

NATIVE *oklahoma* MAGAZINE



JANUARY 2022

CREDITS

NATIVE oklahoma MAGAZINE

NATIVE OKLAHOMA MAGAZINE | JANUARY 2022

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NATIVE OKLAHOMA MAGAZINE is a monthly publication provides content from the Native community. For more information, to sell on our shop or to advertise, please call Adam Proctor at 918-409-7252 or email adam@nativeoklahoma.us

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Native Oklahoma Magazine is a publication not only for the visitor to Oklahoma, but also a resource for our Native community and neighbors. Every month, Native Oklahoma's award-winning writers showcase Native artists, cooks, foods, culture, and crafts, as well as current events and powwows. Our issues include event calendars and lists of Native American attractions across Oklahoma. Native Oklahoma also includes a list of gaming venues, places to stay, and the location of tribal

*ON THE COVER:

The American Indian Chamber of Commerce is doing great things in Indian country!

Visit aiccok.org to learn more, or flip to page 6 in this issue.

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Native Business in Indian Country

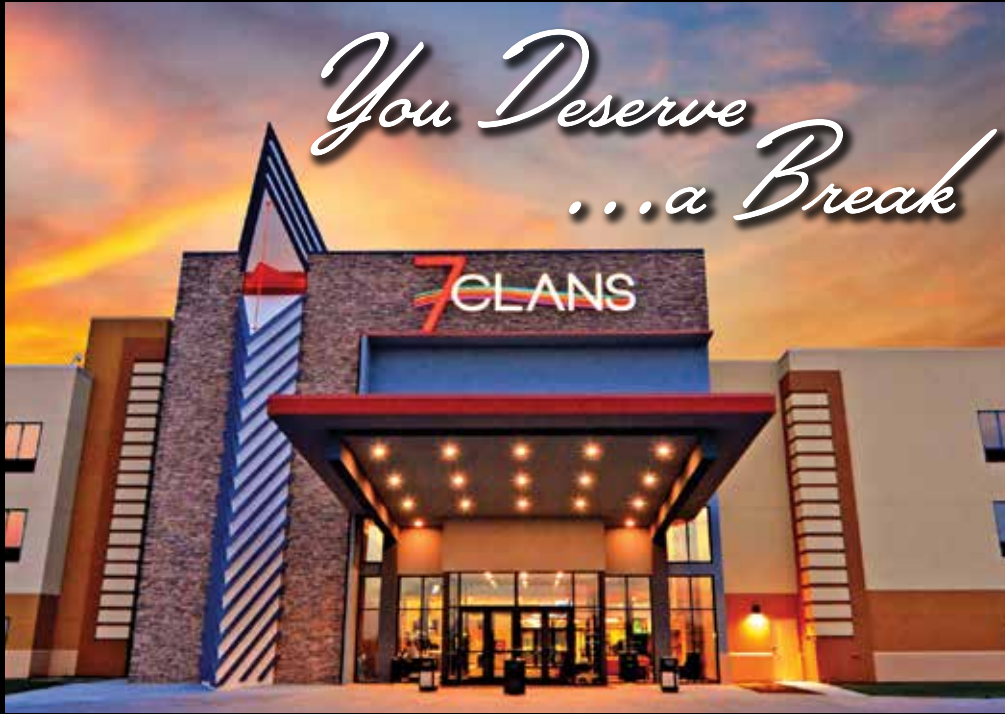
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PERSEVERANCE - THE AMERICAN INDIAN CHAMBER OF COMMERCE OF OKLAHOMA

Businesses everywhere are facing the ongoing challenge of today's erratic economic environment. Shortages of every imaginable scope hinder getting products to market and service-oriented companies find it hard to find staff. The pandemic's COVID-19 business assistance programs are nearing their end for many companies. In short, times are pretty tough for businesses large and small.

Through it all, there has been a beacon of determination emanating from the American Indian Chamber of Commerce of Oklahoma (AICCO).

The American Indian Chamber of Commerce, established in 1993, is a unique collective of Native American business professionals, tribal nation connections, Native-centric organizations, entrepreneurs, companies, and corporations. Its primary goal is to enhance business growth and opportunity for American Indian and tribal-owned businesses in Oklahoma (though its membership is also open to non-Native businesses). Its motto is "Educate. Empower. Engage."

And it's done just that. The AICCO organization's members have continued to reach for new opportunities in networking with one another. Like many groups would realize during the COVID crisis, the idea of having to

sideline in-person monthly gatherings led the AICCO to map an alternate route: ZOOM meetings. Virtual interaction kept things going in the worst of times. In addition, the art of the phone call or audio conference became honed once again as various member companies conducted friendly cold calls to other members, opening up conversations and exploring what business they might have in common. In short, they continually and doggedly pursued the business of... business.

AICCO's state board, led by its president, Bailey Walker, has followed a consistent, methodical approach to maintaining and promoting the organization in a daunting period where similar groups have withered on the vine. The American Indian Chamber of Commerce demonstrated perseverance and it's making a difference. During the pandemic, AICCO actually grew larger.

"I believe it boils down to passion to succeed, and determination not to quit," Walker said, "Despite the adversity, we took the time afforded by the backhanded 'opportunity' of COVID lockdowns, slowdowns and restrictions to in-person activities, to pause and inwardly reflect on how we might use that time to strengthen AICCO's infrastructure and the ability to do what we do. We updated our data system, and since more people were working remotely, we developed ways to make our website, e-mail,

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and social media platforms to work harder for us. We pushed the concept of virtual online chapter meetings and prepared for the day when protocols would once again allow in-person networking. The board responded and we just didn't stop."

It's clear to see that having a focused synergy between a supporting board and an organization's president makes for productive tenure and positive growth. This positive synergy looms even more so by having several AICCO member chapters located in Oklahoma's largest metroplexes and smaller, otherwise unserved, markets who are just as passionate and determined to succeed as the presiding state board of AICCO.

Chapters are positioned across the state: Oklahoma City, Tulsa, the Southeast, North Central, the Southwest, and the newest, Northeast. Member Chapters are the backbone of the American Indian Chamber of Commerce, each filled with business members who commit themselves to making Indian Country business better. Members like Tony Henry, an entrepreneur in the Tulsa AICCO chapter, and president of Native Promotions, a specialty products company: "Back in 2016, I didn't know AICCO really existed and now that I know more about the organization and gotten involved in it, I realize how strong it's become over the past 5 or 6 years." Henry added, "I think the stature of the organization has just been raised, and when that happens, people take notice, and when it's something good, people want to be involved in something good and they see positive things are happening... so I really think it's probably Awareness and also Quality that have attracted more people to AICCO."

The chamber's president, Bailey Walker, is quick to commend AICCO chapter members who help make the organization stronger. "We've got great Chapter presidents who understand the need for unity, positive spirit, and continued outreach. It's not easy, and there are times when they may wonder if it's worth the energy and time but that doubt disappears once they dive in."

Chapters meet once a month to listen to various



speakers on topics relating to Indian Country business, or hear from business owners from their chapter or others. They sometimes have separate networking mixers during the year...a time for merriment and some chapter business, but basically, a time to get to know and learn about one another which strengthens the sense of AICCO community. It sounds fun, and it can be," Walker comments, "but it also takes commitment to bring it all together." Walker typically re-routes any accolades he receives on AICCO success to AICCO supporters: the state board, chapter presidents, sponsors, Oklahoma sovereign nations, and, of course, AICCO native and non-native business members. He also tries to leverage that recognition to open new doors of opportunity for AICCO members. In 2020, he came to the attention of Benson Saulo, the first indigenous person to serve as an Australian consul-general and who also holds the title of senior trade and investment commissioner for the Australian Investment and Trade Commission.



Saulo is working with corporate, government and not-for-profit sectors on economic opportunities including investment and trade. Part of that mission includes meeting with American Indian chambers of commerce. Walker reflected, "After meeting Benson, the takeaway was that of a mutual need to create a robust economic channel to learn from one another, and then educate, engage, and empower the First Americans and indigenous people of our respective countries. AICCO and the Australian Consul-General have much work to do, and we couldn't be more excited to partner and collaborate for everyone's benefit. We are All Nations, One Mission." AICCO also has connected with Canadian indigenous business networks such as IITIO, the International Inter-tribal Trade and Investment Organization. The core vision of IITIO is "international Indigenous trade, developed via the tools, mechanisms, and analysis necessary to assist in the global flow and exchange of Indigenous goods, services and investments." It appears to be a perfect alignment for AICCO member businesses to take advantage of opportunities outside the state's borders. IITIO has since been designated an honorary member of AICCO and it has granted that same status to AICCO in its Canadian group. All of this is designed to help enhance communications between these like-minded institutions, bringing business possibilities to members of the American Indian Chamber of Commerce of Oklahoma. This is in conjunction with promoting AICCO members to connect with

Oklahoma tribes, other Native-owned businesses, and non-Native businesses here too. AICCO's website features a member direct listing members and their companies with descriptions and contact info, open to all AICCO members and the general public. Walker recommends a, "We invite anybody and everybody to visit our AICCO Member Directory. You may be surprised at the vast array of goods and services offered there. It's pretty amazing." One example of that is an annual event called The Gathering. AICCO's largest event of the year, a business networking conference and trade show featuring Indian Country speakers and exhibitors from within the ranks of AICCO and beyond. This is prime opportunity for AICCO members to meet and explore ways to work with other members—or their contacts. It provides a place for companies to display their wares and services, engage in making new customers, and form business alliances. The Gathering has been called the "Melting Pot of Indian Country Business" and is steeped with success potential on many layers. The pandemic wreaked havoc with schedules of this and similar events for the last two years but seems to be settling even with continued vigilance of the environment. The Gathering is targeted for July 2022 at the Hard Rock Cafe in Tulsa, Oklahoma.

In summary, Walker states, "We can't lose sight of the goal. Whether near or far, our intent is to provide avenues and pathways to the business success of our American Indian Chamber of Commerce members who make up our great organization."

The American Indian Chamber of Commerce welcomes all businesses, native and non-native, minority-owned, and women-owned, committed to the advancement of business within Indian Country. Interested? Visit aiccok.org/membership. Visit our member directory to connect with Native-owned businesses all across the state! Or contact us at: chamber@aiccok.org





Written by Karen Heston,
Senior Mortgage Banker,
Bank of Oklahoma



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Over half a million Oklahomans are Native American, according to a Census Bureau report released in March 2021. Accounting for approximately 13 percent of Oklahoma's total population, Native American citizens of Oklahoma support a substantial proportion of the state's economy, employing 52,000 people in the workforce and supporting 96,000 jobs when considering the goods and services purchased, according to data cited by the Oklahoman.

However, Native American home ownership is low compared to other factions of the population demographic. According to a study by the United States Department of Housing and Urban Development, 50.8% of Native Americans and Alaska Natives owned a home, compared to 73.3% of non-Hispanic white Americans across the nation.

In 1992, Congress established the Section 184 Indian Home Loan Guarantee Program, which offers a helping hand to Native Americans seeking to buy or refinance a home, making homeownership easier. However, despite the availability of financing, many people don't know about the program and mortgage bankers say that Section 184 loans make up a relatively small portion of the loans they process. Of the 85,000 loans funded by BOK Financial since 2015, only 1 percent were Section 184. We find that few homebuyers ask specifically about Section 184 loans, even though they may qualify.

The Section 184 program is specifically designed to finance American Indian and Alaska Native families, tribes, or tribally designated housing entities with low down payments and flexible underwriting, ultimately providing more access to capital. The program is available in 24 states, with a full list of approved lending areas available on the HUD website. To qualify, you must be an American Indian or Alaska Native who is a member of a federally recognized tribe.

BOK Financial is one of only a few lenders able to accelerate the Home Loan Guarantee process by having the ability to approve Section 184 loans on behalf of the Department of Housing and Urban Development rather than

needing to funnel paperwork through HUD for approval. Here are five tips we recommend for Native Americans looking to secure a Section 184 Loan:

1. Check your eligibility. Visit the U.S. Department of Housing and Urban Development's Section 184 Indian Home Loan Guarantee Program website to see if you live in an eligible area. Although the program has grown to include areas beyond tribal trust land, not all states and counties are eligible.
2. Maintain overall financial wellness. You should be able to show steady employment and that you have remained current on all debts. Pay off any debts that are in collections and don't take out any new debt.
3. Determine your debt-to-income ratio. Calculate your debt-to-income ratio by dividing the sum of your monthly debt payments by your gross monthly income. Section 184 guidelines require a debt-to-income ratio of no more than 41%.
4. Work with an experienced lender. You should work with a bank that is knowledgeable about Section 184 loans, including the program's specific financial wellness requirements, to help you determine if you qualify for a Section 184 loan and guide you through the process.
5. Keep trying if you don't qualify the first time. Don't get discouraged if you don't qualify right off the bat. Working on the steps to financial wellness discussed can help you qualify in the future.

Homeownership is often a path to greater financial security, as well as peace of mind. For many Americans, owning their own home is a big goal and a dream for the future. HUD's Section 184 program is intended for Native Americans to reach their goal quicker and help make the dream of homeownership a reality.

Karen Heston is senior mortgage banker at the Bank of Oklahoma, which is part of BOK Financial, a \$40+ billion regional financial services company headquartered in Tulsa, Oklahoma with \$99 billion in assets under management and administration.



Natural Evolution, Inc.



An Electronics Recycling Company

By Kimberly Burk, for Native Oklahoma Magazine
TULSA -- Traci Phillips believes her electronics recycling firm, Natural Evolution, is a reflection of her Osage tribal citizenship.

I think it is definitely part of my responsibility to be a good steward of the environment," said Phillips, whose business is based in Tulsa and has additional contracts in New Mexico and Colorado. "The Osages definitely took care of the environment of the earth and had respect for nature, and there is a fulfillment of that in modern-day times." Phillips and her husband, Chris, founded the business 19 years ago, but she is the owner.

"We established when we started that one of us had to have the final say. He knew he was better at working for somebody, and I was better at being the boss," Phillips said with a chuckle.

The couple had been considering the venture for about three years before taking the plunge, after helping her mother clean out her garage.

"My husband is a numbers guy, and he started looking at the volume of electronics being discarded," she said.

In 2002, Phillips was in the hospital, having just given birth to her daughter, Sable, when her boss called to congratulate her on her baby and inform her she was being laid off from her corporate job.

Her best prospects for a new job were out of state, but the family didn't want to leave Tulsa.

"So we decided to give it a whirl," she said, giving themselves six months to decide if the business would work.

"We've stayed nonstop busy since then."

Phillips believes their 11-employee business is the only Native-owned and certified electronics recycling company in the United States. They serve residential, business, government and tribal customers.

"We started with computer equipment," she said.

"As technology has evolved, so has our recycling capability. We receive and recycle laptops, printers, desktops, cell phones, anything you would find in an office. Also, security equipment, GPS, telecommunications equipment, medical equipment, anything with a circuit board." E-waste recycling keeps hazardous material such as lead, mercury and arsenic out of landfills and water streams, Phillips said.

It also leads to resource conservation, since a lot of e-waste can be recycled and re-used.

It's also important for data security.

"As technology has changed, data is everywhere," Phillips said. "If data has not been removed property, someone can access it and remove it."

Natural Evolution accepts unwanted electronics free of charge except televisions and CRT monitors.

"TVs have waste material that it actually costs to recycle. TVs did have lead, and now they have mercury."

The company recycles 2 and a half million to 3 million pounds annually.

"Some of the metrics are changing, because everything is getting lighter, but we haven't come up with a better metric," said Phillips, who holds a business degree and spent 20 years in technology before opening the business.

"My husband came from oil and gas. So, it's been a very interesting combination of skills and how we look at things."

A few years ago, Phillips began reconnecting with her tribal culture. She takes Osage language classes and learned tribal dancing known as l'n-lon-schka.

"There is a definite order of how things happen in the flow of the entire four days," she said of the tribal ceremony. "It is about showing respect and gratitude for being there and participating and celebrating what we have."

Phillips is also an artist, and her current creative outlet is sewing her own regalia.

In her free time she likes to be with family and friends and attend Osage cultural events.

She and Sable, who is a freshman studying chemical engineering at Tulsa University, were there for the September opening of the First Americans Museum in Oklahoma City.

"Just seeing all of the tribes together was really amazing. I certainly have not experienced everybody all together like that. It was really powerful."

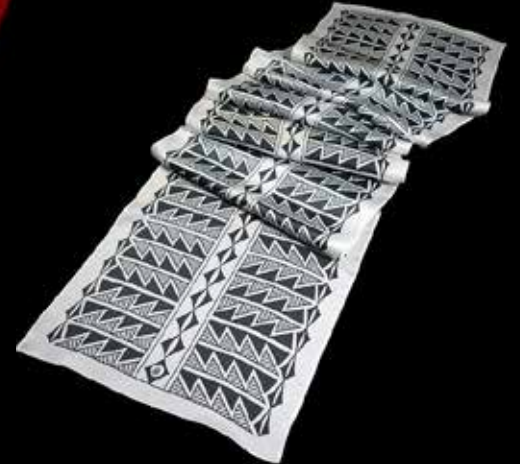


Traci Phillips believes her electronics recycling firm, Natural Evolution, is a reflection of her Osage tribal citizenship.

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FORWARD PROGRESS 2022

"Not that I have already reached the goal or am already fully mature, but I make every effort to take hold of it because I also have been taken hold of by Christ Jesus. Brothers, I do not consider myself to have taken hold of it. But one thing I do: Forgetting what is behind and reaching forward to what is ahead,"

—Philippians 3:12-13

2021 is over and 2022 is here! One of the things that we must concentrate on this New Year is making forward progress! I know that we hoping that this year we will completely get back to the old normal of what life used to like. I want to concentrate on our spiritual life that only comes from Jesus Christ. Let's take a look at the forward progress that needs to happen in our lives to make it better! There is a winning team and you need to be part of it.

FORWARD PROGRESS—

1. Surrender your life to Jesus Christ! (salvation).

"A thief comes only to steal and to kill and to destroy. I have come so that they may have life and have it in abundance." — John 10:10

"For God loved the world in this way: He gave His One and Only Son, so that everyone who believes in Him will not perish but have eternal life."

—John 3:16

2. Surrender your life to be used by God.

"But thanks be to God, who gives us the victory through our Lord Jesus Christ! Therefore, my dear brothers, be steadfast, immovable, always excelling in the Lord's work, knowing that your labor in the Lord is not in vain." —1 Corinthians 15:57-58

"Therefore, brothers, by the mercies of God, I urge you to present your bodies as a living sacrifice, holy and pleasing to God; this is your spiritual worship. Do not be conformed to this age, but be transformed by the renewing of your mind, so that you may discern what is the good, pleasing, and perfect will of God." —Romans 12:1-2

3. Through God's grace, conquer personal sin.

"Therefore, I say this and testify in the Lord: You should no longer walk as the Gentiles walk, in the futility of their thoughts. They are darkened in their understanding, excluded from the life of God, because of the ignorance that is in them and because of the hardness of their hearts. They became callous and gave themselves over to promiscuity for the practice of every kind of impurity with a desire for more and more. But that is not how you learned about the Messiah, assuming you heard about Him and were taught by Him, because the truth is in Jesus. You took off your former way of life, the old self that is corrupted by deceitful desires; you are being renewed in the spirit of your minds; you put on the new self, the one created according to God's likeness in righteousness and purity of the truth." —Ephesians 4:17-24

Don't let the Enemy (satan) stop your forward progress. Satan will point to your two steps back and discourage you by saying, "You'll never get this Christian walk thing right. You might as well quit trying." When satan does that, point to that step forward and remind him (and yourself) that you are already on the winning team.

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SOUR SOFKEE: “DOES DNA MEAN D.O.A. FOR DAWES?”

Fus Yvhikv

Do you want to know if you are Native? Do you want to find out the “truth” of the family legend that you are Cherokee and that you have a great-grandmother who was a Cherokee princess? Or perhaps your interests are more mercenary and you simply wish to “tribe shop” for membership in a large per cap tribe? Well, the miracles of modern science may soon deliver your CDIB card right to your doorstep.

Numerous companies now offer DNA genetic testing and aver that these tests can definitively tell you if you have Native American ancestry. At least a few of these mostly Internet based companies also claim to be able to tell you what tribe that you are (and if this information comes from the Internet, it must surely be true!). Thus for only \$150 (plus an optional \$75 for a handsomely framed “Certificate”) the average American can sit at home, swab the inside of their cheek, FedEx their package and within 7-10 business days receive scientific “proof” that they are, after all, Indian. Sweet vindication! With such “proof” in hand (not to mention the handsomely framed Certificate) agitation for enrollment in “their tribe” is sure to follow.

The science of DNA testing and its possible future general acceptance have enormous implications for tribes and Indian Country. Indeed, DNA genetic testing for Native American ancestry if left unchecked has the potential to unleash a Perfect Storm of disruption across Indian Country the likes of which we have not been seen since the General Allotment Act of 1887 also known as the Dawes Act.

So much so it is fair to ask, “Does DNA Mean D.O.A. for Dawes?” Science, like Fire Ants, is ever advancing, continually moving forward. It may be that today the business of DNA testing for ancestry mostly lies in the realm of hyperbole and quick-buck scam artists (scams? On the Internet?). However, yesterday’s phrenology oftentimes becomes today’s laser-based brain surgery.

Thus, we can be certain that the science of analyzing our chromosomes will continually advance. Add to that the fact that our American society today is greatly in love with science and technology. Look how we embrace lie detectors, cell phones, iPods and Big Mouth Billy Bass the singing fish (I’ve still got mine on the wall although his singing has, after all these years, been reduced to indecipherable babble).

It is not too much of a stretch then to foresee that DNA genetic testing will evolve to the point that it will not only claim to tell us our Native American ancestry but also will also serve as “scientific proof” of what tribe(s) we are and our blood quantum to boot.

Whether this is true or not, American society and perhaps our legal system are likely to eventually embrace this technology.

So what does this mean for Dawes? Most tribes utilize some type of base roll to ascertain eligibility for tribal enrollment. Frequently such base rolls are tied to the General Allotment/Dawes Act. Generally, if one can prove a direct line of ancestry to a person who is listed on the designated base roll, then one is eligible for tribal membership (and, of course, in many cases one must possess a requisite degree of blood quantum). This has pretty much been standard operating procedure across Indian Country for generations.

DNA genetic testing has the potential to completely upset this historic apple cart. DNA genetic testing might very well someday result in tribes abandoning the use of historic base rolls in favor of the “proof” provided by this new technology.

There are many who would welcome trashing the very concept of base rolls due to the well-documented egregious flaws, errors and outright fraud inherent in these base rolls. Such problems were famously documented in the Meriam Report of 1928. Tribal membership and oftentimes blood quantum levels were misstated and many otherwise eligible Indians refused to participate in the census/roll process.

The specter of this looming technology and its possible future widespread adoption augurs for cataclysmic change across Indian Country. It may mean that many who are presently on the tribal rolls may not be able to pass the cheek swab test. Disenrollment may strike Indian Country with COVID-19 proportions. On the other hand, many who possess Native blood but can’t trace their ancestry back to the base roll will have a compelling case for tribal membership.

In the end, it seems to me, that if we cling to the singular mathematical equation of “blood quantum=Indian” that the advancement of science and technology along with an American faith in scientific proof will ultimately mean that it is D.O.A for Dawes.



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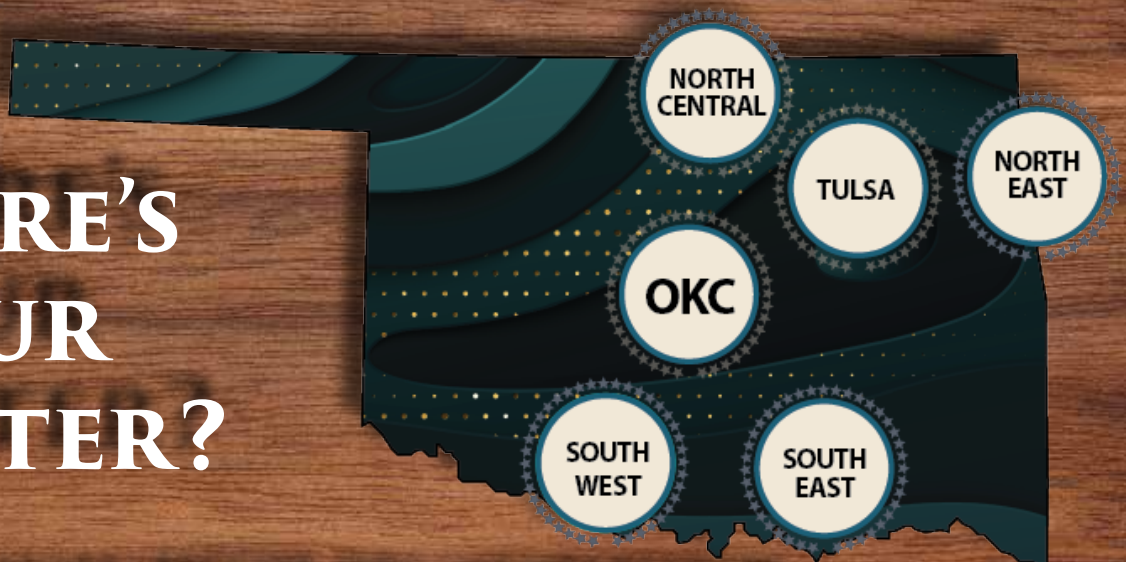
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