

Ole' Wiz

Wisdom from the Country

Dear Miss Connee:

I sure enjoyed that hearing they had on our constitution last Saturday night, although me and some of the Sisters almost passed out from the heat. Now, Mr. Ben stole the show, Miss Connee. He's one of them LRDA workers, and he was the only one who stood up against our constitution at that meeting.

Ole' Wiz has to say he has a lot of respect for Mr. Ben, Miss Connee. Ain't every man that will stand up for what he thinks, even though he stands alone and is dead wrong. Course, it's a pity that his boss, the Hardin man, wouldn't stand up with Mr. Ben, but some bosses are like that, Miss Connee. They'll put you up to no good, and then when the chips are down, they'll leave you standing there holding the bag by yourself.

Now, Mr. Ben has been to a bunch of these meetings on our constitution, and he's always asking the same question. It seems to me that he wants to know what a Lumbee Indian is. You would think that if anyone knew what a Lumbee is, it would be them LRDA people, Miss Connee. If Ole' Wiz was conducting that meeting, he would have sent Mr. Ben over there to that fancy country club in Lumberton where those White folks play their golf. I bet they could straighten him out right fast on who and what he is, Miss Connee, seeing how he sounded like he don't know.

This other LRDA worker by the name of Sanchez asked some more of them LRDA questions. They say the Sanchez man is a banker from Miami, Florida. Ole' Wiz didn't know they were bringing in people here from Miami to run LRDA along with the Hardin man from Fayetteville. I reckon we Indians that have lived

here all our lives just don't know a whole lot, Miss Connee. Least ways it would seem that way when them LRDA boys start hiring people.

Anyway, the Sanchez man working for the LRDA wanted to know whether our tribal court would be locking up people, which is an interesting question from an ex-banker from Miami, Florida. Ole' Wiz is beginning to wonder if the Sanchez man knows something the rest of us should know, Miss Connee. But, Miss Cynthia straighten him out. Course, if I had gotten my chance, I'd would have told him that any trouble he gets into with the law, he's going to stand before Joe Freeman Britt. Our tribal court is to give us relief from our tribal government if they get to acting outside our tribal constitution. It ain't going to arrest a soul, although some probably need to be locked away. Its the truth, Miss Connee, and all Ole' Wiz does is speak it.

Now, Miss Christine Moore and Sister Dorothy Lowery stood up for our constitution. Miss Christine works for the LRDA, and Sister Lowery is on that LRDA Board. Both are fine women, and if they can put their job on the line to stand up for what's right for their people, there ain't no excuse for the rest of you. As for the rest of them LRDA folks that say they represent us and look out for us, none of the rest of them bothered to show up for our meeting, excepting Mr. Earl Cummings from Mt. Airy. Next time I hear tell of them going around saying they represent Ole' Wiz, he's going to ask them what's wrong with them that they can't come out and hear what's on the people's minds. And, the way I heard it, some of them are going around not speaking to people. It's a bad thing when a man

says he represent us you and then won't speak to you, Miss Connee, specially when he is in the Church.

Well, some of our pastors had their say along with Brother Adolph Dial. They support our constitution. Now, I don't know about the rest of y'all, but when men of God take a righteous stand, and our women put their jobs on the line for us, Ole' Wiz is going to support them. He ain't going to sit down like the Hardin man while someone else puts themselves out on the line for Ole' Wiz. And, he ain't going to be sitting down next week when we vote on our constitution.

All of y'all that been sitting back need to get on your feet and stand. Some of you have gotten lazy. You've gotten too comfortable with your fancy home and car, and all you want to do is come home from work so you can sit back and eat, and watch the TV set. Some of you have worked hard all your lives, put young'uns through school, and you've gotten contented with going to Church on Sunday, Bible study once in a while, and fishing on the side. Well, you got to do more than that, cause there's folks ain't as fortunate as you or your children.

You need to get up and vote next week. That's all there is to it. Then, you get your children and grandchildren out to vote. That's the way things are done at Wiz's house, but they don't get done sitting down.

As for Ole' Wiz, he and his family will be voting for our constitution. We sure won't be voting against it, Miss Connee, and you can mark that down. You ain't the only one on the straight and narrow road, or a one sided road, Miss Connee. A lot of people is walking that road cause they know where they want to go and how they're going to get there.



The Way I See It

by Dr. Dean Chavers, President
Native American Scholarship Fund
Albuquerque, NM



OUR TERRIBLE SCHOOLS

by Dr. Dean Chavers (c)
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Last week a law suit I wrote was filed against the Frontier Schools in Red Rock, OK. The suit, filed by the Otoe-Missouria Tribe, asks for relief under the Impact Aid program for patterns of discrimination by the school district officials against Indian students.

They made Indian students ride in the back of the school buses. They made constant slurring and racist remarks to and about Indian students, such things as "You'll never amount to anything, when you're twenty-five years old, you will still be living with your grandmother. You'll never have a good job, or amount to anything." These remarks were made to a twelve year old.

These remarks are not coming from custodians or maintenance personnel. They are coming from the Superintendent, the Principals, and the teachers. They paddle Indian students with oak boards, and let white students get off with no punishment for offenses as serious as setting a girl's hair on fire.

The student population is 58% Indian. But until last year, there had never been an Indian on the school

board. There are five Indians in the work force of 120 staff people, three teachers, and two maintenance people. All the secretaries are white, even.

I am working on four more possible suits under Impact Aid. In Mobridge, SD, on the Standing Rock Sioux reservation, a nine-year-old third grader came home last winter and asked her mother "Mama, what is a slut?"

"Why are you asking me that?" the mother responded.

"Well, that's what the teacher calls us Indian girls," the child said.

Nonie Flying Earth, the education director for the tribe, is now getting depositions and affidavits on these types of things, for a possible Civil Rights law suit and investigation.

At Barona reservation, in southern California, the Indian students drop out at a rate of 90%. (The dropout rate at Red Rock is 70%). The school district is putting Indian students into special education by the first grade. By the end of the third grade, almost all the Indian students are in special education, wrongly. They only have trouble with speaking English.

Arlene Kingerey, who called me with this information, has started an alternative school to try to rectify the situation. She had a sixth grader this

year who could not read numbers. She would put a "6" on the board, and he did not know what it was.

The Coeur d'Alene Tribe in Idaho has declared a state of educational emergency because of the extremely bad situation its students are in. Bad grades, extremely low test scores, poor attendance, and a high dropout rate are the main symptoms. Diane Allen, the tribal education director, told me in Pendleton, OR the other week.

These types of situations are not just happening in Indian Country in the West, either. They are happening in Robeson County. I had a call last week from a freshman student in college, asking for a scholarship. When I told her she should have left high school with \$10,000 a year in scholarship aid, I thought she was going to cry. She had really good grades.

She left West Robeson High School with no scholarship search at all. If these counselors can not do their jobs, we ought to demand that they be replaced with a competent counselor.

Indians who ask questions, or protest against the present system, are immediately labelled as "trouble makers." I am proud to be one of them. We need some changes, people.

The Law And You

Consumer Protections For Finance Company Customers

State law allows finance companies to charge interest rates much higher than the rates on credit cards and other consumer credit sources. But the North Carolina Consumer Finance Act also provides strong protection for finance company borrowers.

This act defines how a finance company must be licensed, the interest rates it can charge, and how it can conduct business. But consumers are often not aware of these protection, contained in North Carolina General Statute Chapter 53, Article 15.

The most important protection is that the law declares a loan void if the finance company breaks any of the rules contained in the Consumer Finance Act or if it otherwise engages in any unfair or deceptive trade practices in making a loan or attempting to collect payment. In short, that means the finance company is not entitled to collect a dime on the loan.

So what are the most important rules of the Consumer Finance Act? No loan may discriminate on the basis of race, color, religion, national origin, sex or marital status. Terms of a loan must be in writing in clear and distinct terms and given to the borrower at the time of the loan.

For loans up to \$3,000, interest rates can be 36 percent on the first \$600 loaned and 15 percent on the balance. Alternatively, for loans up to \$7,500, the finance company can charge 30 percent on the first \$1,000 and 18 percent on the balance. For loans of \$7,500 to \$10,000, the company can charge 18 percent. The rates must be computed based on a

simple interest method.

Finance companies may not charge more than eight percent interest on any judgment for loan collection. The Consumer Finance Act also limits fees and credit insurance and the time limit that can be included in the loan. It does not allow the splitting of loans to obtain higher interest, and the law prohibits any provisions for confession of judgment, power of attorney, attorney fees, assignment of earnings or security interest in real property.

The law also limits the loans that affiliates of a finance company may make when operating out of the same office. The Act prohibits more than one office operated by the same finance company to make loans to the same consumer.

When collecting a loan, a finance company may not engage in any unfair debt collection practices including harassment, improper threats, and improperly revealing information about a consumer's account.

The company cannot require borrowers to refinance their home or to deposit funds in a bank as a condition for a loan. Under a related Federal regulation finance companies may not take a security interest in the consumer's clothing, furniture, appliances, only television or radio, linens and other personal and household effects, unless the consumer is purchasing those items with the loan.

The Consumer Finance Act regulates companies that make loans of less than \$10,000 and charge interest rates that are higher than otherwise permitted by the North Carolina

interest rate law. The Act regulates only finance companies, which do not include banks, trusts, savings and loan associations, mortgage lenders, credit unions, pawnbrokers or other special purpose lenders.

This Act requires all covered lenders to be licensed by the North Carolina Banking Commission. Affiliates of finance companies such as mortgage lenders must be approved by the Banking Commission and may not make first mortgage home loans of less than \$3,000. Violation of the Consumer Finance Act is a misdemeanor punishable by imprisonment of up to two years and fines up to \$2,500.

The law requires the Commissioner of Banks of the Banking Commission to supervise these finance companies and make rules needed to protect borrowers. The Commissioner can investigate violations of the Consumer Finance Act and suspend or revoke the license of a lender found to have violated the Act. The Department of Justice Consumer Protection Section can also help consumers with complaints about finance companies. (919-733-7741).

Questions or complaints about a finance company should go to the North Carolina Banking Commission, P.O. Box 29512, Raleigh, NC 27626 (919-733-3016) or the Department of Justice Consumer Protection Section, P.O. Box 629, Raleigh, NC 27602 (919-733-7741). Borrowers might also need to contact a private attorney or the local Legal Services office if you are low-income.

Coach's Corner

by Dr. Ken Johnson

A baseball strike by Labor Day. How ridiculous. Go ahead players, stage a work stoppage. Enjoy your last paycheck. Because if a strike comes, baseball may never recover. Which means no more lazy days of sunshine and high dollars for playing a kids game. Let's see, no baseball after September 5th, guess I'll watch pro football, college football, US Open tennis, racing, golf, or even Australian Rules bowling.

Make no mistake, the average fan will miss the World Series. But not overpaid and underworked superstars who'd rather walk under the safety of the union umbrella than stand as men who understand what's good for the game.

And should there be a strike, what would become of Ken Griffey, Jr's assault on the Maris record? If I'm Griffey and I'm close to 61 homers, I'd personally hire any number of stiffs to keep the games going and the records flowing.

Don't be alarmed soccer fans, but the World Cup won't exactly make or break the sport here in America. Long time Davidson Coach Charlie Siagle believes pro soccer might one day rival the NFL, but never be a pretender to the titles worn by NFL, NBA or MLB. Drag race star John Force recently visited the Queen City -- "I wouldn't want to drive stock cars because if my \$100,000 motor blows up, I want to see it."

Reflections

by Alta Nye Oxendine

As always there are many things to pray for here are a few that have been on my mind.

RUSSIA AND NATO

As you might guess, I'm not at all thrilled about including Russia in the new "Partnership for Peace" as a possible first step toward joining NATO. What is NATO for anyway, if not to contain possible aggression on the part of the Communist or "former communist" countries of Eastern Europe including those in the Soviet Union? Looks to me like Senator Helms and others may have been "on the ball" after all, in predicting a future alliance between the US and USSR, back in the eighties. I still think we need to wait and see what the real agenda of "former communists" is. In the past, our country helped to build up communism without realizing it.

MY FAMILY

No matter how she's feeling, my daughter almost always goes to work. But last week because of a bad cough and a temperature, she decided to stay out a few days. Last weekend we thought she might have some form of pneumonia (later ruled out). On Sunday I decided to call my mother in Montana and brother Russ in Denver to ask for their prayers. Instead, I got a call from Russ saying Mother's only living sibling, her favorite sister, Bertha had passed away peacefully the night before following a stroke. Mother seems to be taking it quite well and Wanda Kay is better.



Harold Locklear's eighth grade art students recently designed four signs, painted them, constructed them, and decided where to locate them in the Prospect Community. This was a community service project in which the students took pride. They chose the writing on the signs, also. One of the signs displays the "Wildcat" emblem of Prospect School and reads "Welcome to the Prospect

Community". Three of the signs display pride in Indian heritage. Materials for construction of the signs were donated by Pembroke State University. Larry Collins' Machine shop cut the metal brackets for the signs. Kevin Locklear, seventh grade, and Jamie Blue, eighth grade, assisted Harold Locklear in erecting the signs. Look for them the next time you're in the Prospect community!

When and Where Do I Vote on The Lumbee Constitution?

Robeson County:

Voting Time: 1:00 P.M.-7:00 P.M.

June 27-30: Oxendine School, Prospect School, Union Chapel School, Littlefield Elementary School, Magnolia Elementary School, Rex-Rennert School, Old Pembroke Middle School (IEA Resource Center), Union Elementary School, South Robeson High School, Fairgrove Elementary School and West Lumberton Elementary School.

Hoke County

Voting Time: 1:00 P.M.-7:00 P.M.

June 27, 1994: Dundarrach Baptist Church
June 28, 1994: Mt. Elim Baptist Church
June 29, 1994: South Hoke Baptist Elementary School
June 30, 1994: South Hoke Elementary School

Scotland County

Voting Time: 1:00 P.M.-7:00 P.M.

June 27 and June 28, 1994: Stewartville Volunteer Fire Department
June 29 and June 30, 1994: Scotland County High School

Cumberland County

Voting Time: 1:00 P.M.-7:00 P.M.

June 27-June 30, 1994: Cumberland County Association for Indian People.

LUMBEE HOMECOMING PARADE:

Voting Time: 8:00 A.M.-4:00 P.M.

July 2, 1994: Old Main on PSU Campus
Pembroke Town Park
Parking lot of First Union National Bank

Lumbee People Deserve
A Tribal Government That
Represents The Interest
Of All Lumbee People
If You Want Tribal Government that is
ACCOUNTABLE to the People it
represents;
If you want a **VOICE** in the decision-
making of the Tribe, then
VOTE YES!

LUMBEE CONSTITUTION

Paid for by the People for the Lumbee Constitution, Dr. Adolph Dial and Rev. Hubbard Lowery, Co-Chairmen