

REVITALIZING A COMMUNITY:
A Case Study Method

A Thesis

Presented to Antioch University

in Partial Fulfillment

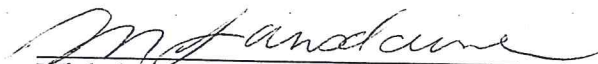
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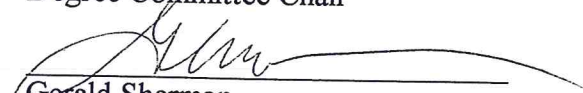
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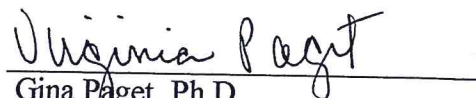
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Chapter 1

Introduction

Considering the fact that I grew up near in the community we are studying, and in order to facilitate the study successfully, I need to articulate my personal story as well as the story of the community through participatory action research. I first learned about this type of research from a book called Nurtured by Knowledge by Susan E. Smith (1997). The community we are studying is Elmo, Montana, which sits on Flathead Lake on the Flathead Indian Reservation in Northwest Montana.

Along with the participatory action research concept, which is based on the principle that people have a universal right to participate in the production of knowledge that directly affects their lives (Smith, 1997), we also applied the lessons we learned through the Rural Community College Initiative. The Rural Community College Initiative funded by the Ford Foundation that helps colleges in economically distressed regions move their people and community toward prosperity. It supports creative efforts to increase jobs, income, and access to education in rural communities. Also, becoming catalysts in order to research and implement programs and handing them off to others to expand upon are very important steps in developing our reservation. I was also guided by such concepts as internalized oppression, asset mapping and sustainability. I learned about these concepts from the Rural Development Leadership Network Institute and brought the concepts and the people who taught me about them home to our reservation. As we progress through this thesis, I will introduce you to the people who taught me the

concepts. Then I will explain how we implemented them on our reservation and what the results will be for future generations.

In order to better understand the current day situation on our reservation, I first would like to tell you where we came from. I will attempt to tell you about the history from my perspective of the Flathead Indian Reservation. Perhaps it will give you an idea of why I feel the way I do and what we might do in order to make the changes that will bring the economic stability of our people a reality.

In 1855, the *Treaty of Hellgate*. <<http://www.sk.c.edu,etd/hellgate/html>> placed three tribes on the Flathead Indian Reservation. They are the Salish, the Kootenai, and the Pend O'Reille Tribes. At the time they were warring tribes and still are today. Shortly after along came a man by the name of Henry Dawes, a United States Senator from Massachusetts, who said that in order to make these "savages" citizens, we need to give them land. He initiated legislation that became known as the *Dawes Act or General Allotment Act* of 1887, <<http://www.personal.umich.edu/~jamarcus/dawes.html>>. My Mom was given some of this land in the second allotment round, which was in the 1920's. It was on a rocky hillside in Dayton. He then came in and said "well, there is all this land still available, we need to bring in settlers and show the Indian people how to be farmers", (Treaty of Hellgate 1855). He broke the treaty and opened the reservation to white settlers *Homestead Act of 1862* <<http://=homestead+act+of1962>> and sold them 160 acres for \$5. This act was in effect in other areas before enforced on the

reservations. My granddad came to the reservation during this time. Our family ended up with quite a bit of land because he bought out other white settlers.

The assimilation of Native Americans into United States culture was taken to an extreme level when Captain Richard Henry Pratt of the United States Army, proposed the idea of removing Native American children from their families and "educating" them in the ways of United States life and culture. By 1900, there were nearly 150 boarding schools for Native Americans in the United States. (Pratt, 1964). In the 1920's they went around our reservation gathering all the younger Indian children. My Mom tells of hiding in the woods. Eventually they were caught and sent either to Flander, North Dakota to an Indian boarding school, and some were adopted out into California. My Mom and her sisters were sent to the Catholic Mission in St. Ignatius. If they spoke their native language, they were beaten. They were made to dress like white people, their moccasins and traditional clothing were taken away. Their hair was cut, and they were made to be ashamed to be Indian. Their native religion at that time had to go underground. This started a new dilemma. Because the children were removed from their families and traditional surroundings at a very young age, they did not fit in once they returned to their native homes. Simultaneously, the assimilated Native Americans were not accepted into white society because of racism, prejudice, and discrimination.

Because of the Homestead Act and because of what happened to our Indian people, the whites dominate our reservation. Today as per the Lake County Census 1990

there are 20,000 whites and 5,000 Indians who live on our reservation. Whites still control the most fertile land on our reservation. The gap between the haves and have-nots is huge. Only 6% of the businesses on our reservation are Indian owned as per data gathered by the Confederated Salish and Kootenai Tribes in 1993. The Bureau of Indian Affairs did not give the right to mortgage the land that was given out in the Allotment Act. This caused a lack of access to capital. The Indian people had nothing to mortgage.

Access to capital is a problem. The prejudice in the banks is intolerable and many of our people even today do not know the Euro-American style of business. We basically came from a "Buffalo Hunt" society (Stewart & Sherman, 1999) and were "gatherers and traders". This is a phenomena where the young were prepared to be hunters and had mentors and teachers. In the past, adult people were not given a bow and arrow for the first time and told to go find some buffalo. There was a very elaborate educational process that all children went through to prepare them to participate in the economy of the tribe. When the time came to hunt, trade, or raid, each person was well prepared and had a strong support system within their community. In contrast economic development today takes the approach of giving the adult the equipment without either the skills or any social support system to help insure success.

Within the reservation, the Kootenai people are also a minority in a minority. The Salish have dominated our reservation. They were faster to intermarry with non-Indians and to get education. They also control most of the better jobs.

The purpose of this study is to document what happened when the Kootenai attempted to revitalize and to address their internalized oppression. Interviewing the local people we find there has not been a new home built in the area for 18 years, the sewer and water have not been upgraded for 43 years. There has been a gas spill from a gas station sitting on the water line for a number of years. We know about the spill because the Environmental Protection Agency did a study there after the previous owners discovered the gas leak. It was addressed in a letter in 1988 to the Standing Arrow Trading Post. The Ktunaxa, which is the original name for our people, came together to correct these problems. Through education they are learning to deal with many issues. They now want to rebuild their community without losing the culture. The Kootenai plan to do this through economic development, entrepreneurship and a housing project. Through building the homes, new skills will be developed in the field of carpentry, plumbing and even landscaping. This is economic development from the grass roots up instead of a program that is imposed on the Kootenai, as has been done in the past. Through laws affecting Indian people such as the Homestead Act, the Dawes Act and the Indian Relocation Act, the United States government has worked from the top down whereas the Kootenai plan is to work from the ground up.

The Kootenai people prefer to focus on their positives. They are trying to overcome internalized oppression giving their people homes and the courage to make a difference. Some of what the Kootenai are doing will be outlined in the following pages. You will see the many talented people who are in the village and the rich resources that are available.

At the annual 1996 Jump Dance (religious ceremony of the Kootenai people in Elmo, I looked over the gathering and asked the following questions:

- Why had the community of Elmo not moved forward while the rest of the reservation had?
- Why did there appear to be so much depression in the village?
- Why did the village appear to be so neglected?
- Why are there so much infighting and what could be done about this?

This was the start of my journey back to the reservation. I felt that the Creator had bestowed many blessings on me, and it was my time to give some of my talent back to my tribe. My expertise is in entrepreneurship, and I hope that some of my talents as a catalyst will help move the tribe forward. The village of Elmo is on the Flathead Indian Reservation in Northwest Montana. It is located on the beautiful Flathead Lake.

In the fall of 1997, I came to the reservation as Director of the Tribal Business Information Center at the Salish Kootenai College. Shortly after coming back to the reservation, I enrolled in a master's degree program in Rural Economic Development through Antioch University in Yellow Springs, Ohio.

The first introduction to Rural Development Leadership Institute began at the University of California in Davis, California. Through this program I met a great man named Jack Guillebaux. Jack has written a book called More is Caught Than Taught (1997). Hundreds of copies of his material have been made to share with the community.

It is my belief that the revitalization or overcoming oppression will happen through education and empowering community members. We will also strive to improve housing conditions and promote new entrepreneurs.

Internalized Oppression: What is it?

Internalized oppression is a phenomenon that happens when people are bombarded with gross misinformation and mistreatment over a period of time. Members of the targeted group internalize the misinformation and the hurtful behavior and turn upon themselves, their family members and other people of their group.” ~ Jack Guillebaux (1997)

Guillebaux argues that the seeds of oppression have been planted and are deep-rooted and “internalized” in our communities. Oppression is not a force of nature that is beyond our control. It is a concentrated effort on the part of the oppressor to divide and destroy our communities.

The seeds of oppression are planted and cultivated in our communities by the harvesters of bigotry and racism. Unknowingly we transfer these seeds to our children and they to theirs and so on. The fruits of oppression are fear and shame. Unconsciously we harvest the fruit of oppression, every time we act in a manner that is destructive to ourselves or to others. When we harvest the fruit of oppression, we become the oppressor.

Although oppression is not a natural instinct for our Indian people, it is out of fear and shame that we dress our traditions, our history and our culture in a shroud of secrecy. Our rituals and our ceremonies are held less frequently and have become less meaningful. It is out of fear and shame that we hide our language to the point of extinction; our elders keep the language, and our young look at our language as something that is not theirs. It is out of fear and shame that we try to change the image in the mirror to conform to and look like the oppressor. We choose to wear our hair and clothe our bodies in ways that are not of our culture or traditions. It is out of fear and shame that we look at each other with anger and suspicion. We see each other as the enemy.

Chapter III describes what happened when the Kootenai people attempted to revitalize their community and to address their internalized oppression.

We can and will overcome the barriers of internalized oppression. Enjoy our journey as we prepare for the next seven generations.

Chapter II

Literature Review

In order to do a more effective job of revitalizing a community, I first studied the philosophies of Jack Guillebaux (Guillebaux, 1997) who first introduced me to oppression. I was convinced after taking his class that oppression or self-oppression was rampant among our tribe. Instead of moving forward, our people were fighting among themselves, jealousy was rampant and projects were being destroyed. I later realized the same phenomena exist on every reservation. We then learned more about oppression from Dave Archambault from the Fort Yates Reservation. After bringing in Dave for a Seminar, our people were able to identify oppression and to not make the same mistake like they did before. The word "Oppression" is written on the blackboard, and the definition is what you see when you walk into the Ktunaxa office.

What is amazing to me is how the Europeans came to this country to flee from oppressive societies. After being in this country they became the oppressors and now the Indian people are doing it to themselves. Many have had a day of being oppressed by racial prejudice. We are now a nation of oppressors and self-oppressors, and it will pass on to each generation if not broken. In the United States, the Native Americans were the first ones that were truly oppressed. We then internalized it and tried to change it into status quo. A real downfall of man is that we cannot get along because of the color of skin or race. It is an evil that is on the increase in the world. The Europeans came to this country with noble ideas but soon fell by the way side as they put down the Indians and made examples of them.

As you read the thesis you will come upon a story of the Elmo store. In my opinion, people need a gathering place to talk without fear with their own kind. The store has become this place.

As noted in the studies cited below, many have implemented programs to help our reservation. J. Michael Moyer was the first to do a study of the town of Elmo. That was twenty years ago. Moyer states that most writers on the topic have said and implied that "community development" is the establishment of an organized pattern, which serves community-wide goals either by direct participation or through centralized decision-making. Moyer's (1978) recommendation is that social change should be directed at what people do or "activities." He believes that this is not a rewording of the old community development debate between process orientation and task orientation. He believes that you need to establish a more satisfying normative behavior in a process. Furthermore, the process always involves a task. But the goal of the tasks may be much narrower than the community. He recommends that the community's perspective be the starting point and the finishing point of any community development project.

Saul Alinsky, (1945) the famous advocate of community development in the early twentieth century United States said:

A people can participate only if they have both the opportunity to formulate their program, which is their reason for participation, and a medium through which they can express and achieve their program. This can be done only through the building of a real People's Organization in which people band

together, get to know each other, exchange points of view, and ultimately reach a common agreement which is in the People's program.

This then is the job ahead. It is the job of building broad, deep People's Organizations, which are all inclusive of both the people, and their many organizations. It is the job of uniting through a common interest, which far transcends individual differences, all institutions and agencies representative of the people. It is the job of building a People's Organization so the people have faith in themselves and in their fellow man (Alinsky, 1945, p. 219).

Ward Gogenough, an anthropologist, more temperately observed:

"As a development project is necessarily political in that leadership, organization of people, exercise of authority, regulation of conduct, and decisions of strategy and tactics are all required." (Gogenough, 1963, p.302).

William Biddle, another expert in the field, recognized the frequent problem of obtaining direct participation by a broad segment of the community. Nevertheless, he still implied the pursuit of community-wide groups. These groups are organized around interests that tend to affect the entire community despite the fact that only a few people are ready to act on behalf of these interests. Biddle remarked "personality growth through group responsibility for the local common good is the focus." (Biddle, 1965, p.78)

J.W. Williams, a man experienced in community development work as a county extension agent, said: "The Community Development Specialist is primarily concerned

with the way in which the community goes about problem solving, decision-making, and implementing action:

The change in the process by which a community takes action is the principal objective of this type of education (community development education).

the community, the local political system, the initial planning and development on a community-wide, nonfragmented basis. (Williams, 1969, pp 2-5).

J. Michael Moyer (1978) was a community developer for Elmo for two and one-half years. He wrote his thesis in 1972. Now, in the year 2001, I find the population similar to when he left it. The populations consist of about 150 Indians who can be classified as the Elmo Kootenai who are the target population of this project. This is similar to the number that he stated in his thesis. Moyer said that Elmo has community development history if the term "community development " is used in ethical sense, meaning efforts of outsiders to improve the community life has not worked. This motive of improving community life in most cases was mixed with other motives.

The first attempt to improve community life from the outside was the Treaty of Hellgate in 1855 which states in Article V:

The United States further agree to establish at suitable points within said reservation, within one year after the ratification here of, an agricultural and industrial school. To employ two farmers, one blacksmith, one tinner, one gunsmith, one carpenter, one wagon and ploughmaker, for the instruction of the Indians in trades, and to assist them in the same. (U.S), Government 1973:386)

The treaty mandated the formation of a legal organization unifying the Salish and Kootenai politically and economically. J. Michael Moyer found that even after one hundred and forty five years this unity has not become very functional. He states that “[i]n tribal politics the traditional conflict is more evident. The Kootenai have only one representative out of nine on the tribal council and have to fight to keep him. The other nine voice interest in helping those ‘poor Elmo people,’ but seem to seriously doubt by their actions that ‘any good can ever come out of Elmo’.”

Land Allotment Act of 1887 <<http://emazine.com/lectures/dawesact.html>>, which had been provided for the Article VI on the treaty, was another government attempt at community development. By this act Indians were physically divided into nuclear family groups by farmland allotments so that they might more quickly blend into the White man’s life patterns. After we checked around in the area as to the landowners of the farms, it was discovered that no Kootenai in Elmo owns an operating farm. Essentially this problem is the devaluation of Indian land because of its greatly fractionalized ownership. No one person has much to bargain with, or much from which to benefit. The overall effect of the Land Allotment has been a weakening of Indian economic power

Homesteading Act of 1855 <<http://www.beatroceme.com/homestead/history.html>>. This act allowed "adult citizens" (non-Indians) to take over 160 acre parcels of federally controlled land. The application of this act was probably rationalized by the concept of helping Indians by assimilation. The Act was in direct violation of the Treaty of Hellgate.

Indian Reorganization Act of 1934: <http://www.stanford.edu/~paherman/indian_removal.html>. The purpose of the act was to give tribes more control over their government and economic activities. John Collier, the Commissioner of Indian Affairs and an anthropologist wrote the act.

A general movement toward "empowerment" of recipients of programs or users of services has arisen from a number of different directions, including liberational politics (Friere, 1970), community development, and community health initiatives (Bracht, 1972). Although the definition of empowerment remains contentious, (Beresford, 1993) identified at least four major differing interpretations of the term, the concept of empowerment generally seeks to reframe the issue of individual exclusion and disempowerment to incorporate an acknowledgment of social and structural forces at work.

Moyer's (1972) account of the government's failed program, that is, the Termination Policy in 1953 that was to terminate the federal trust status of Indian land and the services that accompany this status, argues that because of this Congressional policy, Indian people have been suspicious of any development efforts, especially in economics, and have rejected them.

Moyer (1972) mentions the "Relocation Policy" which took people off the reservation. Under this program Indians had the opportunity to receive vocational training as long as they were willing to move to an urban center. Moyer tells about the

lack of social adjustment in these displaced Indians. However, the basic problem remains, it has just been relocated where it attracts less attention.

Moyer describes the Self-Determination Policy current in the 1970's <<http://www.usbr.gov/laws/isdeea.html>>, through which success is to be measured by the perception of the people affected. The main criterion for keeping this policy on the right track should be a broad consensus of Indian opinion stretching beyond "delegated leaders" and professional Indian "conference attenders." (24).

Twenty eight years after Moyer and countless others coming into the community to "make something happen," the Kootenai people are disenheartened and weary of broken promises and are truly longing for something real to happen in their village.

Chapter III

Since the late 1800's when the Kootenai Indians were placed on the reservation in rural Montana, the Tribe has struggled with adversity. Equipped only with small parcels of often non-farmable land, the numbers members of the Tribe has plummeted from over 14,000 at the turn of the century to a mere 500 members today. (Kootenai Culture Committee, 2000).

In the fall of 1998, the process of revitalizing a community began with a team of Tribal members whose purpose was to develop and document a culturally and environmental responsive model Indian community. The Tribal members with whom I have spoken in my daily work over the past four years expressed that they have experienced a lack of community responsibility and a failure to support their connection to Native values. They are seeking to foster economic development while respecting traditional values and maintaining their language and culture.

A new home has not been built in the Elmo area for 18 years. The sewer has not been upgraded for 43 years. Unemployment is 30%. Fifty percent are alcoholics and the drop out rate from school is phenomenal. There is only one business in the area. Diabetes is rampant. Average yearly income is \$6,400 per family.

www.mtsbc.org/fladhead.htm.

Goals developed by the Ktunaxa Community Development Group (1998)

During a series of community meetings in 1998, the people came up with the following goals, which were reflected in a grant request to Common Council in Oakland, California. This unpublished document is held in the files of the Ktunaxa Community Development Corporation. The goals were listed as follows:

- Financially empower the Tribal members by creating economic opportunities on the reservation;
- Identify and heal the deep rooted oppression;
- Strengthen the Tribal members individual capacities, including employment skills;
- Strengthen the Tribal members collective capacities, including community building and community infrastructure development,
- Expand the tribe's ownership of culturally appropriate single-family housing.

Preparing for the Program

In November of 1998, the Kootenai Tribe with the help of the Salish Kootenai College Tribal Business Information Center and the Rural Community College Initiative enlisted the help of a consultant to assess the current situation and determine the goals and objectives. While many have begun a needs assessment, the first step for our Kootenai people was to conduct an assessment to determine what resources already

existed in the community. We chose to go forward with our strengths instead of our weaknesses. This was not often the case with most studies that were done about our reservation. A model on "Asset Mapping" is explained in Building Communities from the Inside Out (Kretzmann & McKnight, 1993). Instead of looking at a community based on its needs, we focused on capacity. Our community has a unique combination of assets upon which to build its future. A thorough map of those assets would begin with an inventory of the gifts, skills and capacities of the community's residents, household by household, building-by-building, block by block. We discovered a vast array of individual talents and productive skills. Few of these assets were being mobilized for community-building purposes.

The asset mapping model suggests that outside resources will be much more effectively used if the local community is itself fully mobilized and invested, and if it can define the agendas for which additional resources must be obtained. Every person has capacities, abilities and gifts. If they are used, the person will be valued, feel powerful and well connected to the people around them. And the community around the person will be more powerful because of the contribution the person is making. The effort began with community meetings in October of 1998 to catalogue the professional skills among the Tribal members. The community meetings revealed an unknown richness of experience and technical capability. Among the Tribal members were found such expertise as:

- Electricians
- Clerical Workers
- Plumbers
- Doctors
- Computer specialists
- Attorneys
- Nurses
- Teachers
- Artists and Artisans
- Cultural Historians
- Clerical Workers
- Doctors
- Writers
- Language Professionals
- Political liaisons
- Chef

The discovery of such a broad range of technical skills among the Tribe helped the members recognize some of their unique strengths and capacities, as well as focus on the positive aspects of our community. This positive energy has been instrumental in creating the momentum to generate community interest and involvement. The survey instrument that we developed and used is attached under Exhibit A.

Having identified the human resources of our community, the Kootenai Tribe next contacted a planner in 1998 to assess the physical needs and resources of the Elmo Community. Among the resources identified in 1998 in meetings organized by the community at the Ktunaxa Community Development Corporation Center in Elmo were:

- A beautiful location with scenic views.
- A close-knit, extended community with strong work ethic.
- Gravel and lumber resources.
- Access to Highway 93 and 2.5 million tourists per year to Glacier Park
- Access to Highway 28 and Spokane.
- Strong Culture.

We then conducted an assessment of the existing housing and polled Tribal members in the area surrounding the town of Elmo. It was then that we identified 80 families who expressed interest in returning to their traditional homeland, if given the opportunity. Our housing authority had said that the tribal members had no interest in Elmo. When it was looked into, nowhere on the Salish & Kootenai Housing Authority questionnaire used in 1998 was the option of relocating to Elmo. Shortly after this meeting, Bob Gauthier, Director of the Salish and Kootenai Housing Authority, became involved and started sending money and projects toward this community. As of 2001, a new extended living building is being built, the water and sewer are being upgraded and a health clinic is being planned.

Goals and Objectives

The Kootenai Tribe's emerging additional goals as developed in ongoing community meetings from 1998 to the present and reflected in minutes of the Ktunaxa Community Development Corporation are:

- To create a nonprofit community development organization that is self-governing;
- To develop a mutual and self-help housing program to enable families to build their own single family homes;
- To train community leaders to take effective control of the community and its resources in a way that will maintain the Tribe's culture and traditions for future generations; and;
- To work with the Salish Kootenai Housing Authority, Rural Community College Initiative, Salish Kootenai College Tribal Business Information Center and others to provide housing and community and economic stability.

By creating an overarching vision of the kind of community the Kootenai desire and translating this vision into a mission statement that will serve as the groundwork for a strategic plan, the nonprofit organization is providing a wholly integrated structure. (See exhibits B and C as to Mission statement and By-Laws of the organization). The Kootenai Tribe believes that a Community Housing Development Organization (CHDO) may be the organizational structure that best meets their diverse needs. Some of the

goals will not be able to be under the auspices of the CHDO organization but can still be encouraged and promoted.

In addition, depending on the practical structure of the nonprofit organization, it may bring the Kootenai access to resources to improve housing functions that they may not get with other organizational structures. Specifically, a Community Housing Development Organization (CHDO) structure will provide the Kootenai with a competitive edge as it seeks Federal grant funding opportunities through Housing and Urban Development (HUD).

Funding up to December of the year 2000 has come in the form of local contributions and outside technical assistance. A commitment of funding for the initial organizational and planning assistance has been made by the Salish and Kootenai Housing Authority. A grant proposal was written to the Housing and Urban Development Department (HUD) by James Green (technical assistant brought in by Salish Kootenai College and the Rural Community College Initiative) and was successful along with a successful grant written by Rural Community Assistance Corporation. Salish and Kootenai Housing Authority started upgrading the water and sewer infrastructure in the summer of 2000. They have also pledged a new Extended Living Center with 10 apartments for our elderly. Also being started is a new Healthcare Facility and in the plans is a truck stop and business incubator.

The Elmo Store

The Elmo Store would become an intricate part of the revitalization of the community. I believed that we needed a hub in the community, a place where the community could come together. The fact that I, a tribal member owned it, would give the Kootenai people the confidence to open their own businesses. This business could become a role model for the people.

Last summer, about ten little Indian children started hanging around the store. I decided to make them into "entrepreneurs" going back to the philosophy of economic development through entrepreneurship. I had three children selling lemonade and cookies, one selling jewelry, and the rest doing car washes. One Sunday they made \$25 in an hour and a half. They were sure they were never going to be poor again.

After that the children started hanging around the store. I usually take two of them at a time and teach them how to run the store. Now, many of them have improved their math. They can balance the till, clean, stock, price, vacuum, mop, dust, load security tapes or wait on customers. Their manners are impeccable, and customers love having them in the store. They are eight to twelve years old.

Many times they ask to come home with me. They love my house, and I pay them for chores around the house, and then we go shopping. One day all of the girls had their ears pierced. They love my daughter who plays varsity sports, and all are interested

in being like her. I feel that we are providing the kids with positive role models in the transition times between the old Elmo and the Elmo of the future.

Jason was the first person we hired. He worked for us the first summer with his small infant son. Although he was a single father he did an excellent job. The customers loved the baby, and the baby did well at the store. Jason received 12 college credits for working at the store. He loved the job as it applied much of the theory he had been learning in his business classes.

Doug was the next to be hired. He had shown up in the middle of pow-wow, and I asked him if he could help us for a few hours. He never left. He is now the manager. The store helped his cash flow at the ranch, and he is now on stronger financial footing.

Sheila was the next person who was hired. She is 27 and has never had a job. The first year she probably thanked me every day for her job. She is raising her three children with the help of the store.

We have been open one and a half years. The store struggles cash flow wise, but it is definitely the hub of the community. We cash loggers checks, and they buy their bar and chain oil, eat breakfast, buy their lunches and then come back after work for pop and gas for the next day. Elders come in for some conversation. Some of them do things like haul trash to the dump. All of them feel part of the store.

All five of the employees of the Elmo store, which is called Standing Arrow Trading Post, have started classes at Salish Kootenai College this November of 2000. The class is for 15 weeks from 4 - 6:30. The class covers all the basics on how to run a business. Our dream is for each of them to be in their own business in a year. We want to tear down the store and put up a business incubator (strip mall) where each will have their own business.

Anita, welfare mother, wants to open her own beauty salon. She will take the class at the college and then enter cosmetology school in January. She has four children, all of whom work at the store. They taught Mom how to work at the store.

Eldon, 24 year old, never had a job before the store. He had some problems on balancing the books, but is learning his math skills every day. He is good with customers. He wants to open a bed and breakfast and rent out canoes on Flathead Lake.

Dave had not had a job in a long time. He is much happier now, his dream is to get a library started for the children. He now has rounded up 2,000 books. He also wants to start an Interpretative Center with guided tours of the area.

Sheila will probably stay with the store as it turns into a truck stop. She may take over one of the profit centers there.

Doug is a single dad. He wants to get more cattle for his ranch. Ultimately he wants to take on guests at his ranch. He enjoys the store and the people.

With thirty-three people involved in our business training classes here at Salish Kootenai College, I see people wanting to take charge of their own destiny. The store has made a difference in the Elmo community. One Indian man told me that taking the business course was the turning point in his life. He had been so defeated that the class built up his self-esteem enough to go forward as a productive individual. In this work lies some of the answers, others are yet to be discovered. Much we have learned has been applied, and we will continue to learn until we have a village that we are proud of and a culture that is well and appreciated and enjoyed for the next seven generations to follow.

The store had done and is doing its job. People are proud of themselves. *They are getting a vision of where they want to go in the future.* Before the store, I saw a village with no hope. For too long the people had been mistreated and misinformed. Oppression was rampant. While we can't say there is no oppression at least we have a name for it and understand it better. Hope, courage and path finding exist in Elmo all for the next seven generations.

Chapter IV

Results

From the store, it was easy then to go forward positively instead of negatively. Eslabon and Associates, from Phoenix, Arizona, helped formulate the strategic plan and the mapping of assets. Gil and Grizelle Apodaca own Eslabon and Associates. They can be contacted by calling the Salish Kootenai College Tribal Business Information Center, in Pablo, Montana. They have many years experience in working with Latino communities. They have been asked by countries such as Ecuador to do work for them. They brought to the Kootenai a positive way to look at a village. Real pride was realized in the community when the Kootenai realized the wealth of talented people. See enclosed Exhibit D, the speech that Grizelle presented to the community on May 20, 1999.

“Oppression is not a force of nature that is beyond our control, it is a concentrated effort on the part of the oppressor to divide and destroy our communities.” Apodaca (1999)

Blake Chambliss, director of Rural Community Assistance Corporation was brought to the reservation because of an introduction by the Rural Development Leadership Network. He has told us that economic development comes through housing. Blake is setting up a mutual self-help housing project. Eight families will come together in the spring to build their own homes. From this project families will have equity in their homes, that is, “sweat equity”. The family members will gain skills such as carpentry, plumbing, electrical or even landscaping. These skills will enable the village to gain employment opportunities or to create spin off businesses such as a lumber mill.

In the course of developing our master plan for the village, the Ktunaxa Community Development Corporation (KCDC), drew upon the concepts of Larry Santoya (1999). He introduced the concept "*Creating a Sustainable Community. An Introduction to Perma Culture Design.*" Santoya believes that in order to achieve a sustainable community the Kootenai need to explore the ancient art and science of environmental design. The Kootenai need to recognize patterns in nature and how to apply them to their homes and gardens, as well as their businesses and entire communities.

Imagine a place, blended into the natural environment; your home is not only naturally heated and cooled, but is elegant and affordable. Integrated into the landscaping are natural water systems. Food is being grown safe from harmful chemicals, and waste is managed for productivity. A place where the neighbors, young and old, routinely help one another. There is less traffic, less pollution and more open spaces. Leisure time becomes abundant and recreational opportunities are close at hand. Also imagine, as a result of its design, the place saves you money, and more importantly, it saves the Earth its precious resources". Santoya (1999).

Larry Santoya is a land use planner, environmental business consultant and Director of Santoya and Associates. He is one of the nation's premiere environmental designers and among the world's most experienced Perm culture teachers. He has over

twenty years experience, nationally and internationally, in resource protection and natural systems management.

The Char-Koosta Loan Fund has recently been funded in 2001 after two years of work. \$500,000 is now available for business loans. In November 2000, the Salish Kootenai College started business training at the college. This class is a prerequisite to getting a loan. The Kootenai have to learn about business and do a business plan, feasibility study and a marketing plan. Thirty-three people from the reservation came to take the class. We had to turn twenty away. This demonstrates the scope of the need. The community also needs infrastructure in order to have some place for these businesses to go.

The Elmo community, to address issues, which faced tribal members of limited economic development, established Knutuxa Community Development Corporation (KCDC) in 1998. We believe that affordable housing and an adequate infrastructure lead to a better "quality of life". Poor housing conditions contribute to KCDC's need for assistance through grants and other resources. The KCDC believes in leveraging funding received from all sources so the community can achieve its goals.

The Ktunaxa Community Development Corporation (KCDC) has plans to assist Tribal Members who reside on the Flathead Indian Reservation to overcome past oppressions inflicted by non-tribal individuals and other Indians. Often times the needs of Native Americans (including the Kootenai people) have been overlooked. This omission

and sometimes intentional racism has caused hardships from many Kootenai People for a very long period of time.

Using Salish Kootenai College as a Catalyst

Using the model of the Rural Community College Initiative, the Salish Kootenai College started all of the following projects, which were assisted by or researched by me. I was instrumental in bringing in James Green to write a proposal to HUD in 2000. The Ktunaxa Community Development Corporation staff and the Salish Kootenai College Tribal Business Information Center (TBIC), of which I am a director, assembled a 300-page document encompassing the Elmo project. A copy of this grant proposal can be obtained by contacting the Salish Kootenai College TBIC.

Grant Proposal for HUD

James Green was brought on board in the year 2000 to assist the Kootenai people in developing Elmo, one of the poorest areas on our reservation. The Salish Kootenai College TBIC and S & K Housing have been instrumental in bringing not only resources to this group, but through the help of RCCI have brought in experts in community development as well as grant money to start things such as: Self-Help Program which is building 12 new homes in the area, with the help of Blake Chambliss of Rural Community Assistance Program (Technical Assistance Grant through HUD) Also, we just received grants for an Extended Living facility and a health clinic. Soon to be added is a truck stop. This group was also aided by Eslabon Associates , Community builders; Dave Archambault , Oppression Expert; Larry Santoya , Perma Culture Expert; and

James Green, Grant Writer through the RCCI initiative. We were successful in obtaining \$50,000 award from HUD for this project.

Ktunaxa Community Development Corporation (KCDC) is currently preparing several other proposals and agreements for implementation of the following projects:

- A mutual self-help housing program. This will start in the spring of 2001. Eight families will come together to help each other build a new home.
- Multi family housing rental program. This will ease the lack of housing in the area.
- Futuristic Worldwide Homes plans to come to the reservation and build a plant that will employ our Indian people.
- Health/Wellness Center will increase the availability of medical treatment in the community.
- Youth Enterprise Center is going to coordinate with Habitat for Humanity to build a new home in the area for a deserving applicant.

Solid Waste Project

We are always looking for opportunities for the Kootenai People to obtain self-sufficiency. Jean Coffman came to the reservation in the year 2000, with a revolutionary machine that grinds up garbage and turns it into compost. I have taken the lead with this project to learn whether or not this machine will really work, the compost is safe, and the project will make the profits that Coffman said it would. If this project would work as promised, it could bring the Kootenai people over \$80,000 in net profits per month.

Char-Koosta Revolving Loan Fund

In order to aid our Indian people to get access to capital we have helped establish the Char-Koosta Revolving Loan Fund. In 1999 the Ford Foundation granted us funds to start the loan fund, and Rural Development Financial Corporation is still holding them.

On the board for this are: Jule Kenmille, Richard Nichols, Wilburt Michel, Joel Clairmont, Rhonda Swaney, Robert Fouty, Aileen Meyer. Access to credit is a vital part in the growth of our Indian people towards economic sustainability. Included in this plan is a 15-week intense training in business plan basics. The course covers steps from writing a business plan to research to projections. The Ford Foundation through The Rural Community Financial Corporation out of San Antonio, Texas is currently funding us. Technical Assistance for the project was funded by the Ford Foundation also through the Rural Community College Initiative (RCCI) with Gerald Sherman as our coach. Technical Assistance was also received by RCCI for Harvey Stuart on board training and Elsie Meeks from the Lakota Fund who is serving as a mentor to our group.

Confederated Salish and Kootenai Bank Project

The next step after setting up the revolving loan fund is to establish our own Native American bank. Confederated Salish and Kootenai Tribal Council directed Bob Gauthier from Salish & Kootenai Housing, Joe Durglo and me to do the research necessary to set up our own bank. We felt it was time to take control of our own resources and the millions of dollars we put through all of our Tribal entities on the reservation in order to leverage them. At this point we have hired J. D. Colbert from North American Native Bankers Association to do a feasibility study for our reservation. Gerald Sherman our coach referred J.D. Colbert to us from RCCI.

Alternative Energy

Another step towards self-sufficiency would be to fuel the homes that we are building with alternative energy. Excess energy could be sold onto the wires to generate

yet another source of income for the Kootenai people. At this time we are pursuing many types of wind-energy related projects to find one that is suitable for our needs.

KCDC will leverage the leadership exemplified by the Salish and Kootenai Housing Authority to maximize funds received from Rural Development Funds, the Montana Board of Housing and revolving loan programs, which utilize innovative projects, to produce proceeds from various income streams.

Sustainability

Resources are being leveraged by: Creating a vision for their effort and developing a strategic plan. We have identified potential resource partners such as Salish and Kootenai Housing, the Salish Kootenai College, Rural Development and others and are matching resource partners with appropriate programs. We are also seeking specific support for individual projects and programs.

The current resource base includes:

The Ted and Vivian Johnson Foundation -
 Rural Development Leadership Corporation -Starry Krueger
 Salish Kootenai College -Joe McDonald
 Salish Kootenai College – Michele Lansdowne
 Confederated Salish and Kootenai Tribes -Lloyd Irvine
 Salish and Kootenai Housing Authority -Bob Gauthier,
 The Ford Foundation through:
 Rural Community College Initiative -Carol Lincoln
 Rural Development and Financial Corporation -Angie Main
 The First Interstate Foundation -Jim Scott
 Four Times Foundation -Gerald Sherman
 Rural Development Acceptance Corporation -Blake Chambliss
 HUD- Larry Gallagher
 Santoya and Associates -Larry Santoya
 Eslabon and Associates -Gil and Grizelle Apodaca
 Montana Department of Commerce -Ralph Kloser

Small Business Administration -Rhonda Whiting

Private lending institutions,

And concerned members of the community.

Chapter V

Discussion

Though the process is still underway, significant lessons can be learned from the Kootenai Tribal experience. Communities can come together based on assets rather than needs. The "Indian Way" must be verbalized and written down so that all know what it is. The Indian Way is a way of referring to the way the Kootenai traditionally do things. The Kootenai have been a verbal society so not much has been written. Stories have been passed on for generations.

The realized objectives have so far included the successful unification of the community's goals, the identification of their existing tribal skills and resources, and recognition of the intrinsic worth of their vision. These accomplishments have already begun increasing the Tribe's members confidence in themselves and is increasing their capacity to establish culturally appropriate partners of which they were previously unaware.

Lessons Learned

While the project will face many challenges, it nevertheless has significant lessons to offer:

- Identifying the Tribe's vision and mission were critical early steps to building momentum and preparing for success;
- The involvement of community members and the fostering of their sense of ownership and commitment to the project were crucial to sustaining its positive energy.
- Identifying through asset mapping all the true values and strengths of the people was critical to the success.

The Kootenai's problems in the areas of housing, economic development and cultural preservation are interrelated. Only through a coordinated approach were we able to ensure the most effective use of resources and the most culturally appropriate solutions.

Native American Housing Association (NAHASDA) is returning much of the decision-making authority to Tribes and Tribal organizations. While this positive change is long overdue, it also places the onus of responsibility on Tribal organizations. The Kootenai Tribe acknowledges the reality that the Tribe does not have the resources to address all of the results in a single year. Based on what is available in the past. However, they have recognized that the responsibility and, to a greater extent, the capacity to address these needs now rests within the Kootenai tribe.

What Could Have Been Done Differently?

After talking to Richard Nichols, the CEO of the Ktunaxa Community Development Corporation, I learned that he felt that an atmosphere of open communication with all potential participants was instrumental in achieving the KCDC vision. If given the opportunity to do it again, he would advise having an even more open atmosphere, making room for all opinions, and excluding no options.

Transferability

This program is predicated on a learning environment. The changing relationships between Native Americans tribal sovereignty, and calls for the Native American self-determination and self-sufficiency, make the Kootenai experience an

appropriate model for other Tribes to explore. Self-determination for the Kootenai has meant the opportunity to preserve their Native culture and create a holistic vision for success. Their lessons learned through their efforts are relevant to any organization seizing the opportunities, and they can serve as a model for restoring Native American culture through the provision of housing and other services.

The process or revitalization continues and will continue for all generations to come. This case study suggests we have made great progress for the past two years that we have been working on this project. The village is not standing still. The new homes will start in June. The extended living facility has its roof on. The community has come together to buy the store through a cooperative of community members. A furniture company is moving to the village in April and will build artisan stands that will be rented out for the summer. A tipi village will be erected. We recently received a grant to put in a cyber café in the Trading Post, but richness is spirit and spiritualism makes up for the lack of money.

I believe that people are closer to the Creator than anywhere I have ever been. Perhaps it is because what they have been through. As we continue to work toward economic stability, I believe that the village has a great basis to fall back on. The way I grew up and the way of Elmo is that it is a community, it is a family. If you need something, the others are there to help you. I will not forget last summer when a young man came to the store to cash his paycheck. The first thing he did was hand \$5 to every child in the store. It is the Indian way. I have seen that time and time again. I think we

have a lot to share with the world about values. I hope you enjoyed a small part of our journey and will come visit the reservation soon.

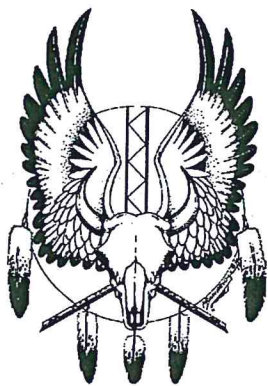
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KTUNAXA COMMUNITY DEVELOPMENT CORPORATION

P.O. Box 48 Elmo, Montana 59915
(406) 849-6018

Dear Community Member:

The Board of Directors of KCDC have identified, with input from the community, priority issues and area of development they hope to address with projects and programs in the next 3 years. The following are the priority areas established:

Housing Development: KCDC will work closely with S & K Housing Authority, Rural Community Assistance Corporation (RCAC), HUD, other funding sources, the Kootenai People to develop a Community Development Plan for Housing that is consistent with the Kootenai culture and the needs of the people.

Economic Development: KCDC will work closely with the Salish Kootenai College Tribal Business Assistance Center, local and regional banks, funding sources, business owners and the Kootenai People to assist in the uplifting of the Kootenai's economic status by promoting economic growth. The following are identified economic development priorities:

- Small Business
- Natural Resources
- A Bank
- An Indoor/Outdoor Area
- Tourism

Health and Human Services: KCDC will work closely with local and regional health institutions, funding sources, the Kootenai Culture Center, other organization and the Kootenai People to preserve and enhance the spiritual, mental, social, physical, emotional, and cultural health of the Kootenai people. The following are identified health and human services priorities:

- Elderly
- Cooperation among community members to help the elderly and children

Cultural Research: KCDC will work with all members of the Kootenai Tribe, especially the elders, the Salish Kootenai College, the cultural centers, funding sources and other institutions to obtain any and all information regarding the Kootenai culture, history, traditions, religion and rituals, language and customs in order to pass it on to future generations.

The Board of Directors of the Ktunaxa Community Development Corporation are keenly aware of the resources within the community, KCDC believes that within and among the Kootenai People lie the wisdom, knowledge, skills and talent to transform this community into the dreams of our ancestors and our elders, and then to our children.

This questionnaire has been developed to identify all the knowledge, skills and talent in the Kootenai community. With this information KCDC can seek the financial resources to pay for your services, and for the programs and materials to develop the Ktunaxa community.

Please help us by completing the Questionnaire and returning it to KCDC office by: _____

KCDC SURVEY

Your help is greatly appreciated!!!

1. Names of family members residing at this address

- | | | |
|----------|-----------|--|
| 1. _____ | Age _____ | |
| 2. _____ | Age _____ | |
| 3. _____ | Age _____ | |
| 4. _____ | Age _____ | |
| 5. _____ | Age _____ | |
| 6. _____ | Age _____ | |
| 7. _____ | Age _____ | |
| 8. _____ | Age _____ | |

2. INCOME

Please indicate total annual household income for all persons (over age 18) living at this address:

(THIS IS VITALLY IMPORTANT!)

Below \$7500	_____	20,001 - 22,500	_____
\$7501 - \$10,000	_____	22,501 - 25,000	_____
\$10,001 - \$12,500	_____	25,001 - 27,500	_____
\$12,501 - \$15,000	_____	27,501 - 30,000	_____
\$15,001 - 17,500	_____	30,500 - 32,500	_____
\$17,501 - 20,000	_____	32,501 - 35,000	_____
		Over \$35,000	_____

It is vitally important that we compile accurate information on the numbers of low and moderate income households in order to access various funding programs. Please complete this section concerning your household income:

Gross household income includes:

- a) The gross amount, before deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;
- b. Interest and dividends
- c. Social security payments, retirement funds, pensions, and any similar periodic payments.
- d. Unemployment, disability, worker's compensation, public assistance.

NOT INCLUDED ARE:

Food stamps, casual or irregular gifts; reimbursement of medical expenses, foster child care payments.

- 3 Do you own or rent your current residence? _____ Own _____ Rent

4. What is your current mortgage payment (principal, interest, taxes, insurance) or rent payment (without utilities)
- \$_____ dollars per month
5. What kind of residence do you live in?
- single-family house condominium
 duplex mobile home
 triplex rented room
 apartment
 other (describe)_____
6. How many bedrooms does your current residence have? _____ # of bedrooms
7. Are you currently receiving any type of rent subsidy? yes no
8. If you are currently on a waiting list for subsidized housing, how long have you been on list? Check one
- months years
9. Have you, or someone who is living with you, been without a regular place to live because of cost during the last twelve months?
- no yes If yes, how long _____ months
- 10 Many people have a difficult time finding the right place to live. There are lots of reasons that finding a place is hard. Please look over the following list and check all of those that have been major problems for you the last time or two that you have moved.
- high moving costs no references
 no disabled access unconventional family
 I have a pet Student status
 unsteady employment no affordable rental units
 high down payment couldn't make a deal
 my (our) age high security/rent deposits
 didn't like neighborhoods race or ethnicity
 high interest rate number of children
 previous eviction other (explain)_____
- too few choices to rent or buy
11. Does anyone in your household have any problems getting around?
- No, no one has any physical or mental impairments
 Yes, these are the problems
- uses a wheel chair has mental impairment cant use arms/hands well
 is confined to bed cant open doors easily walks unsteadily
 has sight impairment cant walk stairs easily has a hard time in/out of tub
 has hearing impairment forgets where he/she is can't open locks easily
12. Do you or a relative need Assisted Living care)Living independently, but needing

help with bathing, cooking, laundry, medication or household chores?)

Yes No

HOUSING CONDITIONS

13 Please indicate which, if any, of the following problems you have experienced with your current residence. Check ALL that apply:

- inadequate plumbing (leaks in sewer or water pipes, gas leaks etc)
- Inadequate wiring (bare or exposed wires, lights dim or fuses blow when appliance turn on, less that two outlets in each room, inoperable outlets and switches, etc)
- Soot smoke or fumes from fireplace, heater or kitchen stove or furnace
- Walls or ceilings have holes, falling plaster, peeling paints stains, etc.
- Doors or windows stick, do not open (painted or sealed shut)
- Air leaks around windows or doors
- Roof needs replacing or repair, (leaks)
- Cracked or crumbling foundation, no foundation (If mobile home, loose or inadequate skirting)
- Inadequate insulation or weatherization
- Inadequate or inefficient heating system
- Other, please explain _____

14. If low interest loans and/or grants were available would you be interested in correcting, any defects that exist in your home

- No, I would not apply Would need more information
- Yes, I would apply No, I don't own my dwelling

Are you a landlord? No -Yes, # of units

15 If down payment assistance, interest subsidy assistance, or other first time or low income homebuyer assistance were available to help you purchase or build a home, would you apply?

- No, I would not apply Would need more information
- Yes, I would apply Would not qualify for assistance

16 Would you be interested in Mutual Self-Help Housing (Helping build your own home, with your "sweat equity" labor as down payment?)

- Yes No Would like more information

17. If a new bungalow-style apartments were available in Tri Cities, would you apply to live there?

- Yes No

If Yes pick style

- Single family detached
- Duplex
- Triplex

Size (Pick one)

- One bedroom
- Two bedroom
- Three bedroom
- Four bedroom
- Other (explain) _____

18. Would you pay an additional amount for a garage or carport? Yes No
- Carport
 - 1 car garage
 - 2 car garage

19. **BUILDING SKILLS**

Please put an x next to the statement that applies to you.

- I have skills and knowledge in knocking down buildings
- I have skills and knowledge in knocking out walls.
- I am an electrical engineer
- I am a structural engineer.
- I am a surveyor
- I have skills and knowledge in building and design
- I work in mortgage financing
- I have skills and knowledge in installing wall paper.
- I have skills and knowledge in building room additions
- I have skills and knowledge in the installation of tile.
- I have skills and knowledge in painting houses
- I have skills and knowledge in drywall and taping
- I have skills and knowledge in plumbing and installation
- I have skills and knowledge in electrical installation
- I have skills and knowledge in bricklaying and masonry
- I am a rough carpenter by trade
- I am a finish carpenter by trade
- I am a cabinet maker by trade
- I have skills and knowledge in housing modernization or repair.
- I have skills and knowledge in welding and soldering
- I do concrete flat work (sidewalks, floor, slabs)
- I install floor coverings for a living
- I am a building contractor

PLEASE LIST ANY OTHER BUILDING SKILLS YOU HAVE

KCDC

KTUNAXA COMMUNITY DEVELOPMENT CORPORATION

MISSION STATEMENT

To promote community (social, cultural, health)
through Economic Development
for the Kootenai people.

ARTICLES OF INCORPORATION
OF
KTUNAXA COMMUNITY DEVELOPMENT CORPORATION

A NON-PROFIT CORPORATION

KNOW ALL MEN BY THESE PRESENTS

that we, the undersigned, all members of the Confederated Salish and Kootenai Tribes and citizens of the United States of America, pursuant to and in conformity with Article VI, Section 2 of the Constitution of the Confederated Salish and Kootenai Tribes and Ordinance 54A, desiring to form a non-profit corporation for the purpose hereinafter set forth, do hereby associate ourselves together for the purpose of forming and establishing a body corporate and to that end hereby adopt Articles of Incorporation as follows:

ARTICLE I.

The name of the corporation is:

KTUNAXA COMMUNITY DEVELOPMENT CORPORATION

ARTICLE 11.

The term of duration of the corporation shall be perpetual from and after the issuance of the certificate of incorporation by the secretary of the Tribal Council of the Confederated Salish and Kootenai Tribes.

ARTICLE III

This corporation is organized exclusively for one or more of the purposes as specified in Section 501(c) (3) of the Internal Revenue Code, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code.

ARTICLE IV

The number of initial directors of this corporation is six. Their names and address are as follows:

RICHARD NICOLS - Chairman - PO Box 145, Elmo, Montana 59915

LOUIS CAYE Jr. - PO Box 33, Elmo, Montana
 PO Box 73, Elmo, Montana 59915

WILBURT MICHELL 1008 5th Street West, Polson, Montana 59860

LOIS FRIEDLANDER - Box 758, Pablo, Montana 59855

ARTICLE V

The classes, rights, privileges, qualifications, and obligations of members of this corporation are as follows:

This corporation shall have one class of membership. Any person shall be qualified to become a member upon payment of the initial dues, if any, fixed by the board or directors and shall continue as a member upon paying the annual dues, if any, fixed by the board of directors. The method and time of payment of dues shall be determined, and may be changed, from time to time, by the board of directors. Additional provisions specifying the rights and obligations of members shall be contained in the Bylaws of this corporation pursuant to, and in accordance with the laws of the Confederated Salish and Kootenai Tribes.

ARTICLE VI

Any additional provisions for the operation of the corporation are as follows:

Upon the dissolution of this corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code or shall be distributed to the federal government, or to the Confederated Salish and Kootenai Tribes for a public purpose.

No substantial part of the activities of this corporation shall consist of carrying on propaganda, or otherwise attempting to influence legislation (except as otherwise provided by Section 501(h) of the Internal Revenue Code), and this corporation shall not participate in, or intervene in (including the publishing or distribution of statements), any political campaign on behalf of, or in opposition to, any candidate for public office.

No part of the net earnings of this corporation shall inure to the benefit of, or be distributable to, its members, directors, officers, or other private persons, except that this corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in these Articles.

DARLENE IRVINE - PO Box 178, Elmo, Montana 59915

Notwithstanding any other provision of these Articles, this corporation shall not carry on any other activities not permitted to be carried on (1) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code or (2) by a

corporation contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code:

In any taxable year in which this corporation is a private foundation as described in Section 509(a) of the Internal Revenue Code, the corporation 1) shall distribute its income for said period at such time and manner as not to subject it to tax under Section 4942 of the Internal Revenue Code, 2) shall not engage in any act of self-dealing as defined in Section 4941 (d) of the Internal Revenue Code, 3) shall not retain any excess business holdings as defined in Section 4943(c) of the Internal Revenue Code; 4) shall not make any investments in such manner as to subject the corporation to tax under Section 4944 of the Internal Revenue Code; and 5) shall not make any taxable expenditures as defined in Section 4945(d) of the Internal Revenue Code.

The undersigned incorporators hereby declare under penalty of perjury that the statements made in the foregoing Articles of Incorporation are true.

Dated: _____

Incorporator

Incorporator

BYLAWS OF THE KTUNAXA COMMUNITY DEVELOPMENT CORPORATION

A MONTANA NOT FOR PROFIT CORPORATION

ARTICLE I. NAME, LOCATION, AND STATUS

SECTION 1. Name. The name of the Corporation is the KTUNAXA COMMUNITY DEVELOPMENT CORPORATION, Hereinafter referred to as the "Corporation"

SECTION 2. Location. The physical location of the Corporation shall be within the Big Arm, Elmo, Dayton communities of Montana.

SECTION 3. Principal Office. The principal office of the Corporation in the state of Montana shall be located at 77406-A Highway 93, P.O. BOX # 40, Elmo, Mont. 59915

SECTION 4. Registered Office and Agent. The Corporation shall have and continuously maintain in the State of Montana a registered office, and a registered agent whose office is identical with such registered office. The registered office may be, but need not be, identical with the principal office, and the address of registered office may be changed from time to time by the Board of Directors.

SECTION 5. Status. The Corporation is a charitable not-for-profit corporation and it expects to achieve and maintain tax-exempt status.

ARTICLE II. PURPOSES

SECTION 1. The purposes for which the Corporation is organized are as follows:

- A. The Corporation is organized and shall be operated exclusively for non-profit charitable purposes within the meaning of Section 501© (3) of the Internal Revenue Code of 1986, as amended, or corresponding provision of any subsequent Federal Tax Law
- B. In furtherance of its charitable goals, and limited by them, the Corporation will assist in the development of projects, studies, and other activities in the aboriginal lands of the Ktunaxa people. The Ktunaxa Community Development Corporation is a not-for-profit organization that will preserve, perpetuate, and promote community (social, cultural, health) through economic development for the Ktunaxa People.
- C. To research and disseminate information concerning residential and business development and other community improvement programs, and otherwise to improve the flow of information and communication between and among the stakeholders of these communities.
- D. To encourage participation and cooperation of neighborhood residents, business owners and operators, representatives of other neighborhood institutions, owners of real property within these communities, representatives of financial institutions and foundations to work together to improve employment and general community conditions and to promote, stimulate and foster investment and reinvestment within these communities.
- E. To encourage and advance the availability, accessibility, and affordability of financial and technical assistance to revitalization projects undertaken by or on behalf of the Corporation, and the communities in general, that would not be available, accessible or affordable if not for the work of the corporation
- F. To act to lessen and eliminate blighting conditions, economic depression and the deterioration of community housing and to ensure the preservation and practice of Ktunaxa Cultural Values.

G. To acquire land and interests and to develop such land or otherwise cause such land to be developed, or sell or lease such land for development, in a manner consistent with the revitalization purposes of the Corporation.

H. To initiate or engage in other community improvement programs designed to contribute to the economic revitalization of the communities and to the general well being of the Ktunaxa People.

I. To act in any other fashion and engage in other activities and functions as are proper and will further the goals and purposes of the Corporation, and to deal with and expend any such property or income there from for any of the aforesaid purposes without limitation, except such limitation, if any, as may be contained in the instrument under which such property is received, the Articles of Incorporation, The Bylaws of the Corporation, or any other limitations as are prescribed by law, provided that no such activity shall be engaged in which is not permitted by a Corporation exempt from Federal Income Tax under Section 501 (c) (3) of the Internal Revenue Code of 1986, as amended, or any corresponding future provision of the Code or subsequent tax law.

ARTICLE III. BOOKS AND RECORDS; ANNUAL AUDIT

SECTION 1. Books and Records. The corporation shall keep, at the office of the Corporation, or if there is more than one office, at such one of its offices as the Board of Directors shall designate as the principal office, correct and complete books and records of the activities and transactions of the Corporation and shall also keep a minutes book which shall contain a copy of the Articles of Incorporation, a copy of these Bylaws and all Minutes of Meetings of the Board of Directors.

SECTION 2. Annual Audit. The Board of Directors, at the first meeting of the board or any subsequent meeting of the board, shall appoint an accountant or firm of accountants to conduct periodic audits, annually if possible or otherwise as frequently as possible, of the accounts, records and books of the Corporation.

ARTICLE IV. MEMBERS

SECTION 1. Admissions. The Corporation shall have members. The Membership shall be open and restricted to the members that compose the Ktunaxa People mainly in the tri-cities area of Dayton, Elmo, and Big Arm.

SECTION 2. Manner of Admission. Any resident, business or institution that is eligible for Membership in this Corporation by virtue of being a Member of the Ktunaxa People may become a Member thereof by filing a signed application, on a form approved by the Board of Directors, with the Corporation, indicating such resident, business, or institution's desire to become a Member. Except as indicated in these Bylaws or the Articles of Incorporation, all applicants shall be approved for Membership in this Corporation by the Board of Directors. The Board of Directors shall approve such applications at the next regular or special meeting of the Board of Directors, following receipt of an application for Membership, provided, however, that such application was filed at least thirty (30) days prior to the date of the regular or special meeting.

SECTION 3. Number of Members. The maximum number of Members of the Corporation shall be unlimited.

SECTION 4. Other Members. The Board of Directors may, by an affirmative vote not less than a majority of the Directors then in office and voting, establish other types of Memberships, including, but not limited to, Honorary, Associate or Sustaining,

SECTION 5. Registration and Termination. Any Member may resign by filing a written resignation with the Secretary of the Corporation. Membership may be terminated or revoked by any Members refusal to act responsibly or continually to disrupt meetings. Such terminations, if any, must be approved, following a clear description of the occurrences, by an affirmative vote of not less than a majority of the Members present and voting.

SECTION 6. Voting Rights. Each Member shall be entitled to one (1) vote on each matter submitted to a vote of the Members. The Board of Directors may, by an affirmative vote of the Directors then in office waive the required dues, if any, for any resident, business or institution or other Member for whom the payment of dues would represent an economic hardship.

ARTICLE V. MEETINGS AND MEMBERS

SECTION 1. Annual Meetings.

A. There shall be not less than two (2) meetings annually of the Members of the Corporation, one of which shall serve as the Annual Meeting of the Directors as to the work in progress and status of activities of the Corporation. In addition, the Members shall participate with the Directors in evaluating the activities of the Corporation over the preceding period and in setting forth the policy direction, goals and objectives for the Corporation for the next period prior and up to the next meeting of the members. The President of the Corporation shall preside at the meetings of the Members.

B. In addition to the purpose stated immediately above, the purpose of the Annual Meeting of the Corporation shall be to elect the Directors of the Corporation, as more specifically set forth in Article VI, SECTION 2. and for the transaction of such other business as may come before the meeting.

C. The annual meeting of the Corporation shall be held in November of each year, commencing November, 1999, or if the Board of Directors shall, for good cause, determine otherwise, the Annual Meeting may be held within sixty (60) days prior or subsequent to the designated herein for the Annual Meeting, or at any adjournment thereof the Board of Directors shall cause the election to be held at a special meeting of the Members called as soon thereafter as conveniently may be.

D. Failure to hold such a meeting shall not affect the acts of the Corporation, Directors, and Officers.

SECTION 2. Special Meetings. Special Meetings of the Members shall be held when directed by the President, by a majority of the Board of Directors of the Corporation then in office, or upon request in writing by Members of the Corporation entitled to not less than ten (10) percent of the vote of the Members. A meeting so requested shall be called for a date not less than five (5) nor more than thirty (30) days after the request is made, unless the Members requesting the meeting designate a later date. The call for the meeting shall be issued by the Secretary of the Corporation, unless the President or the Board of Directors of the Members requesting the meeting shall designate another person to do so.

SECTION 3. Action by Members Without Meeting. Any action required to be taken at a meeting of Members may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the Members entitled to vote with respect to the subject matter thereof.

SECTION 4. PLACE OF MEETING. The Board of Directors may designate any place, either within or without the Dayton, Elmo, Big Arm area, as the place of meeting for any annual Meeting or for any Special Meeting called by the Board of Directors. If no designation is made or if a Special Meeting is otherwise called, the place of meeting shall be the principal office of the Corporation, provided, however, if all of the members shall meet at any time and place, either within or without the Dayton, Elmo, and Big Arm area and consent to the holding of the meeting, such meeting shall be valid without call or notice and at such meeting any corporate action may be taken.

SECTION 5. Notice of Meetings. Written or printed notice stating the place, day, and hour of any meeting of Members shall be delivered, either personally or by mail, each Member entitled led to vote at such meeting, not less than five (5) nor more than thirty (30) days before the date of such meeting, by or at the direction of the President, Secretary, or the officers or persons calling the meeting. In case of a Special Meeting or when required by statute or these Bylaws, the purposes for which the meeting is called shall be stated in the notice. If mailed, the notice of a meeting shall be deemed delivered when deposited in the United States mail addressed to the Member at his or her address as it appears on the membership records of the Corporation, with postage thereon prepaid.

SECTION 6. Notice of Adjourned Meetings. When a meeting is adjourned to another time or place, it shall not be necessary to give any notice of the adjourned meeting if the time and place to which the meeting is adjourned are announced at the meeting at which the adjournment is taken, and at that adjourned meeting, any business may be transacted that might have been transacted on the original date of the meeting. If, however, after the adjournment, the Board of Directors of this Corporation fixes a new record date of the adjournment meeting, a notice of adjourned meeting shall be given as provided in this article to each Member entitled to at such meeting

SECTION 7. Quorum. A quorum shall be established if a consensus can be reached by members attending the meeting that a quorum is present.

SECTION 8. Meeting and Agendas. The time, schedule, and agenda of each Annual and Special Meeting shall be established by the Board of Directors and the agenda shall include:

A. The order of business shall be:

1. Open ceremonies
2. Call to order
3. Roll call and quorum established
4. Reading and approval of the minutes
5. Reports from the officers
6. Reports from the committees
7. Unfinished business
8. New business
9. Hear from the members at large

SECTION 9. Open Meetings. Except as required to preserve the confidentiality of financial and other personal data submitted to the Members, the meetings shall be open to the public.

SECTION 10. Minutes of all Membership meetings shall be recorded within thirty (30) days of the Membership meeting, the minutes of that meeting shall be made available to the Members.

SECTION 11. Rights of Members.

A. Every Member shall have the right to:

1. participate in meetings of the Membership;
 2. cast one (1) vote on all matters properly put before the Membership of the Corporation for consideration;
- corporation contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code.

In any taxable year in which this corporation is a private foundation as described in Section 509(a) of the Internal Revenue Code, the corporation 1) shall distribute its income for said period at such time and manner as not to subject it to tax under Section 4942 of the Internal Revenue Code, 2) shall not engage in any act of self-dealing as defined in Section 4941 (d) of the Internal Revenue Code, 3) shall not retain any excess business holdings as defined in Section 4943(c) of the Internal Revenue Code; 4) shall not make any investments in such manner as to subject the corporation to tax under Section 4944 of the Internal Revenue Code; and 5) shall not make any taxable expenditures as defined in Section 4945(d) of the Internal Revenue Code.

The undersigned incorporators hereby declare under penalty of perjury that the statements made in the foregoing Articles of Incorporation are true.

Dated: _____

Incorporator