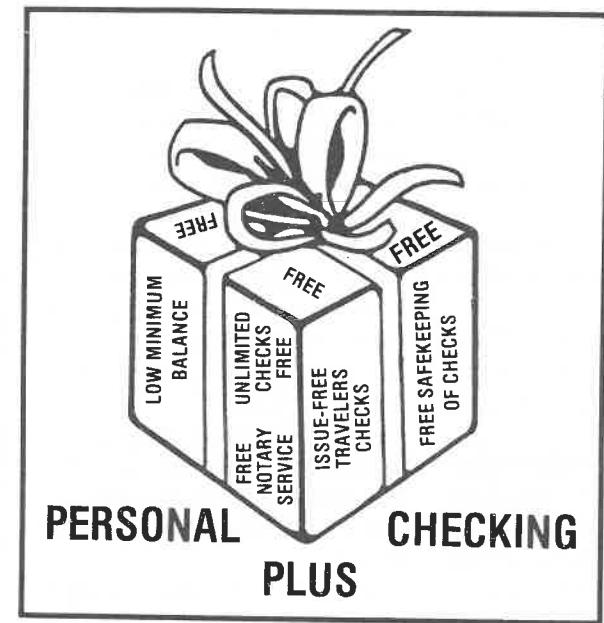
to the invisible watcher who is a silent shadow on the grass cast by a passing cloud a hawk's sweet piercing cry

Chippewa Hills School News

Bill Starkey plays offensive and defensive tackle for the Chippewa Hills Varsity Football Team. He is an outstanding player. Come support him during the football season.

1991 Chippewa Hills Varsity Football

Saturday, Oct. 5, 1991	2:00 A	Reed City
Friday, Oct. 11, 1991	7:30 A	Big Rapids
Friday, Oct. 18, 1991	7:30 H	North Branch
Friday, Oct. 25, 1991	7:30 H	Benzie Central
Friday, Nov. 1, 1991	7:30 A	Cadillac



LOW MINIMUM BALANCE

If \$200.00 minimum balance is maintained, there is **no service charge** and an unlimited number of checks may be written without a per check charge.

If the account falls below \$200.00, there is a \$3.50 Service Charge for the month, but **no other fees**.

The first 50 personalized checks are free when you open the account.

These extra services are yours, in one neat checking account package.

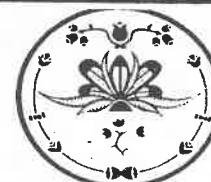
- * **NO ANNUAL FEE for VISA OR MASTERCARD** to Qualified Applicants
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- * **FREE SIGNATURE GUARANTEE**
- * **FREE CHECK SAFEKEEPING** We hold your cancelled checks on file. You will receive a monthly statement of your account, and should you need a copy of a cancelled check we will provide one copy per month at no charge
- * **FREE 24 HOUR BANKING, AT ANY OF OUR 12 ATM's** Provides access to other ATM's across the country at a slight fee

Open Your Personal Plus Checking Account Soon



isabella bank and trust
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THE TRIBAL OBSERVER
7070 East Broadway
Mt. Pleasant, MI 48858

MARY A. KUNST, Managing Editor
LEEANN BRAUKER, Clip Artist

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Editorials are the opinions of the writer and not necessarily the entire staff of the TRIBAL OBSERVER, or the Tribal Operations personnel of THE SAGINAW CHIPPEWA INDIAN TRIBE.



**The Saginaw Chippewa Indian Tribe
Of Michigan**

7070 EAST BROADWAY

MT. PLEASANT, MICHIGAN 48858

(517) 772-5700

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