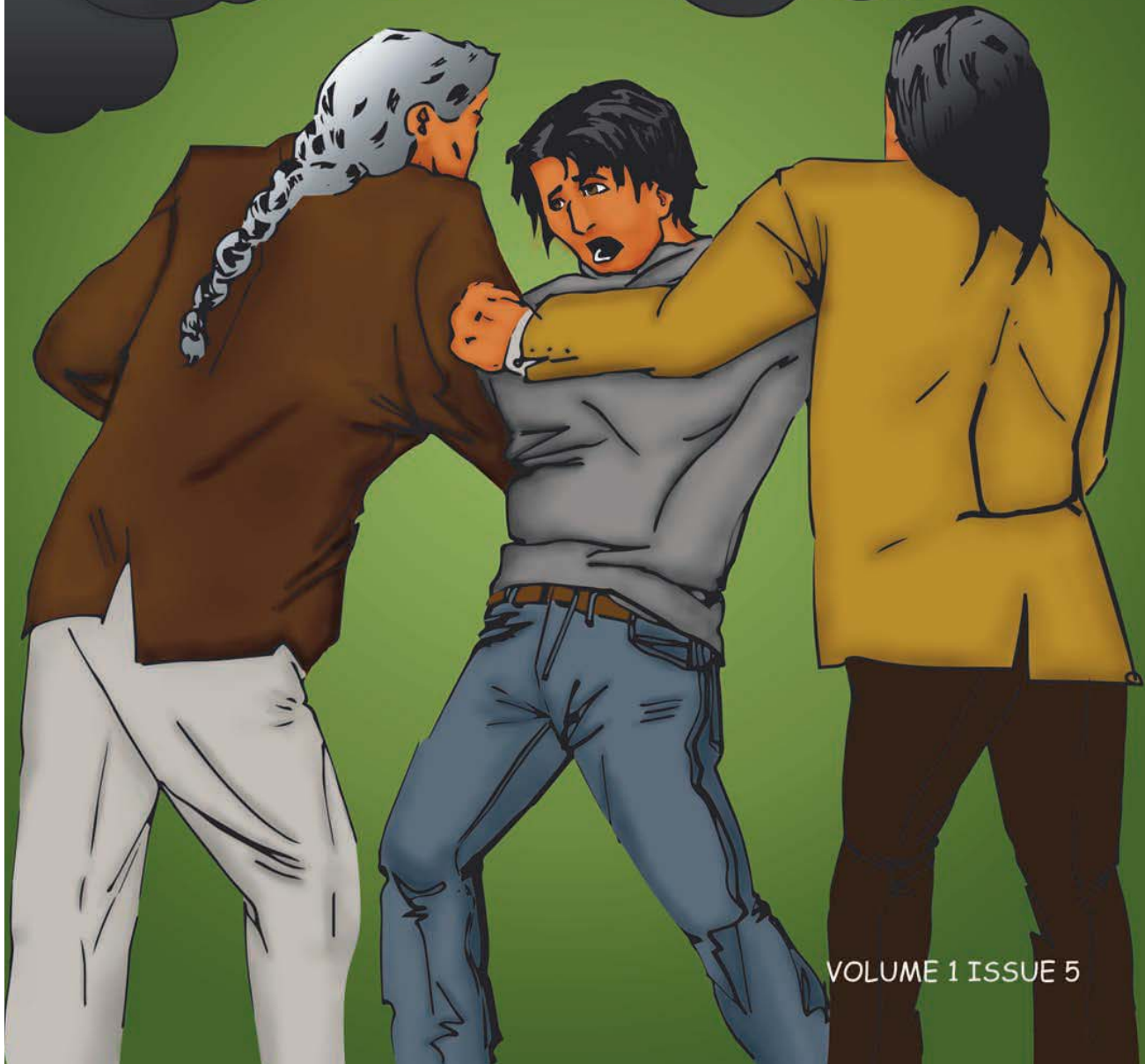


EMPOWERMENT \$AGA

A LOAN OR NOT A LOAN?



VOLUME 1 ISSUE 5

The story begins with shape-shifters, four birds - Eagle, Raven, Hawk, and Owl - perched on telephone lines on the outskirts of the Native community.

They are spiritual helpers to a group of teens - Shining Star, Theresa, Ranger, and Jay. These young teens learn financial resources as they embark on many adventures, and encounter intrigue in the process!

A Loan or Not a Loan? reveals the consequences of borrowing money from the wrong people, repaying loans, and the importance of community involvement in the local economy. Examples of characters from the past demonstrate how to thrive in the present.



EAGLE

Eagle is an ancient spirit: all knowing, all seeing. As a human, he transforms into a strong leader who guides others through their journeys. He wears a medicine bag



OWL

Owl is a wise one, and beyond. As a human, she conveys wisdom to others about their life situations. Owl always carries her fringed purse.



RAVEN

Raven is the one who brings balance; all-encompassing of all the attributes of life. In human form, she evokes reasonable consideration of all facts. Raven wears a turquoise ring.



HAWK

Hawk is a hunter and a messenger, a patient observer with a quirky sense of humor. In human form, he is always physically fit and active. He constantly wears his bead and bone choker.

SOMEWHERE IN AMERICA, A SMALL RESERVATION IS WATCHED BY A GROUP OF SHAPE-SHIFTING SPIRITS.

JAY STANDS OUTSIDE HIS HOME HOLDING LITTLE JOEY TIGHTLY BY THE COLLAR. LITTLE JOEY, CLUTCHING A CRUMPLED FIVE DOLLAR BILL IN HIS HAND, TREMBLES.

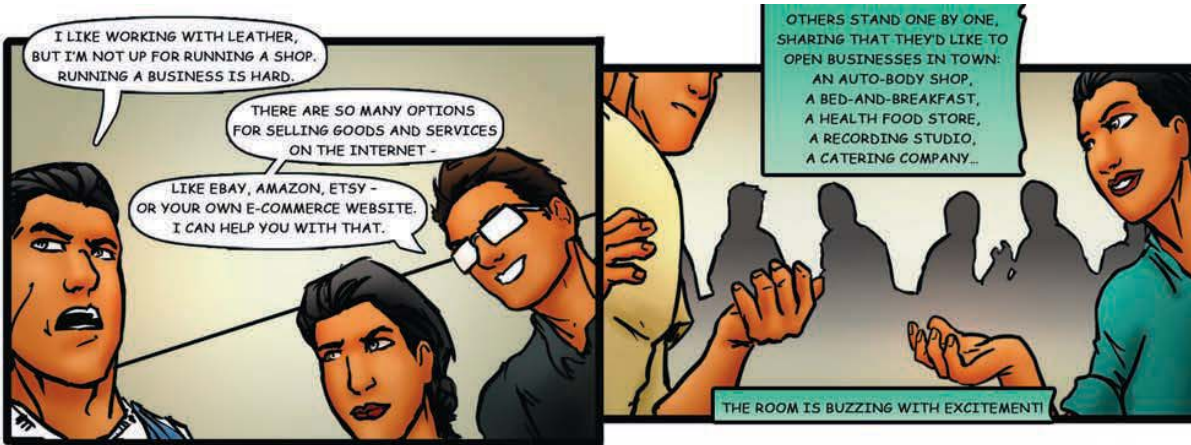


NO, THIS IS IT, NOW LET ME GO.

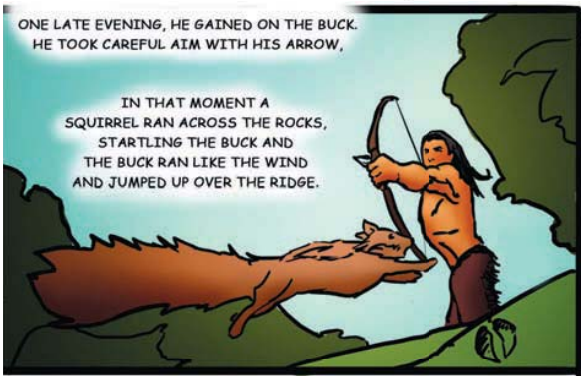
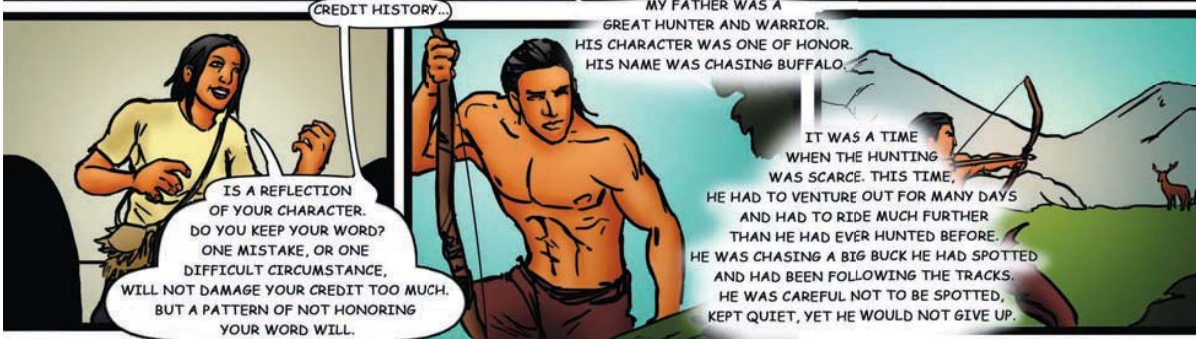
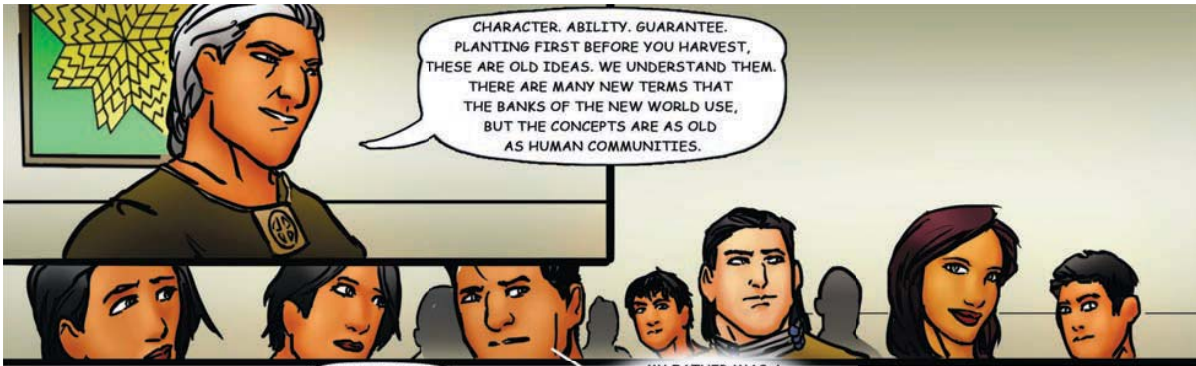










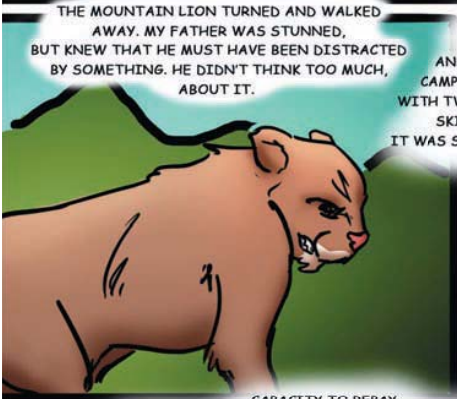




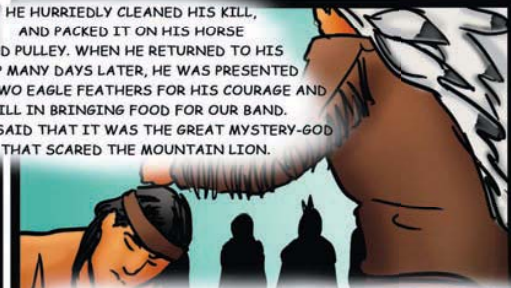
ABOUT THAT TIME, HE COULD HEAR A LOUD SCREAM. HE PEERED UP ON THE ROCKS, AND A GIANT MOUNTAIN LION STOOD READY TO PONCE. MY FATHER STOOD STILL AND WATCHED AND WAITED. CHASING BUFFALO KNEW THIS MOUNTAIN LION WANTED HIS KILL.



THEY BOTH STARED. MY FATHER WITH KNIFE IN HAND, HIS HEART POUNDING, WAS READY TO FIGHT FOR HIS HUNT. AT THAT MOMENT, SOMETHING STRANGE HAPPENED:



THE MOUNTAIN LION TURNED AND WALKED AWAY. MY FATHER WAS STUNNED, BUT KNEW THAT HE MUST HAVE BEEN DISTRACTED BY SOMETHING. HE DIDN'T THINK TOO MUCH, ABOUT IT.



HE HURRIEDLY CLEANED HIS KILL, AND PACKED IT ON HIS HORSE AND PULLEY. WHEN HE RETURNED TO HIS CAMP MANY DAYS LATER, HE WAS PRESENTED WITH TWO EAGLE FEATHERS FOR HIS COURAGE AND SKILL IN BRINGING FOOD FOR OUR BAND. IT WAS SAID THAT IT WAS THE GREAT MYSTERY-GOD THAT SCARED THE MOUNTAIN LION.



HIS REPUTATION WAS BUILT OVER YEARS OF HONORABLE BEHAVIOR, AND ANYONE WOULD HAVE LOANED HIM ANYTHING THEY HAD. HIS REPUTATION WAS LIKE HIS CREDIT HISTORY, AND THE FEATHERS HE EARNED WERE LIKE HIS CREDIT SCORE - A QUICK WAY FOR PEOPLE TO SEE EVIDENCE OF HIS CHARACTER.

CAPACITY TO REPAY, SIMPLY MEANS YOUR ABILITY TO MAKE PAYMENTS.

EVEN IF YOU TRULY WANT TO HONOR YOUR WORD, CAN YOU? WITH YOUR CURRENT INCOME AND EXPENSES?



MY GRANDMOTHER WORKED FOR A WHITE WOMAN WHO HAD A BIG HOME. MY GRANDMOTHER'S NAME WAS GENTLE WIND, BUT HER ENGLISH NAME GIVEN TO HER WAS LUCILLE. SHE HAD BEEN WORKING FOR AN ANGLO LADY NAMED BESS. BESS HAD MOVED FROM THE EAST SOMEWHERE AND HER HUSBAND OWNED THE NEW BANK THAT HAD BEEN BUILT IN THIS SMALL TOWN.

SHE APPROACHED BESS AND ASKED HER FOR AN ADVANCE. BESS KNEW THAT SHE MUST NEED THIS MONEY IF SHE ASKED, AS GENTLE WIND NEVER HAD ASKED BEFORE.



GENTLE WIND WAS VERY QUIET, ALWAYS DID HER WORK WELL, AND NEVER MISSED WORK. BESS LIKED HER. ONE DAY, GENTLE WIND'S BROTHER HAD AN EMERGENCY SITUATION. HE HAD NOT ADJUSTED WELL TO THE CHANGE ON THE RESERVATIONS, AND DRANK THE HOT DRINK CALLED FIRE WATER, WHICH CAUSED HIM TO CHANGE AND BECOME MEAN. THE NIGHT BEFORE, HE HAD ENDED UP IN JAIL FOR FIGHTING, AND GENTLE WIND WANTED TO GET HIM OUT OF JAIL.

BESS KNEW GENTLE WIND HAD A STEADY INCOME THAT WAS MORE THAN HER MONTHLY EXPENSES, SO SHE HAD THE CAPACITY TO REPAY HER DEBT.



SHE LENT THE MONEY TO GENTLE WIND, AND GENTLE WIND WAS ABLE TO HELP HER BROTHER GET OUT OF JAIL. THIS STORY HAS A HAPPY ENDING: HER BROTHER WAS NEVER PUT IN JAIL AGAIN!



COLLATERAL IS SOMETHING OF VALUE THAT YOU GIVE YOUR LENDER TO HOLD AS A GUARANTEE THAT YOU WILL PAY THEM BACK. MY FATHER TOLD ME ABOUT MY GREAT GRANDFATHER, CHASING HAWK.



ONE TIME WHEN HUNTING AND FISHING WERE SCARCE, HE HAD TO BUY FOOD AT THE TRADING POST SINCE HE HAD NO COINS AND NO FURS AT THAT TIME.



HE HAD TO LEAVE SOMETHING OF VALUE TO GUARANTEE THAT HE WOULD COME BACK AND PAY THEM FOR THE FOOD.



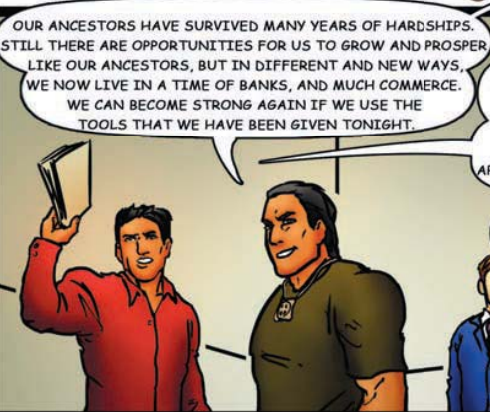
HE LEFT HIS FINEST PONY AS COLLATERAL.



THEN, AS SOON AS HE HAD SUCCESS IN HUNTING AGAIN, HE WENT RIGHT BACK AND PAID FOR THE FOOD - THE LOAN THEY HAD GIVEN HIM WHEN HE NEEDED IT, AND HE COLLECTED HIS PONY.



CAPITAL MEANS THE RESOURCES OR MONEY YOU INVEST AT THE START SO THAT IT CAN GROW. START-UP CAPITAL IS OFTEN CALLED SEED MONEY. THE SEEDS YOU PLANT IN A NEW GARDEN ARE YOUR CAPITAL.



OUR ANCESTORS HAVE SURVIVED MANY YEARS OF HARDSHIPS. STILL THERE ARE OPPORTUNITIES FOR US TO GROW AND PROSPER LIKE OUR ANCESTORS, BUT IN DIFFERENT AND NEW WAYS. WE NOW LIVE IN A TIME OF BANKS, AND MUCH COMMERCE. WE CAN BECOME STRONG AGAIN IF WE USE THE TOOLS THAT WE HAVE BEEN GIVEN TONIGHT.

HOW YOU CARE FOR THAT GARDEN DETERMINES HOW MUCH YOUR CAPITAL WILL GROW. JUST AS A NEW GARDEN TAKES A LOT OF DAILY WORK, SO DOES A NEW BUSINESS.

THANK YOU ALL FOR COMING. TAKE THESE APPLICATIONS HOME WITH YOU, AND CONTACT MR. WALKER IF YOU ARE INTERESTED IN APPLYING FOR A BUSINESS LOAN.

DON'T BE SHY TO CALL ME, FOLKS, I'M AVAILABLE TO ANSWER ANY QUESTIONS.



I'VE NEVER EXPERIENCED ANYTHING LIKE THIS BEFORE. THE VALUES AND TALENTS OF THIS COMMUNITY ARE OUTSTANDING. I WILL DO WHAT I CAN TO HELP ANYONE HERE WHO IS TRYING TO GET A LOAN FOR A BUSINESS.



WHERE'S YOUR BUDDY?
WE HAVEN'T SEEN HIM ALL NIGHT.



WHAT ARE YOU DOING HERE? WE THOUGHT YOU WERE IN HIDING!

I WAS, BUT THOUGHT I WOULD BE SAFE WITH YOU GUYS!



THE GANG MEMBERS SEE JAY AND JUMP OUT OF THEIR CAR. THE FOUR TEENS SCATTER.





HOW DID YOU KNOW IT WAS SAFE TO COME BACK?!

WOW, LOOKS LIKE THEY GOT HERE IN TIME.

WE RAN AND CALLED THE POLICE.



JAY, YOU ARE ONE LUCKY DUDE, YOU COULD HAVE GOTTEN US KILLED!

YEAH, I KNOW!



BUT WE'RE ALIVE, AND THIS CALLS FOR A CELEBRATION! LET'S GO TO THE POOL HALL. I FEEL LUCKY.

WE'RE GOING HOME.

WOW, DUDE. YOU BARELY ESCAPE WITH YOUR LIFE, AND ALL YOU WANT TO DO IS PLAY POOL!



COME ON GUYS! WE'RE GOOD, RIGHT?

SHINING STAR, CAN YOU GIVE ME A RIDE?



HEY, GIVE THAT BACK!

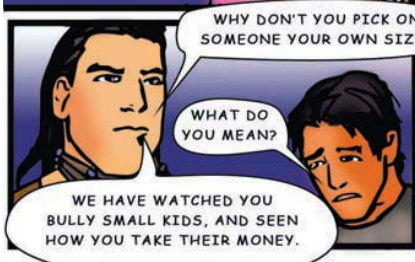
GIVE ME YOUR MONEY AND I'LL GIVE YOU THE CAP.



HEY, MAN, WHAT'S UP?

WHAT?

I HAVEN'T SEEN YOU TWO AROUND HERE BEFORE.



WHY DON'T YOU PICK ON SOMEONE YOUR OWN SIZE?

WHAT DO YOU MEAN?

WE HAVE WATCHED YOU BULLY SMALL KIDS, AND SEEN HOW YOU TAKE THEIR MONEY.



I CAN TAKE YOU. COME ON. GIVE IT YOUR BEST SHOT.



STOP.



HEY MAN, WHERE ARE YOU TAKING ME? I DIDN'T DO ANYTHING! YOUR BUDDIES GOT BUSTED, BUT I DIDN'T DO ANYTHING



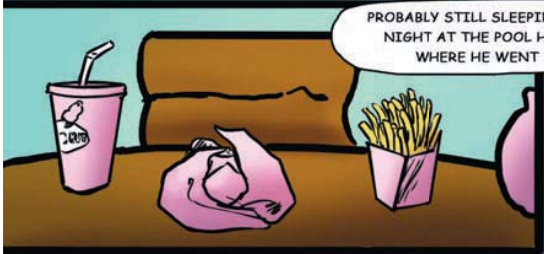
I DON'T HAVE ANY MORE MONEY! WHERE ARE YOU TAKING ME?!



YOU'RE GONNA KILL ME, AREN'T YOU? OVER \$25.00! PLEASE, I'M JUST A KID!



YOU GUYS, WHERE'S JAY? HE'S NOT ANSWERING HIS PHONE.

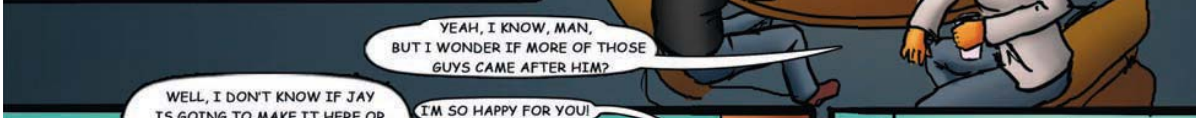


PROBABLY STILL SLEEPING AFTER HIS LATE NIGHT AT THE POOL HALL. NO TELLING WHERE HE WENT FROM THERE.



I'M WONDERING IF HE IS OKAY. NO ONE HAS HEARD FROM HIM SINCE LAST NIGHT AFTER THE GANG HOODS NEARLY GOT TO HIM.

- AND US!



YEAH, I KNOW, MAN, BUT I WONDER IF MORE OF THOSE GUYS CAME AFTER HIM?



WELL, I DON'T KNOW IF JAY IS GOING TO MAKE IT HERE OR NOT BUT I CAN'T WAIT ANY LONGER. I GOT MY BUSINESS LOAN!

THAT'S AWESOME, RANGER!

I'M GONNA BE RICH SOME DAY, YOU JUST WATCH!



I'M SO HAPPY FOR YOU!

I HAD ALREADY APPLIED BEFORE THE MEETING LAST NIGHT.



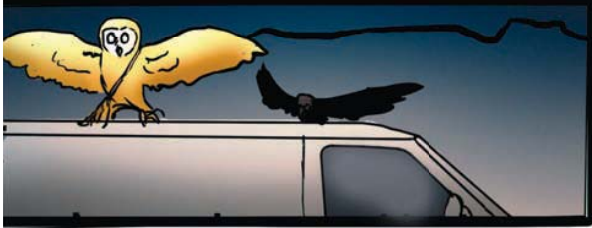
I DIDN'T WANT TO SAY ANYTHING UNTIL I KNEW. I GOT THE CALL THIS MORNING!

MAYBE SOMEDAY WE CAN START A BUSINESS TOGETHER.

THAT WOULD BE WAY COOL!



BUT WHERE IS JAY?





Rose Red Elk (Sioux/Assiniboine)

Author of the Empowerment \$aga series of stories, Rose is an international performing arts entertainer, also known by her Native American traditional and stage name, Red Feather Woman. An accomplished award winning recording artist, storyteller, singer, songwriter and author from the Fort Peck Reservation in Poplar, Montana, and an enrolled member of the Sioux/Assiniboine Tribes, Rose continues to discover the realms of spiritual awareness through the gift of storytelling, in written, oral and musical forms. Her fiction is themed with traditional values, blended with ancient stories from the past.

www.redfeatherwoman.com

Matthew Barkhausen

Matthew worked with the Native American and woman owned small business Circuit Media as an illustrator for the Empowerment \$aga series of stories. His artwork for this and other projects focuses on Native American culture. He has provided artwork to the Rocky Mountain Indian Chamber of Commerce and other Native American organizations. Matthew is of Cherokee and Tuscarora heritage. He has a B.A. in interactive media design from the Art Institute of Colorado.



www.matthewbarkhausen.com

Other Circuit Media illustrators who contributed greatly to the project were **Jon Hormachea**, creative design director; **Abby McMillen**, illustrator; and **Ali Bibbo**, graphic designer.



Joseph Arnold

Working as a freelancer for a Denver based company, Joe created the original images of the characters. His artwork reflects his philosophy that dedication and practice are critical aspects of being an artist. After serving five years active duty with the U.S. Army 82nd Airborne and three years with the Colorado National Guard, Joe completed his education in June 2102 at The Art Institute of Colorado with a bachelor's degree in media arts and animation. He has worked for Disney Online Studios Boulder and 12-6 Studios in Denver.

Original concept by J.P. Barham

Creating the Empowerment \$aga

The Empowerment \$aga is a series of stories to engage youth 14-18 years of age in developing basic financial skills so they will learn how to build and preserve their own financial wealth. These stories, offered in colorful comic-style graphics, are reservation-based in order to bring "home" to Native youth the message of handling their finances from an early age.

Recognizing the importance of financial knowledge to IIM account holders, the U.S. Department of the Interior, Office of the Special Trustee for American Indians (OST) has been working for years to bring financial skills training to account holders of all ages. OST has partnered with other government agencies, Native community development financial institutions, Native organizations, and others to offer culturally sensitive financial education.

The Empowerment \$aga is another opportunity to expand financial skills training in Indian Country by encouraging youth-to-youth and multi-generational discussions about this topic. The stories highlight the value of knowing these financial skills, and illustrate the challenging consequences when this knowledge is not known or used properly.

The characters and stories of the Empowerment \$aga series are wholly-owned by the government of the United States and cannot be used without the written consent of the government. For more information regarding financial education opportunities in Indian Country, please contact:

OST's Director of Financial Education

brian_ross@ost.doi.gov

or

Trust Beneficiary Call Center

1-888-678-6836

To contact your Fiduciary Trust Officer please visit:

<http://www.doi.gov/ost/fto>



U.S Department of the Interior

Office of the Special Trustee for American Indians

1849 C Street NW

Washington, DC 20240

202-208-4866