CHEHALS "People of the Chehalis Reservation "People of the Sands" TRIBAL NEWSLETTER January 2015

Annual Community Christmas Party Creates Lasting Memories

The annual Community Christmas Party was held at the Community Center on Sunday, December 21. It is a large gathering for community members to celebrate in Christmas style. It never fails to bring families together smiling as they spend the day making it special. Christmas is that time of the year when the very air seems to be filled with magic and possibilities!

Families signed in at the front door of the gym which qualified them for the raffle prizes. Children scattered to participate in the many activities available at the Youth Center gym. Anything from the bouncy houses, cake walk, face painting, balloon



Tribal families spent the day together enjoying the activities provided at the community Christmas party.

making, and presents from Santa.

In the Gathering Room the Youth Center program staff provided Walmart gift cards for the youth. Photo's with Santa created lasting memories of that day.

A scrumptious meal was provided for all that attended in the main lobby of the Community Center.

Continued on Page 2

Elders Bazaar Creates Resources for Shoppers, Artists, and Crafters

The Elders held their annual Christmas bazaar on December 6. The Lucky Eagle Casino event center was filled with vendors providing a fantastic resource for the shoppers, crafters, and artists. Throughout Washington State there are many opportunities to attend various Christmas Bazaars. This one is special for the local communities to buy that handmade gift for someone they love.

As shoppers entered the event center the familiar aroma of fry bread cooking permeated the air. The Volunteer Elders provided food, raffle tickets, and conversation to those that attended this bazaar. No better way than to spend the day shopping, eating, and enjoying the friendly atmosphere

Smiles were seen on the faces as they greeted cousins, friends and family as they wandered through the aisles shopping.

This event assists the Elders program, supplementing

Continued on Page 3

Great Wolf Lodge Hosts Breakfast with Santa

Saturday, December 20, the Great Wolf Lodge hosted its second annual "Breakfast with Santa" for tribal and community members. Families gathered in the Grand Ballroom to share the special day. Members got to eat a delicious meal and create lasting memories by having family photos taken with Santa and Mrs. Claus. Many families used their cell phones to take pictures and Facebook users soon bombarded their profiles with happy faces and used the event as an opportunity to tell their friends Merry Christmas and share their family photos.

This event was developed by the Great Wolf Lodge, and is a unique opportunity in preparation for the fast approaching Christmas. Afterwards tribal members were energized before heading out to go do their shopping.

Continued on Page 12



Inside

Natives Helping Neighbors 4
Health and Wellness News 5
Education Program News6
Exercise Room Hours7
January Birthdays 8
Tribal Member Earns Perfection 9
Students of the Month10
Early Learning News11
Photos of Breakfast with Santa 12

Community continued from page 1









After a blessing of the food, Elders were invited be served first in true native culture fashion. There were many things to choose from and desserts are always a delightful treat.

In the main gym, families were seen smiling as they exchanged gifts, then focusing on playing bingo hoping for the opportunity to yell "Bingo!" The raffles went on throughout the day. Names were announced over the loudspeakers as they were drawn.

Yes, the annual Christmas party was a special opportunity for tribal members to spend the day together!

Thank You!

Many programs were involved to make this day memorable and magical. We would like to extend and huge thank you to:

The volunteers and employees who bagged the candy. The Education Program; Youth Center staff; Youth Council for all the children's activities.

Also thank the Christmas committee for shopping and wrapping gifts: Dolly Canales, Bev Starr, Jodie Smith, Frances Pickernell, Lydia Fromm, and Diana Pickernell.

Volunteers at the party

Dolly Canales, Bobby Jones, Ritchy Revay, Alicia Canales, Barnaby Canales, Santa, Norma Daniels, Deidra Hawkes, and Francis Pickernell.

Wrap night

Christmas Committee, Althea Youckton, Lil Bear Davis, Vern McCrory, Mary Secena.

A special thank you goes out to Cheryle Starr and Phillip Youckton for their hard work in coordinating a fun-filled day at the community center!









Bazaar continued from page 1

funding for trips and special events to offset some of the costs that occur during the year. Hope to see everyone next year. It is always the first Saturday in December!



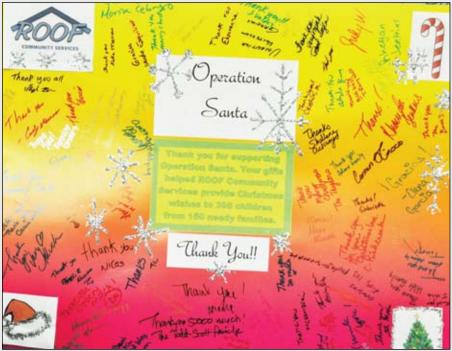
Natives Helping Neighbors Support "Operation Santa"

As they have done in the past, Natives Helping Neighbors worked to organize "Operation Santa" to help lowincome families who needed extra help around the holidays.

This year Native Helping Neighbors sponsored 25 families in the Rochester area. Each family provided a "wish list" of items their children would like and folks who adopted families were provided this list to shop from.

Thank you to all the tribal members and employees who

participated by purchasing gifts, wrapping presents or transporting the items to the families in need. You all made this year another success!



The thank you card from the families that were adopted this Christmas season. It can be viewed in the main lobby of the Tribal Center.

Tribal Big Brothers Big Sisters Program





The Tribal Big Brothers Big Sisters program is looking for volunteers. We have tribal littles waiting to be matched. These littles are looking for one-to-one time with a high school

or adult big from the community to play games with, do arts and crafts with, and participate in Youth Center or cultural activities with.

If you would like to become a volunteer big or want to know more about the program,

PLEASE call Cindy Medina any time.....

360-628-7120

Tribal Health and Wellness News

Tips in Achieving Your New Year's Resolutions

January is the month to reflect on the past year and make resolutions to change for the better. However, New Year's resolutions are often abandoned because of unrealistic or unattainable goals. Research shows that after one week more than 22% of adults fail, and at 3 months more than 50% of adults fail to attain their New Year's resolutions. Some of the top resolutions are behavioral changes to improve one's health, such as to stop smoking and/or to decrease alcohol consumption.

The following tips will help you keep your New Year's resolutions for the entire year: Consider February 1st or your birthday as the starting date for behavior changes. This will allow time in January to think, plan, and prepare for new behaviors

Define a specific small goal and make it achievable. One example: "I am going to lose 11 pounds this year, which is one pound monthly. I will weigh myself on the first Friday of each month." Purchase a calendar and highlight the specific day each month that you will record your own weight. Locate the calendar where you can see it daily.

■ Use post-it notes and display positive affirmations around the house. One example: display positive post-it notes on the bathroom mirror and/or refrigerator.

■ Don't obsess over occasional slip-ups. One example: "I am going to walk two days each week on Sundays and Tuesdays for 30 minutes." If you are unable to walk once during any given week, then restart the following Sunday.

Research shows that if you practice behavioral change, like exercising, after 21 days in a row then the change becomes a habit. After six months, the change becomes part of your personality, according to the University of Washington.

If you decide to make a New Year's resolution, ensure the goal is meaningful, attainable and measurable. I wish you the best in enjoying and celebrating your new behavior change goals in 2012.

For more information, visit:

www.psychologytoday.com

Submitted by Pat Odiorne Written by Ms. Margo Kerrigan, MPH



National WEAR RED Day

Heart disease—it's not just a man's disease. Heart disease is the number one killer of women. causing 1 of 3 deaths each year. But we can change that, because 80 percent of cardiac events can be prevented with education and lifestyle changes.

When it comes to beating heart disease and stroke, change can be the cure. Wear red to raise awareness and help save women's lives.

Make a change at GoRedForWomen. org/WearRedDay.

Celebrate Wear Red Day on: Friday, February 6 Group Photo at 11:00 AM at the CTWC

For more information, contact: Christina Hicks, Community Wellness Manager at CTWC 360-709-1741



(Women, Infants, and Children)
provides healthy foods and
nutrition information for you and
your child up to age 5.

For appointments or questions,
contact:

Deb Shortman at 360-709-1689
Debbie Gardipee-Reyes
360-462-3227 or gardipee@spipa.org
Patty 360-462-3224
SPIPA main number: 360-426-3990

WICDates

1st Thursday each month 9:00 AM — 3:00 PM
Chehalis Wellness Center
(dates and times may change)

Pickup is at the Community Center from 10:00 AM to 1:00 PM

> January 22 February 19

If you, or a member of your household, are enrolled in a federally recognized tribe.

For more information please call the SPIPA Food Distribution Warehouse

360-438-4216

Monday through Friday between the hours of 8:00 AM until 4:00 PM.

One of our staff will be happy to assist you in applying for this program.



Wednesday. March 4 From 9:00 AM to 3:00 PM

Friday, May 29 From 9:00 AM to 3:00 PM

You can call the Clinic to schedule your Mammogram at 360-273-5504

For more information contact Christina Hicks, Community Wellness Manager at 360-709-1741 or email chicks@chehalistribe.org





Complete a
Community Wellness
Survey at the event
and receive a raffle
ticket for the chance
to win one of three Cabelas Gift Cards or
other prizes. Lunch
will be provided.



SPIPA Colon Health Program Presents



Fourth Annual
March to Prevention at
the Squaxin Community
Kitchen

Saturday, March 7 10:00 AM to 3:00 PM







Made possible by a cooperative agreement between SPIPA and Centers for Disease Control and Prevention Grant number 5U58FP0003069-06

Unior Physical Letting Challengel

The Spokane Tribe of Indians has challenged the entire Portland Area Tribes, the Portland Area Indian Health Service, and the Northwest Portland Area Indian Health Board to a physical activity challenge.

The rules of the challenge: Participate in physical activity at least 150 minutes per week, or 30 minutes for at least 5 days out of the week. The 30 minutes of activity can be broken down into 10 minute time increments. If you work during the day and have family to take care of in the evening, no problem. We recommend a way you can stay active is to walk 10 minutes during your morning, lunch and afternoon break.

The contest will start on Monday, January 5 and run to February 13, 2015; a total of 6 weeks.

Step up to the challenge



Spokane Tribe of Indians
Department of Health and Human
Services
Spokane Tribal Health Department

Let's get moving_together..for a healthy tomorrow

If you would like to participate, please contact Christina Hicks, Community Wellness Manager at 360-709-1741 or

email chicks@chehalistribe.org

NOTICE: Information displayed on this flyer, in email or on our website calendar is subject to change without notice. Please refer to this flyer's contact person for the latest update.

The Liffestyle Balance Program Coming in March, 2015

What: Weekly classes on Healthy Eating and Being Active

When: Starting in March 11 at Noon

Where: At the Chehalis Tribal Wellness Center PT Room

If you're interested in learning to eat healthier and learning how to be more physically active, then this program is right for you!

To learn more about this program please contact

Pat Odiorne, at 360-273-5504 EXT. 1884 or email: **podiorne@chehalistribe.org** or Christina Hicks, at 360-709-1741 or email: **chicks@chehalistribe.org**.

You can stop by the clinic to see them too.

The goal is to help people lose at least 7% of body fat, and give you the tools to continue with living a more physically active and healthy lifestyle.







News from the Higher Education Coordinator

CENTRALIA COLLEGE

At the Chehalis Tribal Community Center this spring 2015, first day of classes are March 30, 2015. The classes are offered to all Tribal members, Community members, Tribal employees, and Enterprise employees. Chehalis Tribal Member's classes will be paid through the Higher Education program. Currently we will be hosting...

English 102

(5) Jolynn Goertz

WThF

A course in argumentative and persuasive writing, methods of research development and preparation of an original source-based papers and projects. Prerequisite: completion of ENGL& 101 with a minimum grade of 2.0.

INTRODUCTION TO POLITICAL SCIENCE 101

Jody Peterson

Tue and Thur

Exploration of the fundamentals of political science: key concepts, principles, and theories. Analyze why and how leaders make the decisions they do, and why citizens obey most of these decisions.

PREPARE FOR COLLEGE 2015

If are you interested in College this NEXT fall (September) 2015, be sure to fill out the Chehalis Tribal Scholarship packet. Also start thinking about signing up for admissions to the school of choice. Most universities have deadlines but with community college you still have time! Your Chehalis Tribal Scholarship packet will need to be completely finished one month before your college quarter starts. If college is not what you're interested in, then now would be great time to start thinking of other educational goals like technical school, or a vocational program.

After you have completed your taxes this year you could also think about filing for your Free Application for Federal Student Aid (FAFSA) www.fafsa.ed.gov. FAFSA must be completed in order for you to qualify for the full Chehalis Tribal Scholarship Award. For the Basic Chehalis Tribal Scholarship Award FAFSA is not required. It is recommended that all students apply for FAFSA as soon as possible. By submitting a FAFSA you will be reviewed for grants, work-study and maybe a large amount of other additional funds.

2015 HIGH SCHOOL Graduation Celebration

I have been working with K-12 education department on this June's Graduation celebration. If there are any graduating seniors for the year 2015 that have not been in touch with K-12 for graduation assistance please contact anyone in the K-12 department.

~ PLEASE HELP!! ~

Our program is looking for JAZMYN NATH. According to our records she should be graduating 2015.

We hope to have more information this upcoming month on the graduation celebration. If you have any questions please do not hesitate to call or email us.

Thank you for all your help.
Higher Education Coordinator:
Racheal Mendez
360-709-1698

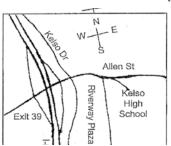
or email rmendez@chehalistribe.org

30th Annual POWWOW

In Honor of Our Children
Saturday, May 16, 2015, Kelso, Washington
12:00 noon - 9:00 pm
Grand Entries 1:00 pm and 7:00 pm
(break: 5:00 pm - 6:30 pm)

Dancing, Drumming, Adult & Children's Raffles, Vendors
All Drums and Dancers Welcome





Kelso High School 1904 Allen Street

Take exit 39, head East on Allen St, approximately 1/4 mile

Need overnight accommodations? www.visitmtsthelens.com

No alcohol or drugs.
Patrolled by on-site security.
Sponsors not responsible for
theft, injury, damage or vandalism

General Information: Shelley Hamrick 360.501.1655

Participant Information: Mike Brock . 360.425.0806

Vendor Information: Lois Sturdivant 360.425.0906

To help the community, canned food donations will be accepted at the door.

Community Center and Exercise Room Hours Exercise Room

Year 2015 has arrived and with it, your New Year's resolution. To assist tribal and community members in achieving their getting healthy goals, the exercise room and equipment are available at the community center.

It is open weekly from 7:00 AM to 5:00 PM.

Please respect the equipment, and children under the age of 13 will need parental supervision. This is a Use-at-Your-Own risk facility and a waiver is available to use outside the exercise room. Let's exercise and get healthy together!

Community Center

If you would like to reserve space for any of the rooms for a special occasion or fundraiser please contact Phillip Youckton

For more information contact Phillip Youckton, Events Coordinator at 360-709-1752. Please leave a short message and return phone number.

Attention Tribal Members - Dumpsters

By now, most everyone should know that there is a convenient spot of the reservation for Tribal member to take their trash. The dumpsters located by the Fish House on Howanut Road are open to any Tribal member that needs them. You can take trash, old furniture and other unwanted household items and dispose of them for no charge. The dumpster is a privilege and is funded directly by the Tribe.

Changes

There is a full-time attendant at the site to assist folks who need help.

- Tribal Identification Required: You must be a Chehalis Tribal Member and show your I.D. upon request. A Technician will verify your tribal ID and have you sign the "Dumpster Use Sheet."
- There is reserved areas for disposing of hazardous waste, please follow the directions for certain types of waste.

The Chehalis Tribe continues to support this disposal site and feels that it is an important service to the tribal community. For more information contact the Facilities Department at 360-709-1667.

Open Daily 8:00 AM - 4:30 PM

(Excluding Holiday and Funeral Days)

Newsletter Deadline Change

The newsletter deadline has changed to the 1st of each month. This will allow the newsletter to be mailed out earlier in the month.

Remember that events that may not make the deadline will be posted on our website. Go to **Chehalistribe.org**

Thank you for your patience.

What do I do if... the Power goes out?

Emergency Information Phone Lines 1-866-623-8883

For power outages call:

Grays Harbor PUID: 1-333-541-5923 Thurston County: 1-333-225-5773

When will an Emergency be declared?

Emergencies will be declared by the Emergency Manager.

When do I call the Emergency Phone Line?

Any time you are concerned about adverse weather, power outages or other emergency situations.

What happens once the emergency is declared?

Once an Emergency is declared the emergency line will be updated with the appropriate information regarding the situation.

Can I go to the Hotel?

The Hotel has been designated as a safe center during times of emergency. It is being reserved for At-Risk individuals who are not able to be safe and have their needs met in the community center.

Who do I call if I need help?

For life threatening emergencies call 9-1-1.

Disclaimer: All dates and times are subject to change. Please call the contact numbers to verify the information regarding the event.

Chehalis Tribal Newsletter

The Confederated Tribes of the Chehalis Reservation... "People of the Sands"

Articles and opinions expressed in this publication are not necessarily the opinions of this publication or the Chehalis Tribal

Business Committee.

The Chehalis Tribal Newsletter encourages tribal members to submit letters, articles, photographs, and drawings to be considered for publication. These are subject to editing

Contributing writers, artists, and photographers include Chehalis tribal community members and staff. **Submission deadline:** Changed to the first of each month (printed monthly).

Tribal Center (360) 273-5911

420 Howanut Road Oakville, WA 98568 (360) 709-1726 (office) (360) 273-5914 (fax) fshortman@chehalistribe.org

Business Committee

Don Secena, Chairman Harry Pickernell, Sr., Vice Chairman Farley Youckton, Treasurer Cheryle Starr, Secretary Dan Gleason, Sr., 5th Council Member



Chehalis Tribe's Vision Statement

To be a thriving, self-sufficient, sovereign people, honoring our past and serving current and future generations

SUNDAY		** Happy Birthday to Thibal Members Born in January							
	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY			
				John McCrory	Sidney Cole Lauren Quilt Geraldo Sanchez	Ravenhawk Penn Morgan Hanna Tristan Hanna			
Joe Wilieferd Cheryl Jones Jayzen Owens Leslye Wyatt	Brooke Allen Mariah Klatush John Youckton	Daniel Gleason, Jr.	Alynn Clancy Darrin Jones	Eva Delamater Kathy Pickernell	Joyce Fanning Makayla Mashburn	Robyn Fields			
Curtis DuPuis II Alberta Gilmore Anna Hartman Makayla Ortivez	Russ Baker Jon Brown Alexander Hoheisel Ezrah Merriman Kaelen-Jay Sanchez Chayse Youckton- Bonifer Allistair Youckton- Legg	13 Jeremy Fanning Joseph Wittwer	14	Sheilah Bray Dylan Burke	16	17 Daryl McCrory Diana Pickernell			
18 Irene Adams Roy Wertz	Jacob Christjohn Mya Ortivez	David Bird Patricia Gitchel Shyann Klatush Anna Meas	Nathaniel Klatush Suzette Klatush Traci Parkinson Edward Sanchez, Jr. Benjamin Starr, Jr. Rodney Youckton	Hollie Brockmueller Calvin Cayenne Jennifer Cooper Ulises Klatush Miya McAlister Dreama Secena Ferguson	Chris Pickernell Ashley Rosado Patrick Simmons, Sr.	24 Jake Burnett Bella Couillard Daniel Gitchel			
Jaileen Sanchez	26 Mimi Cayenne Megan Christjohn James DuPuis Laura Fricke Margie Youckton	Cameron Hjelm-Snell Robert Phillips Nikolas Romero Cheyne Youckton Derek Youckton	James Gunnels Shirley Kay Crystal Martinez	29 Akasha Slighte	30 Avery Mc Joe	31			
Happy Birthday Rodney W Rodney W We Love You! With < 3 Anna We Love You! Happy 25 Birthday With < 3 Anna Flore you to the moon and back! Happy 25 Birthday We Love You! Happy Birthday Makayla Ortivez Flore you to the moon and back!									
Happy Bfr Derek You We Love Y Happy Bfr Anna Me	thday Love You A God Bless	Birthday I brother Bird!!! great day. bunches! Love Mo	S Birthday n Jeremy You om & Dad s Allissa,	you a large property of the large property o		vBoonainai parents			

New Play Shelter Construction to Begin in January



This photo is a sample of a covered area already constructed.

In January, the Chehalis Tribal Planning
Department will be constructing a covered play
shelter behind the Community Center similar to
the one pictured above. The new structure will
be completed by April and playground toys are to
be installed underneath by Tribal Days. We are
excited about the construction of the first covered
playground because children will be able to enjoy
this park even when it is raining.

Volunteers Needed!

Cedar logs will need to be peeled and the contractor has invited tribal members to participate in this process.

If you would like to help peel cedar, and keep the bark you pull for weaving, please contact Jenee Penn at 360-709-1620.

Herftage and Culture Program News

Work Hours for Heritage and Culture Coordinators

■ Dianne Devlin: Monday through Thursday

لو

■ Walter Lewis: Tuesday through Friday

The culture coordinators will be working with the children in the Youth/Education services through the winter months.

■ Lynn Hoheisel: Monday through Thursday 8:00 AM - 4:30 PM. Lynn is available to help with family tree research, and documenting, or copying pictures for you. Their Lunch time is 12:00 - 12:30 PM. ALL TRIBAL MEMBERS are welcomed to come in and use the sewing room for projects or for arts & crafts. Staff can be available to assist you if needed.

PLEASE CALL Lynn Hoheisel to schedule dates and times you would like to use the room for your projects or just drop in anytime before the end of the workday. Share with Lynn about the projects you would like to use the room for. Our program has seven sewing machines available to use for sewing projects.

With the new year, our program would like the community input on what hours that would work best for you. Please contact Lynn Hoheisel let her know.

For more information contact Lynn at the Community center in Heritage Room at 360-709-1748.

Tribal Member Achieves Perfection

On Thursday, December 18, tribal member Gerald Pickernell, Jr. bowled a 300. Every bowler dreams of bowling a perfect game someday. It became a reality for him that evening during the Men's Thursday Night Art Smalley Night Bowling League at Fairway Lanes in Centralia. The United States Bowling Congress (USBC) recognized his feat with a ring. Plus he received a round of applause from everyone that was at the bowling alley as it was announced over the intercom.

A perfect game in bowling only takes a total of 12 throws, all needing to be strikes. This will give them a score of 300, the highest that can be achieved in one game of bowling. You do not have to be an expert bowler to bowl a 300, but you definitely will need a little bit of luck. Of course, being an expert bowler or having some decent bowling skills will not hurt your cause! Bowling a perfect game is a magical moment in anyone's life. Even a casual bowler who hits a 300 will always remember the day they accomplished this feat. 300 bowling is something every bowler wants, but few actually accomplish.

Congratulations
Gerald "Cheyenne" Pickernell, Jr.!



Chehalis Tribe Students of the Month

Natasha Moore (9-12) Natasha Moore



is a senior at
Timberline
High School
and also attends
New Market
Vocational;
she is currently
maintaining a 3.4
GPA.

What she likes most about

school is that, she can get an education here, unlike other 3rd world countries where girls get criticized for going to school.

Natasha feels that she is a successful student because she listens to what the teacher has to say and turns her homework on time. Her advice for other students is to keep up with the class and don't slack off by saying you'll do it tomorrow because it piles up quickly.

After Natasha graduates from high school, she wants to go to college so that she can pursue her dream of going to medical school.

From the Education Department

As a reward for their commitment to school and personal growth, each student of the month will receive a \$50.00 gift card.

Congratulations. Keep up the good work!



Stesha McJoe (6-8)

Steesha McJoe is in the 6th grade at Rochester Middle School; she currently has a 3.62 GPA.

While at school she enjoys playing the flute in band. She also enjoys playing fast pitch. Steesha feels that she is successful because she sits in front of the class. Her advice for other

students is to read more.

After Steesha graduates from high school, she wants to go to the University of Washington so that she can play fast pitch there.



Olivia Latch (K-5)



Olivia Latch is in the 5th grade at Grand Mound Elementary. While at school she enjoys doing math and Social Studies. When she isn't in school she enjoys doing gymnastics.

Olivia feels that she is a successful student because she helps others. Her advice for other students is to do your homework.

After Olivia graduates from high school she wants to attend University of Washington to become a teacher.

Attention Thibal Members

If you feel that your child should be nominated for student of the month, please contact Jodie Smith at jsmith@chehalistribe.org or

360-709-1897. State the reason why your child should be considered.

Deadline is the last Friday of each month.

Happy New Year!!

Teen Group

Thursday, January 22 at the Community Center Youth Educational Room

 \sim Let's get together and talk about safe dating \sim \sim games \sim food \sim fun \sim

You will have a blast. Come see what your peers are discussing. See you there!

For more information contact Brigette Brittain, Domestic Violence Advocate at 360-709-1874 or email **bbrittain@chehalistribe.org**



Tsapowam Chehalis Tribal Behavior Health Domestic Violence Program

Grant #: 2012-TW-AX-0043

Contacting the Youth Center

360-273-9674

Director: Tony Medina

Monthly Activities Calendar Available

When there are activities scheduled for families to attend, flyers will be distributed around the reservation. Check the Tribal Center for the sign-up sheet. It fills up fast. So first come first served.

Have a great day!

CHEHALIS TRIBAL EARLY LEARNING PROGRAMS NEWS



The month of December was a busy month for all of us here at Early Learning. We had great parent input at the beginning of the year requesting to have a photography company come in and take photos of our little ones. On December 9 and 10 Teddy Bear Portraits came and took wonderful pictures! The children really did an amazing job showing off their smiles. We are hoping to offer pictures again in the spring.

At the beginning of each school year, we let our families know how crucial it is to help support our program by volunteering. We call it In-Kind! In-Kind can be from volunteering, donating, working one on one with your child at home. There are several ways to get In-Kind. We track what is given, services that are provided here for our children, donations and volunteer hours and there is a dollar amount for every transaction of In-Kind that is given. We greatly appreciate any help from our families, Elders and community members to support Early Learning with In-Kind! On Friday, December 12 a few parents from our



program did a great job hosting a Bake Sale at the Tribal Center to raise money for the children at Early Learning. The money went towards Christmas presents for all of the children in our program. A big thank you to the Business Committee for donating money to make sure each child received a gift from Santa. Thank you, BC!

Santa did give us a visit on the December 18 with lots of beautiful toys for each boy and girl. Thank you to Doug Coones for being our Santa. Thank you to Jodie Smith for your kind heart and donating the toys for the infant room. It was a great day for all of our little ones and we are thankful for everyone who made it possible.

We had our holiday parties on Thursday, December 18 and we really appreciate our parents coming in to celebrate with us!

Please feel free to stop and visit us anytime here at Chehalis Tribal Early Learning. The children love visitors and are very good at listening to new stories!

> Happy New Year from all of us at the Chehalis Tribal Early Learning!

January Events:

SPIRIT DAY: Thursday, January 15
- Silly Sock Day!!

CLOSED: Monday, January 19th:

Martin Luther King Jr. Day
(Child care will also be closed)

CHEHALIS TRIBAL LOAN FUND NIEWS

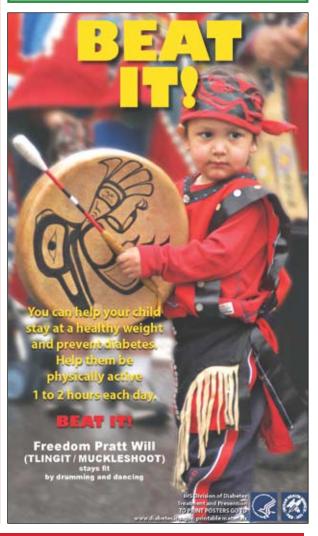
The Chehalis Tribal Loan Fund is accepting applications for the following loan products:

- Business Loans: We offer competitive interest rates. We can also assist you with a Business Plan.
- Home Improvement Loans: We offer Home Improvement Loans for up to \$25,000.00.
- Debt Consolidation: Up to \$25,000.00

We were able to assist 53 people with new loans in 2014.

Come see us for your lending needs.

Julie Burnett Executive Director 360-709-1831 Diana Pickernell Loan Coordinator 366-709-1639



www.chehalistribe.org

©Copyright 2015
CHEHALIS TRIBAL NEWSLETTER
is a publication of the Confederated Tribes
of the Chehalis Reservation.

* Return Service Requested

FirstName LastName Street Address City, ST Zip PRSRT STD US POSTAGE PAID OAKVILLE WA PERMIT No. 2

Photos of Breakfast with Santa



How the New Proposed Changes to the Section 184 Loan Program Could Effect Home Owners

By James Gutierrez, CTHA Housing Director

HUD recently introduced new fees for recipients of loans through the Section 184 loan program. Traditionally, loan origination fees are used to cover the administrative expenses of writing a loan. These expenses typically include loan application processing, credit checks, loan document development, etc. HUD relies on their partners to complete most of these tasks.

According to the Federal Register Volume 79, Number 194 published on October 7, 2014, HUD uses this fee to "reduce the amount of appropriations needed to support the program, and together with appropriations are used to fulfill obligations of the Secretary." To me, this means that HUD is using this fee to cure a budget deficit for the program. In April of 2014, HUD increased their fee from 1% to 1.5%. According to the same Federal Register, the average mortgage for the Section 184 loan program is \$175,000. This would increase the loan fee for the average borrower from \$1,750 to \$2,625. This is an increase of \$875 on the average loan.

What is the Section 184 Loan Guarantee Program?

The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance.

This program is a powerful tool for helping Native Americans to become homeowners without a lot of money out of pocket and with a low monthly payment. It is my understanding that HUD has imposed a higher loan funding fee and a monthly fee that would act as private mortgage insurance (PMI). Because of the unique status of Indian lands being held in Trust, Native American homeownership has historically been an underserved market. Working with an expanding network of private sector and tribal partners, the Section 184 Program endeavors to increase access to capital for Native Americans and provide private funding opportunities for tribal housing agencies with the Section 184 Program.

For more information contact James Gutierrez at 360-273-7723 or email **jgutierez@chehalistribe.org**

or go to National Indian Housing Council website at www.naihc.net