Little River Band of Ottawa Indians Raises $58k for Local Charities

Ten West Michigan charities benefited from a fundraising golf tournament hosted by the Little River Casino Resort. The tribe presented the $5,850 checks to each of the charities yesterday, from the July 8 event at the Manistee National Golf Resort.

In 1999, The Little River Casino Resort (LRCR) Charity Golf Outing was established as a way to give back to the community. To date, over $729,000 has been raised for various charitable organizations that serve the Manistee and West Michigan areas.

“The Little River Band of Ottawa Indians and the Little River Casino resort will continue to be an integral partner in the community in which we live and work,” said Ron Pete, General Manager of LRCR.

Each year the LRCR’s goal is to raise $50,000 dollars through this event in order to split the proceeds evenly between ten local charity organizations. On average over 18 organizations apply, and ten are chosen. The LRCR Board of Directors review the applications each year and select ten charity organizations.

One of the recipients this year was the Family Life Center in Manistee County. “We are very thankful to have been chosen as a 2016 recipient. We will use this donation to sustain our locally supported Family Life Center. The Family Life Center is a whole family life and skill building ministry with the goal of strengthening and transforming lives,” said Robin Paulus, the Executive director of the Love, Inc. Family Life Center.

Another recipient from Manistee County was Meals on Wheels who provides Senior Nutrition to those who are 60 and older in the area. “In much of the area we serve, we deliver hot noon meals five days per week. This wonderful check donation will help sustain these meals daily. The cost of food, meal preparation, utilities, labor continues to rise,” said Connie Ott, who is the coordinator at NorthWest Michigan Community Action Agency/Senior Nutrition/Meals on Wheels.

An additional recipient was the Manistee County Child Advocacy Center. Who in a statement expressed their gratitude for LRCR’s work in the community, “Proceeds from the LRCR Charity Golf Outing will be utilized for direct services at the Child Advocacy Center to help child victims of abuse and neglect. We are grateful to have a partnership like this in our community” said Traci Smith, who is the Executive Director of the organization.

This years outing also benefited the following worthy non-profit organizations: Manistee 2-1-1, Friends of the Manistee County Library, Grand Haven Equestrian Team, Lakeshore Museum Center, Manistee County Council on Aging, Northern Michigan Recovery Residences, Choices of Manistee County.
On August 10, 2016 by majority vote Tribal Council made emergency amendments to the Gaming Enterprise(s) Board of Directors Act of 2010, changing the title to the Gaming Enterprise(s) Oversight Act of 2010. In the interim, oversight of the Little River Casino Resort is the responsibility of the Ogema and Tribal Council. Please note that all Board of Director’s meetings have been cancelled. If you have any questions regarding the status of the business, the appropriate forum is during the Business Update at any regularly scheduled Tribal Council meeting. Please send any written inquiries or comments to Ogema Romanelli and/or Council Recorder Riley and they will be forwarded to the appropriate party.

### Council News

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This August, we honored many of our fellow employees who through their years of service and dedication to the Tribe have helped build our Tribal Government to what it is today.

In preparation for this, we pondered as to what we would say that could possibly express our utmost gratitude to all of you for the many gifts and talents that you bring to this organization. Your years of service speak louder than words on your dedication to not only making this organization a better place to work but working together to provide services to our Tribal Citizens.

The people that have been here a long time know the growing pains that we’ve experienced throughout the years that we had to go through to get us where we are today. There have been good and bad times but we have always worked together for the betterment in serving our Tribal Citizens to make a stronger community.
## Employee Appreciation

### 5-9 Years of Service
- Santana Aker
- Michael Brown
- Michael Ceplina
- Bradley Compeau
- Noelle Cross
- Sujean Drake
- Frank Figgels
- Ryan Furman
- Jeannie Gibson
- Larry Gibson
- David Hawley
- Grace Hendler
- Ronda Koon
- Dan Mays
- Mark Plouhar
- Rochelle Rollenhagen
- Roger Shalifoe
- Melissa Sharlow
- James Struck
- Corey Wells
- Laurie Willis
- Bill Willis

### 10-14 Years of Service
- Dottie Batchelder
- Robert Battice
- Frank Beaver
- Millie Biers
- Doug Bronson
- Mack Brushman
- Melanie Ceplina
- Clatus Clyne
- Richard Cunningham
- Deb Davis
- Krystal Davis
- Angela Eagle
- Chuck Fisher
- Cindy Gamelin
- Brian Gibson
- Patrick Gilles
- John Grocholski
- Russell Hansen
- Laurie Jackson
- Shelly Kequam
- Mark Kline
- Marcella Leusby
- George LeVasseur
- Diane Lonn
- Brandy Martin
- Robert Medacco
- Spring Medacco
- Deb Nadjowski
- Gary O’Neal
- Jeremy Paschka
- Al Patricio
- Jody Powell
- David Rodriguez
- Bob Sanders
- Karen Schaab
- Jake Shepard
- Sara Sikorski
- Steve Wheeler
- Pat Wilson
- Linda Wissner
- Mary Witkop

### 15-19 Years of Service
- James Anderson
- Vance Bates
- Michelle Bernatche
- Kathleen Bowers
- Sandy Chandler
- Roberta Davis
- Amy Doering
- Erford Edmondson
- Chad Gehrke
- Kathy Gibson
- Jim Grabowski
- Janice Grant
- Brandi Johnson-Cook
- Teresa Johnson
- Chris Karash
- Brenda Kelly
- Ken LaHaye
- Gary Lewis
- Karen Lewis
- Connie Lindsay
- Michelle Lucas
- Dale Magoon
- Kelly Maser
- Deb Miller
- Lani Millsap
- Martin Moore
- Steve Parsons
- Mark Pefley
- Kenny Pheasant
- Bobby Robles
- Janine Sam
- David Smith
- Alan Snow
- Mike Snyder
- Lisa Somers
- Angie Stone
- Yvonne Theodore
- Mary Thomas
- De-Ahna Underwood
- Laura Sievert
- Philip Webber
- Jessica Wissner
- Julie Wolfe

### 20+ Years of Service
- Tammy Bowen
- Valerie Chandler
- Yvonne Parsons
- Gina Dahlke
- Jay Sam
Legend of the Birch Tree
(Wiigwaasaatig)

Long Ago and not far away, a boy was born into a nice family. Before he could walk, a ceremony was held in his honor: a naming ceremony. He was given the name Wiigwaas. Wiigwaas was given many gifts from the creator. One of those gifts was to help others in a good way. He not only helped his father hunt and fish, but he also helped his mother pick wild berries and tend the garden. He helped the elderly not only in his village, but in other villages. He would help make canoes and houses.

One day when he became a young man he had to go to battle. In this battle he lost his life. His brothers brought his body home and buried him, after they held a farewell ceremony. He was buried in pure white buckskin on a hill just beyond his village. The following spring his people noticed that a little tree began to grow at the site of his grave. As this tree grew tall a dream came to the father of Wiigwaas. In this dream he was told that Wiigwaas was still able to help his people and the dream showed him how.

In the springtime you can take the sweet sap from him and you can make syrup. You can peel the bark off to fashion food containers for keeping food and eating. You can make canoes and you can use the bark to make lodges. You can make boxes and baskets. From the strong wood you can make daabaagan, sleighs and lodges. You can make fires so the people can keep warm and cook food. So, even in his death, Wiigwaas is still helping his people.
Community Voices

Advertisements

Moon Bear Pottery
Currently available for workshops, camps, lectures and classes.

Pottery • Drawing • Painting
Doll Making • Linoleum Block Printing • Bead Work

I can teach at my studio or your location.
Contact me for further information.

“Birds of a Feather”
Hand drawn picture on 1889 Ledger page.
Submit your own photo for a personalized drawing.

Original paintings of your pets can be ordered for that special keepsake.

Shirley M. Brauker | 1048 Silver Road  Coldwater, MI  | 260-243-9027
sbrauker@gmail.com | www.moonbearpottery.com

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Here is the new and improved sign we did for the Indian Village Property, and a picture of what the sign looked like before.

A big thank you to Elizabeth Gonzalez and Joshua Wilson for all their hard work in getting this year’s Indian Village Youth Camp ready for our Tribal Youth.

Good Job!
On August 11th through the 14th the new and greatly improved, second Indian Village Youth Camp, was held. The IVYC team put together a timely and coordinated program, with a focus on understanding the Seven Grandfather’s Teachings. We spoke about respect and the lifeways and customs of the Odawa Anishinaabek. This year’s Indian Village Youth Camp goal was focused on the teaching of “Respect.” The respect of our elders, of others, and of oneself. We taught them that the actions of one affects everyone within the camp and offered examples of how to be a good citizen of the camp. We were thankful every morning as “Nokomis” gifted us with a song and at the end of each day she told us a story.

Each day was filled with talking circles, Odawa Anishinaabek teachings, and good food. There was no encouragement needed for the kids to have second helpings.

We also introduced the Youth to the “Double Ball” game. Everyone got a compass, and the winners of the game got a golden compass. The youth enjoyed themselves and had a great time playing the game.

Other activities included birch bark basket making and the construction of birch bark stars. We also made leather pouches. Each of us painted a cookie in the shape of a fish and learned about the meaning of colors.

A presentation was given encouraging the kids to stay in school, to continue on to college and advice on how to choose a career. The narrative included stories of what it is like to become an EMT.

Nokomis told us many stories, but the biggest story told at this year’s Indian Village Youth Camp was the legend of the “Manistee Dog Man.” The staff all added their own parts and stories to the legend. It’s not truly camping until the kids get the stuffing scared out of them!

All of this happened in the course of four days; but it would not have happened if it were not for the IVYC Staff. I would like to thank the Indian Village Youth Camp Staff, Martha Howell, Teresa Webb, Spring Howe, Sunflower Wilson, Lance Howe and Henry Howell. Also a big thank you to the Night Watch people, Alan Snow, Wyatt Szpliet, and Julie Hagadorn. Let’s not forget the behind the scenes workers employed by the Workforce Development Program; Joshua Wilson (the Master Builder), Elizabeth Gonzalez, Akisha Milk and Jalissa Cabarrubia. Without the hard work of these people the IVYC would take most of the summer to get ready.

One last Miigwech goes out to Frank Beaver, the Director of Natural Resources, for all of his help and support; monetary and otherwise. It was a grant from their Department that funded the IVYC this year. The Peacemaking Department of the Little River Band is grateful to each and every one of them.

I do have to say it was a lot of hard work, but in the end we had two great camps. Here’s to next season!
The Meaning Behind Our Tribal Seal

Did you know that the current Tribal seal that we use is actually a third version? Do you know what our Tribal seal symbolizes? For many, if not most of the membership, you probably do not know the meaning of our seal and never really gave it much thought.

Prior to the Tribe’s federal reaffirmation and when the hard-working handful of our members were battling to become recognized, the Little River Band of Ottawa Indians quickly designed and utilized the first seal. The seal was also used by the small business, Ottawa Sign and Design, which was operated by several of our current members and which often was our struggling Tribe’s make-shift office.

In 1995 the Tribal newsletter asked for submissions of ideas for a new Tribal seal. In the summer of 1995 at a Membership picnic, the members present reviewed the recommended submissions and adopted the use of the second Tribal seal.

By comparing the current and former seals, you can see that the symbol of the river was retained. The river represents not only the Manistee River, which many local Tribal members identify with, but it also represents the fact that the Little River Ottawa historically were (and are) “river-ine” people. We made our living primarily by hunting, fishing, and trapping along the major river systems (and tributaries) of western Michigan. These systems included the Manistee, Pere Marquette, Pentwater, White, Muskegon, Grand, Thornapple, and Kalamazoo Rivers. Our ancestors certainly fished the Great Lakes, but “the river” was our lifeblood. The symbols of the river and the land in our Tribal seal represent the natural environment which has sustained our people for thousands of years.

Two other significant symbols were added to the Tribal seal. They are the nine feathers and the four-color band that encircles the river and land. The nine feathers represent the nine Bands that constitute the historical Little River communities. All contemporary Tribal members descend from ancestors who were among one of those nine villages, or bands, that inhabited Manistee and Mason Counties after the 1855 Treaty of Detroit. The nine feathers also represent the nine chiefs, or Ogemuk, who were signatories to that last treaty with the U.S. government. It is in honor of and in memoriam to our ancestors of those nine Bands that are symbolized by the nine feathers.

The four-color band that encircles the river and land in our Tribal seal is symbolic of many things. It represents the four colors that are commonly recognized as sacred among the Tribes – red, black, white, and yellow. You will notice that the design inside the colored band juts into the yellow portion of the seal; this was done for a particular reason. The reasoning is that yellow symbolizes new beginnings and that is the direction in which the Tribe needs to look. As many people already know, these same four colors represent the four directions, the four seasons, and the four stages of life. It also represents the four races of humanity – to the extent that we can acknowledge that we are all related, not only spiritually, but also physically. The reality is that, today, we have Indian children and grandchildren who are multi-racial. Besides being of Indian or Ottawa (red) descent, we have relatives who are also of European (white) descent, of African (black) descent, and of Asian (yellow) descent. As we come to understand and accept this, we realize that we are all related after all.

The two flying eagles beside the tree symbolize the honor and respect that our people have come to recognize. The two adult eagles, one male and one female, represent balance and different strengths brought to the Tribe’s families and community; the eagle brings our people’s prayers to the Creator. Together, the eagles represent a pair, and that all animals and humanity as a pair bring forth life. The tree in the
distance is a cedar tree which represents prosperity and peace.

The last symbolization is that of the entire seal being the shape of a circle. The circle represents harmony with nature and with all of our relatives. The circle stands for all things that are round in Creation, such as the sun and the moon. Mother Earth turns in a circle, the Anishinaabe dance in a circle, the birds make their nests in circles, and the four seasons and stages of life form a circle.

It wasn’t until May 27, 1999 that the Tribal Council adopted the current wording seen on the seal. Of course as you already know, the significance of the September 21, 1994 date is that of when our Tribe was federally reaffirmed by the U.S. government.

The Tribal seal is protected by Tribal Ordinance therefore, no one but the Tribal government can use the seal. The use of the Tribal seal in arts and crafts, websites, and advertising, including facsimiles, reproductions or impressions, with or without the wording is strictly prohibited. The seal shall not be used for personal gain or profit, including merchandise offered for sale, or for any other commercial purpose.

Anyone that violates the Ordinance is liable for a civil fine of up to $5,000 for each violation and jurisdiction over all violations involving the seal lie within the Tribal Court.

Did you know there was so much information contained in one little seal that we all see so often? Probably not, but now we hope that every time you see our Tribal seal, you won’t just view it as a simple graphic, but you will recall the history and meaning behind it and be able to share it with others.

Reaffirmation Day

What Does Reaffirmation Day Mean to Me?

by Jay Sam

Seems like a fairly simple question. First I must say that for me the key is Reaffirmation and not recognition. Recognition is identification that you have tribal status here in the US of A. Reaffirmation is a statement that you have always been a “Tribe”. It means we as a people pre-date the treaties and even the USA. Everyone should have the chance to read P.L. 103-324 and its legislative history. It is both an acknowledgement of the mistakes made by the USA (and thus others) and an acknowledgement of our long history. September 21, 1994 is not the day we became a tribe, it is the day that the Federal Government said: “Sorry, our bad – we really missed it in your case. Let’s fix that mistake.” (Okay, they didn’t say it that way but that’s the gist of it.) So what does it mean to me? Reaffirmation - it means that we of the Gaaching Zibi Daawaa Anishinaabek can thank K’chiAnishinaabek for all their efforts to keep our unique status through the years, for their fights and struggles. They can be at peace. It means that those that follow will not have to fight the fight to regain our proper place in the world.

It means everyone now knows what we always knew.
Updated Fish Consumption Guidelines

The Natural Resource Department has updated its fish consumption recommendations for Manistee Lake and Tippy Dam Pond. Fish collected for these recommendations are either commonly consumed by Tribal members or not routinely tested by the State of Michigan. Fish consumption guidelines are based on contaminant trigger levels, for total mercury and PCB, set forth by the Michigan Department of Community Health. Consumption guidelines are protective of the general public, women of childbearing age, and children under 15.

Tips for Reducing Contaminant Consumption

1. **Choose smaller fish.** Contaminants accumulate over time in muscle tissue (mercury) and fat (PCB’s).
2. **Trim the Fat** Trimming fatty areas and grilling/broiling fish can reduce PCB exposure.
3. **Top not Bottom** Reduce consumption of predatory and bottom-feeding fish. These fish typically contain higher levels of contaminants.

For Further Information:
Shaughn Barnett (Water Quality Specialist) 231-398-2192

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13th Annual Nmé (Sturgeon) Release

_Please join the Little River Band of Ottawa Indians Natural Resources Department_

**September 17, 2016**

**Rainbow Bend | US Forest Service | Manistee River**

**Events**
- 10am Sturgeon Viewing
- 10am Rearing Facility Tours
- 11am Children’s Activities
- 11am Sturgeon Release Ceremony
- 11:30am Fish Released

Please Contact the Natural Resources Department for more details (231) 723-1594
Aanii,

I want to thank everyone for their patience during this time without staff of our Public Information Department. Glenn Zaring retired earlier this year and the Assistant, Angela “Shining Water” Eagle passed away unexpectedly recently. Please keep Angela and her family in your prayers.

We hope to have the Currents back up and running on a monthly basis and restore the Rapid River News as soon as possible. As you may know, the recent changes to our tribal Constitution all passed. The Secretarial Election, which was done by the Bureau of Indian Affairs (BIA), did have some members contesting the election because of ballots that were returned to the sender. The BIA did review the complaints but ruled the election to be valid. More on the Constitutional changes inside.

Recently, the Tribal Council voted to remove the Casino Board of Directors and possibly have replaced them with a Gaming Enterprise Oversight Committee. Details on the formation of the committee are still pending. In the interim, the 9 Tribal Council members and the Ogema are in place to oversee the Casino Resort.

Our Muskegon Casino Project continues to move forward with the project now at the Federal level and the EIS, Environmental Impact Study being completed and in the process of being reviewed by the Department of Interior. Hopefully, a final hearing will be held by the end of this year. The project could still be 1 ½ to 2 years out but looking strong.

The Tribe also recently made a purchase of Pleva, a cherry-related company in Northern Michigan. Information on the company will be shared at the Fall Membership Meeting, October 8th. The Ogema’s Meet and Greet will be held on October 7th at 7 PM in the Three Fires Conference Center.

The tribe also is working on several other projects which include building up to 300 houses in Muskegon County for economic development; another project which could include additional housing in Manistee.

Please keep our brothers and sisters of the Standing Rock Tribe in your prayers. They are fighting for all.

Until next time…
**Election Notice**

**Date of Election:** April 28, 2017

**Offices to be Elected:**
- Office of Tribal Council - Nine County District (two seats)
- Office of Tribal Council - At Large District (one seat)
- Office of Tribal Council - Outlying (two seats)
- Office of Election Board (three seats)
- Office of Appellate Judge (one seat)

**Procedures for Establishing Candidacy**
To Run for Office a Tribal Member must obtain, complete, and submit a Declaration of Candidacy packet during the period listed in the Election Calendar.

The Primary Election will be conducted by secret mail ballot. The homes of registered voters shall be designated as polls for voting purposes. You must be a registered voter with current mailing information on file with the Enrollment Department to receive a ballot. The ballot counting will be held in the Lodge at the Government Center, 2608 Government Drive, Manistee, MI. The hours for the polling place will be 10am until 6pm. The ballot counting also take place in the Lodge and the counting process begins at 12pm.

A copy of the Election Board Office Hours has been included in this mailing and will be from October 3, 2016 through October 28, 2016.

If a candidate wishes to have their photograph and biography included in the Special Election Newsletter, the candidate must include the photograph and biography in their packet.

The Tribal Constitution has recently been amended by a vote of the Membership. The Election Board will be posting revisions to the Chapter 3 and 4 Election Board Regulations to reflect the Constitutional amendments. If enacted, these changes to Chapter 3 and 4 will be in effect for this election.

One of the Constitutional changes is that the Election Board is required to perform background checks for the position of Tribal Council, Tribal Ogema, and Tribal Judiciary. The background checks paperwork must be filled out and turned in with your Declaration of Candidacy Packet along with a fee to cover the cost of the background check service. The Election Board is researching check services and the amount of the fee will be included in the Candidacy Packets. Only cash and money orders will be accepted.

**Election Calendar**

<table>
<thead>
<tr>
<th>Event</th>
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<tbody>
<tr>
<td>Declaration of Candidacy Packets Due</td>
<td>Oct. 28, 2016</td>
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<tr>
<td>Background Checks Certified</td>
<td>Nov. 30, 2016</td>
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<tr>
<td>Slate of Candidates Certified</td>
<td>Dec. 12, 2016</td>
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<tr>
<td>Last Day to Withdraw Candidacy</td>
<td>Dec. 19, 2016</td>
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<tr>
<td>Ballots mailed out for Primary Election</td>
<td>Jan. 13, 2017</td>
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<tr>
<td>Ballots Due and Primary Election Day</td>
<td>Feb. 10, 2017</td>
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<tr>
<td>Deadline for Primary Recounts, Disputes, Challenges</td>
<td>Feb. 17, 2017</td>
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<tr>
<td>Deadline for Candidate Withdrawal after Primary</td>
<td>Feb. 27, 2017</td>
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<tr>
<td>Ballots Mailed for General Election</td>
<td>Mar. 24, 2017</td>
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<tr>
<td>Ballots Due and General Election Day</td>
<td>Apr. 28, 2017</td>
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<tr>
<td>Deadline for General Election Recounts, Disputes, Challenges</td>
<td>May 5, 2017</td>
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<tr>
<td>Deadline for General Election Campaign Financial Report</td>
<td>May 5, 2017</td>
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**Please Note:** In accordance with the Election Board Regulations Chapter 2, section 19d: “If Voter Registration Form is not received by the Election Board 60 calendar days before an election, the eligible voter will not be registered to vote in that election.”

**Last Day to register to vote for the Primary Election is December 13, 2016**

**Last Day to register to vote for the General Election is February 27, 2017**

The Election Board is not responsible for the failure of an Eligible Voter to complete the registration requirements by the prescribed deadlines. Registered voters are responsible for maintaining their current physical/mailing address with the Enrollment Department. Ballots will be mailed to the address on file in the Enrollment Department.
Recent amendments to the Tribal Constitution change the composition of the Tribal Council. Prior to these amendments, the Tribal Council seats were allocated as follows:

- Six of the members were elected by Tribal Members residing in the Nine County Area (Kent, Lake, Manistee, Mason, Muskegon, Newaygo, Oceana, Ottawa and Wexford Counties)
- Two of the members were elected by all of the Members of the Tribe. These Council seats are known as “At-Large” seats.
- One of the members was elected by Tribal Members living outside the Nine-County area. This seat is known as the “Outlying” seat.

The proposed amendment would change the composition of the Tribal Council as follows:

- Four of the Council seats will be elected by Tribal Members residing in the Nine-County area.
- One of the Council Seats will be At-Large
- Four of the Council Seats will be elected by Tribal Members residing in the Outlying area.

Another way to say this is that two Nine-County seats are being change to Outlying seats, and one At-Large seat is being changed to an Outlying Seat.

The Election Board is charged with implementing this change. This includes determining when the seats should be switched, and in what order.

In rules that are being posted this month, the Election Board has decided to make the changes in two steps. First, one Nine-County seat that is up for election will be switched to an Outlying seat in the 2017 General Election. Then, one Nine-County seat AND one At-Large seat that are up in the 2019 General Election will be switched to Outlying Seats.

The Election Board’s main reason for implementing the change in this way is so that there will be two Nine-County seats and two Outlying seats up in each future election. If the At-Large seat was switched to Outlying in 2017, then there would be three Outlying seats up in one election and one Outlying seat in the next election with this pattern repeating in future elections. The lone At-Large seat would be up once every other election, just as the lone Outlying seat is now.

The following graphics illustrate the new changes to the Tribal Council election pattern.
Food Distribution Program (FDPIR) was created by congress in 1977 Food Stamp Act as an alternative to the Food Stamp Program for Indian Reservations. The program offers commodity to low income Native American households. No household may participate in both the Commodity Food Program and Snap Program, but eligible households can switch from one program to the other at the end of each month. Eligibility and participation for FDPIR are based on application and certification requiring tribal status, income and resources qualification, in determining who is eligible for the program. We are federally funded by the USDA and they set the regulations and guidelines for the Commodity Program.

### Household Size Income Limits

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<th>Household Size</th>
<th>Income Limits</th>
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<tr>
<td>1</td>
<td>$1,136.00</td>
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<tr>
<td>2</td>
<td>$1,483.00</td>
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<td>3</td>
<td>$1,830.00</td>
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<td>4</td>
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<td>5</td>
<td>$2,565.00</td>
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<td>6</td>
<td>$2,941.00</td>
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<td>7</td>
<td>$3,287.00</td>
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<tr>
<td>8</td>
<td>$3,634.00</td>
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</tbody>
</table>

For each additional member add $347.00

Commodity Department serves 13 counties: Benzie, Grand Traverse, Lake, Leelanau, Manistee, Mason, Mecosta, Muskegon, Newaygo, Oceana, Osceola, Ottawa, Wexford.

Office hours are 8:00 A.M – 5:00 P.M
Lunch hour is 12:00 - 1:00

Yvonne Theodore, Laurie Jackson
1-888-723-8288 ask for Commodity Program
Office 231-398-6716 or 231-398-6715
Quicken Loans Now Top Mortgage Lender to Indians

Mark Fogarty
8/20/16

It looks as if there was a new top mortgage lender to American Indians last year, Quicken Loans of Michigan. And, the mortgage bank approves more loans to Natives than it doesn’t.

According to an early look at data lenders filed in their 2015 Home Mortgage Disclosure Act reports, Quicken has displaced Wells Fargo Bank as the top lender to Native Americans, unless a firm that hasn’t revealed its HMDA data yet comes in higher than the Michigan-based lender’s $283 million in lending.

San Francisco-based Wells slipped to second, with $276 million in 2015. Mid America Mortgage, Addison, Texas, took the bronze, with $52 million.

For 2014, Wells was the leader in Native American mortgages. Quicken was second and Mid America third. The data comes from an early look at the 2015 HMDA data in the LendingPatterns tool of ComplianceTech, a fair lending software company that has obtained data from many lenders in advance of the government’s fall release of all lenders. The company is based in McLean, Virginia.

Both Quicken and Mid America granted more than half of their Indian mortgage applications last year, according to LendingPatterns data analyzed by Indian Country Today Media Network. Wells granted about 41 percent of applications.

Mid America approved 68 percent of Native applications, 826 out of 1,209. Quicken granted 1,514 of 2,309 applications, or 66 percent. At Wells, Indian borrowers found success 1,350 times out of 3,216 applications.

As of August 11, 44 percent of the 19,000 Native American applications reported by LendingPatterns’ Early Look respondents had been approved, with 31 percent denied, six percent purchased, 11 percent withdrawn, and six percent incomplete.

These numbers are roughly comparable to full year 2014 apps, where 46 percent of apps were approved, and five percent purchased.

More than half of the 8,388 originated mortgages counted to date were conventional (non-governmental). Loans insured by the government’s Federal Housing Administration and the Department of Veterans Affairs showed strong volumes as well, with about 45 percent combined.

Some 80 percent of those American Indian mortgages were sold into the mortgage investor market, with only 20 percent not sold and kept in lender portfolios. Ginnie Mae is the biggest investor of mortgages made to Indians in 2015, at 34 percent. Ginnie Mae buys FHA and VA mortgages, as well as the American Indian mortgage at the Department of Housing and Urban Development, the HUD 184.

Fannie Mae is the second largest investor in this niche, at 20 percent. Non-agency investors came in at 16 percent, with Freddie Mac trailing at 12 percent.

Dollar volume through August 11 was $7 billion. First mortgages (more than 99 percent of volume) averaged $209,000, while second mortgages came in at $34,000 apiece.

Loan purpose was split very evenly, with 50 percent of the funds going for mortgages to purchase homes and 48 percent for refinancings.

Upper income borrowers took 55 percent of the funding dollars, while low income borrowers saw just five percent of the money.

Just two percent of mortgage dollars reported so far went towards manufactured homes, with almost all of the rest loaned for single-family homes. That percentage could rise when all mortgage volumes are disclosed.
Fun Run 5k

2nd Annual Run For Recovery

5k Run/Walk

September 24, 2016

Manistee, MI

Packet Pick Up
8:30-9:00 am
Run/Walk to Start
Promptly at 9:30 am

Location
First Street Beach Pavilion
(Near Dog Park)

Cost
$20 ($25 After September 20)

This is a FUN RUN.
In recovery EVERYONE
is a WINNER

Northern Michigan Recovery Residences
is committed to helping communities
develop recovery residences and recovery
supports. Proceeds will go to establish
Michael’s House, a project of Northern
Michigan Recovery Residences in
Manistee, MI (Serving both Manistee and
Benzie Communities since 2005). Northern
Michigan Recovery Residences is a one-of-
a-kind, supportive, transitional residential
program for individuals in recovery
who would otherwise be experiencing
homelessness.

A Big Thank You to Our Sponsors

Registration Form

Run for Recovery • September 24, 2016

Complete one registration for each participant
Signature is Mandatory

Name ________________________________ Age ______ DOB ________________

Address ____________________________________________________________

City ________________________________ Zip _____________________________

Phone ______________________________ Email __________________________

Emergency Contact __________________ Phone _______________________

Make Checks Payable to: Northern Michigan Recovery Residences
Mail to: Northern Michigan Recovery Residences, PO Box 321, Manistee, MI 49660

Further Information: Contact Kevin or Dottie at 231-723-1092

Waiver and Release of All Claims: I understand that participation in this event may be physically strenuous, and attest that I am physically fit to participate. I understand and agree to the Mandatory Waiver
and Release of all claims in this form. In consideration of accepting this entry, I waive and release any and all rights and claims for damages I may have against the Northern Michigan Recovery Residences,
the City of Manistee, or anyone associated (including volunteers, Committee Members, etc.) with this event for any and all injuries suffered by me in this event.

Amt. Enclosed $_________________________

Participant’s Signature (Or Guardian if under 18) __________________________ __________________________ Date
Fall Sacred Fire and Anishnabe Teachings

October 6th to October 6th to October 8th, 2016

These teachings are open to all.
Please come with a Good Heart, Good intentions, for a Good outcome.

October 6th 2016

6:30 - 8:00 Sunrise Ceremonies.  
All Men and Women Pipe Carriers are welcome to participate.  
Water Ceremony and mornings songs.

8:15 - 9:15 Breakfast - At the Little River Community Center.

9:30 - 11:45 Why we have seasonal ceremonies. Men and Women teachings in our communities and other communities. The importance of maintaining our Cultural ways and practices.  
All invited presenters and participants are encouraged to participate and offer their knowledge.

Noon Lunch with Little River band Of Ottawa Elders meal program.

1:30 - 2:30 Continue from morning teachings.

2:30 - 2:45 Break

3:00 - 4:30 How do we encourage others to participate in our cultural ways, not just ceremonies, but crafts, gatherings of all kinds. 
Closing day offerings and prayers for the people.

October 7th, 2016

6:30 - 8:00 Sunrise Ceremonies.  
All Men and Women are welcome to participate.  
Water Ceremony and morning songs.

8:15 - 9:15 Breakfast at Community Center

9:30 - 12:00 The Effect of Boarding Schools on our Anishnabe People. How this has effected us as a Nation and People, the trauma it has caused our people for generations , the teachings of a long long road to acknowledgement and day to day hopeful recovery of our People.

12:00 Lunch

1:30 - Finish Continue from morning teachings.

End of this day we will discuss what teaching were helpful and what teachings the people want for the Spring Sacred Fire and Teachings 2017.
Angela Shining-Water Eagle went to be with her Lord and Savior on Saturday, July 30, 2016. She was born September 14, 1974 to Thaddeus Theodore, Jr. and Kathy Miller in Muskegon, Michigan. After graduation, she became a graphic artist and public relations assistant for Little River Band of Ottawa Indians. She was a caring, loving and devoted mother and would help anyone who ever called on her. Angela was very proud of her Indian heritage. She was a beautiful artist and enjoyed crocheting, sewing and painting. Her spirit is already brightening up Heaven bringing a smile to God. Angela is survived by her children, Hannah and Matthew Sandel; mother, Kathy Miller; stepfather, Robert Miller; siblings, Kyle Eagle (and fiancé, Melissa), Timothy Theodore (and fiancé, Robin), Ted Theodore, and LeeAnn (John) Willea; special aunts, Gayle and Cheryl; and many other aunts, uncles, nieces and nephews. She was preceded in death by her father, Thaddeus Theodore, Jr.; grandparents; uncle, Richard Miller; and cousin, Chad. A Celebration of Life Memorial will be held Wednesday, September 14, 11 a.m. at Sullivan Community Church, 3951 Barnes Road in Ravenna. In lieu of flowers, please make donations to Little River Band of Ottawa Indians, Enrollment, 2608 Government Center Drive, Manistee, MI 49660. Harris, Shelby www.harrisfhcares.com

Mr. Gerald J. Micko, N. Muskegon, MI Age 82, passed away Saturday August 13, 2016 at his home. He was born November 11, 1933 in Muskegon; MI. He married the former Rebecca Salisbury August 31, 1954 in Muskegon, MI. He was a combat veteran in the US Army during the Korean War, a member of St. Mary's Catholic Church, Little River Band of Ottawa Indians, American Legion and the N. Muskegon VFW. He is survived by his wife Rebecca, one son, Gerald Jr. of Muskegon; one daughter, Laura Micko of Norton Shores, MI; five sisters, Violet Peterson of Muskegon, MI., Veronica (John) Burrows of KY., Mary Hammond of Muskegon, MI., Rita (Michael) Shurino and Margaret Rose both of Muskegon, MI; Grandchildren, Phillip Stone, Heather Lock, Crystal Micko, Nicholas Micko, Talon Micko, Dominyc Micko, two great-grandchildren, Eli Lock and Miss Liberty Lock. He was preceded in death by one grandchild, Marisha (Maa-izhaa) Micko; one brother, Cecil Micko; and one sister, Phyllis Riley. - See more at: http://obits.mlive.com/obituaries/muskegon/obituary.aspx?n=gerald-j-micko&amp;pid=181080961&amp;fhid=18221&amp;eid=sp_shareobit#sthash.UwcHLnmt.dpuf

Walking On
### TIP OF THE MONTH

**Practice Portion Control**
- 1 Hamburger (without Bun) = Deck of Cards
- 1 Cup Fries = about 10 Fries
- 4 oz Nachoes = About 7 Chips
- 3 oz Meatloaf = Deck of Cards
- 1 Cup Chili = Baseball
- 1 Sub Sandwich = About 6 Inches
- 1 Burrito = about 6 Inches

### Meals Served at Noon

**Monday-Thursday**

No Charge for Elders, Spouse and Handicapped/Disabled Individuals who reside with Elder

Guest meals are $5.00

**Regularly Scheduled Activities**

Mondays - Language Class

Wednesdays - Wii Bowling

**Other Activities**

Birthday of the Month & BINGO

Menu Subject to Change, without notice. Meals meet 1/3 of the RDI based on a 1500-2000 Calorie Diet

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<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
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<td>Carrots &amp; Dessert</td>
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<td>Lunch Served at Noon</td>
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<td>Rice &amp; Dessert</td>
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<td>Elder Committee Meeting</td>
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<td>Muskegon Meal</td>
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Breakfast Burrito
Seasoned Potato
Fresh Fruit
Language Class
Suicide Prevention & Awareness Walk

Come walk with us on September 7, 2016
6 pm • River Walk Deck

Special Guest Speaker
Kenny Pheasant

After our speaker we will walk down River Street to the Water Fountain for Healing Song and a moment of remembrance.

Ice Cream Social to Follow

Any questions: please contact Julie at 231-398-6740

Hosted by Manistee County Suicide Awareness and Prevention Coalition

Sponsored by

Centra Wellness Network
**Tribal Member Discount Rules**

Tribal member must be present and show their Tribal ID to receive any of the following discounts. Discounts may not be combined with other discounts or comps.

1. **20% Daily Discount in food outlets**
   - Available to all Tribal Members and one guest; additional guests will be charged full price.
   - Cigarettes and alcohol are excluded from discounts.

2. **Thursday 2 for 1 meal discount** (50% off if Tribal Member is alone).
   - Charge will be for meal of the highest price.
   - Cigarettes and alcohol are excluded from discounts.

3. **25% discount in the Gift Shop. Cigarettes, alcohol, consignment items, sundries and gift certificates are excluded from discounts.**

4. **Hotel room rate $79 plus tax and fees**
   - Suite rate $129 plus tax and fees.
   - Tribal Member must identify themselves as a Tribal Member and provide Tribal Member number when booking the room.
   - Tribal Member must present Tribal ID when checking in and occupy the room.
   - No hotel discounts will be provided on the Fourth of July weekend or on New Year’s Eve.

5. **In anticipation of the opening of the spa the Resort will not offer discounts for spa services.**

6. **River Credits will be given to all LRBOI Tribal Members only (no spouses).**

7. **Member must present their Tribal ID and provide a signature upon receipt of the voucher when registering at the meeting or event.**
   - Spring and Fall membership meeting
   - LRBOI Elders Conference
   - Elders Christmas Party
   - Tribal Members only

8. **No Tribal Member private banquet functions will be discounted.**

9. **Tribal Member discounts will not be provided on December 31st (New Year’s Eve).**

Any Tribal Member found trying to circumvent these rules may have their benefits suspended by Resort management.
The LRBOI Warriors Society would like to invite all Tribal Members and/or Descendants of LRBOI Members serving (active duty) in the service to submit information on where they are deployed, Rank, and Branch of Service. With this information we would like to extend our appreciation by Honoring them in the Currents, River News and if they are present at LRBOI 2016 Pow Wow.

The Committee consists of the following:
- Commander- John Shano
- Vice Commander -Leonard Rittenhous
- Secretary - Virgil Johnson
- Treasure - Vacant
- Sargent of Arms -Chuck Nelson
- Chaplin- Chuck Fisher

The Warrior Society is always looking for Tribal Member Warriors to honor and support. If you or someone you know would like to attend any meetings, events, or join, please contact allWarriorSociety@lrboi.com

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Fall Membership Meeting
October 8, 2016

Friday October 7, 2016
7pm-9pm
Ogema
Meet & Greet
Three Fires Conference Center

Saturday October 8, 2016
8am-4pm
Membership Meeting
Little River Casino Resort
Event Center

Meeting Agenda

8am
Registration Begins
Located in the Event Center

9am-12pm
Informational Booths
Hallway- Three Fires Conference Center

10am
Flag Ceremony Honoring the Nations
Event Center

Opening of Meeting

12pm
Lunch Served
Event Center

Information Booths Close

1pm
Official meeting Begins

Quorum Call

Question & Answer Period will Follow
Thank You for Attending and Safe Travels!

Note- Agenda subject to change at Ogema's discretion and if quorum in membership is reached