

EMPOWERMENT \$AGA

# EXPLORING A NEW FRONTIER - CREDIT



VOLUME 1 ISSUE 4

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!

**Exploring A New Frontier - Credit** demonstrates the importance of wise credit choices and the dangers of bad choices as the teens encounter threatening loan sharks and their frightening tactics.



### 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.



RANGER WATCHES WITH TERROR AS JAY STANDS BEFORE GANG MEMBERS THAT HE OWES MONEY.



YOU OWE ME MONEY!

YOU SAID YOU WOULD HAVE IT TODAY!



I KNOW BUT, BUT...

JUST GIVE ME MORE TIME!



COME ON GUYS, GIVE HIM A BREAK!

SHUT UP!

YOU'RE OUT OF TIME.



WE'LL BE COMING FOR YOU TONIGHT!

YOU HAD BETTER PAY UP, IF YOU KNOW WHAT'S GOOD FOR YOU.



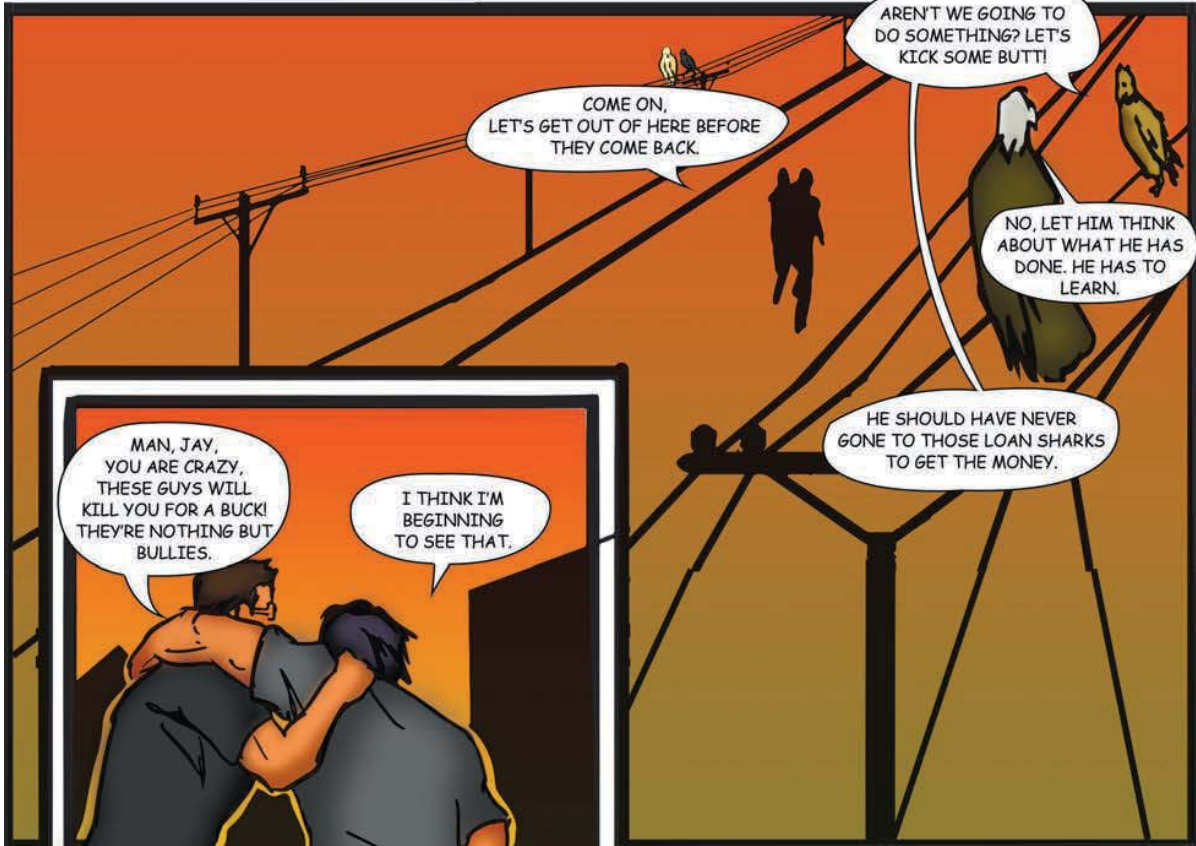
WHAT AM I GOING TO DO? I DON'T HAVE \$100!

WHY DID YOU BORROW \$100?



I ONLY BORROWED \$25.00!

BUT NOW THEY'VE GOTTA HAVE \$100.



COME ON, LET'S GET OUT OF HERE BEFORE THEY COME BACK.

AREN'T WE GOING TO DO SOMETHING? LET'S KICK SOME BUTT!

NO, LET HIM THINK ABOUT WHAT HE HAS DONE. HE HAS TO LEARN.

HE SHOULD HAVE NEVER GONE TO THOSE LOAN SHARKS TO GET THE MONEY.



MAN, JAY, YOU ARE CRAZY, THESE GUYS WILL KILL YOU FOR A BUCK! THEY'RE NOTHING BUT BULLIES.

I THINK I'M BEGINNING TO SEE THAT.



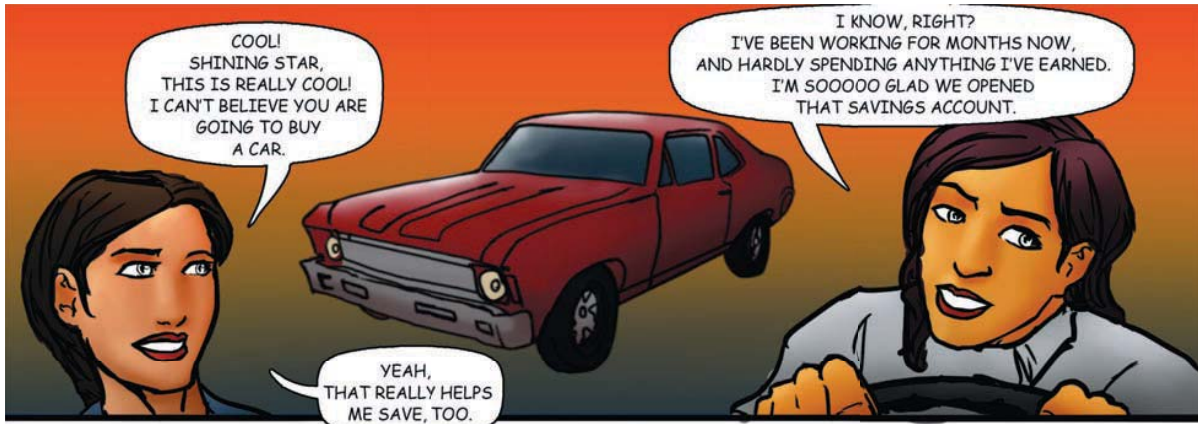
WE WILL SEE.

MAYBE HE DIDN'T KNOW WHO THEY WERE?

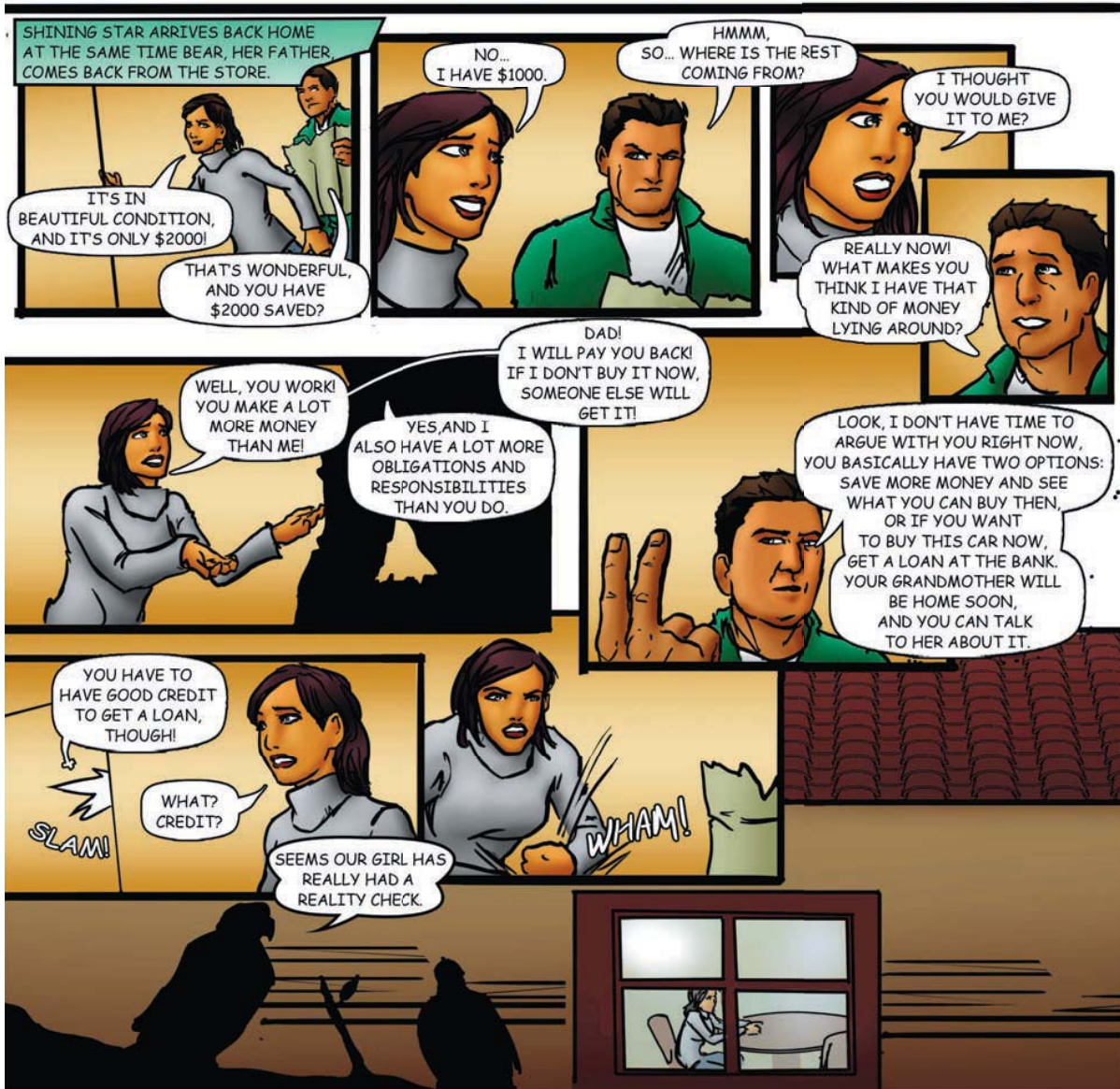
HE KNEW. HE HAD BEEN WARNED BY HIS MOTHER.

YEAH, WELL, IF THOSE SCUMBAGS HAD GOTTEN OUT OF HAND, WE WOULD HAVE SENT THOSE GUYS INTO TOMORROW! BUT...WHAT ABOUT TONIGHT?



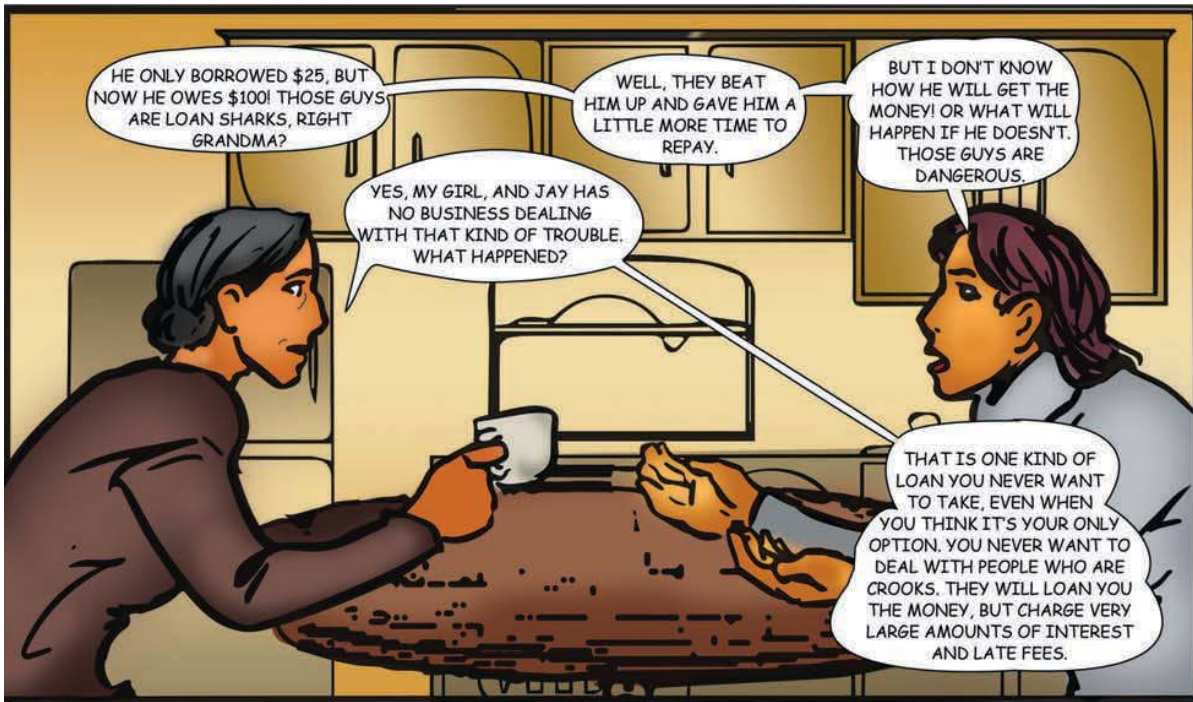














THAT'S RIGHT.

I DON'T HAVE CREDIT!

CREDIT... THERE WAS A TIME WHEN A MAN OR WOMAN'S WORD WAS ALL THAT WAS NEEDED TO SECURE CREDIT, AND THERE ARE STORIES ABOUT THAT, FROM THE OLD DAYS. THERE ARE STORIES OF TWO-LEGS, AND HOW THEY WOULD GET THEMSELVES INTO TROUBLE, AND THE SHAPE-SHIFTERS WOULD HELP WHEN NEEDED.

WOW, I'D LIKE TO HEAR THEM. CAN YOU TELL ME, GRANDMA?

GRANDMA TELLS SHINING STAR A STORY OF THE PAST ABOUT TRAPPER, IRON WOMAN, AND OTHERS WHO USED CREDIT.



CAN YOU TELL ME IF YOU HAVE MORE OF THE BEADS IN?

I NEED ALL YOU HAVE OF THE RED, WHITE, AND BLUE BEADS.

YES, JUST GOT SOME IN THIS WEEK.

WHAT DO YOU HAVE TO PAY WITH?



I HAVE BEEN HIRED BY MRS. WILSON, THE WHITE LADY THAT LIVES HERE, YOU KNOW HER?

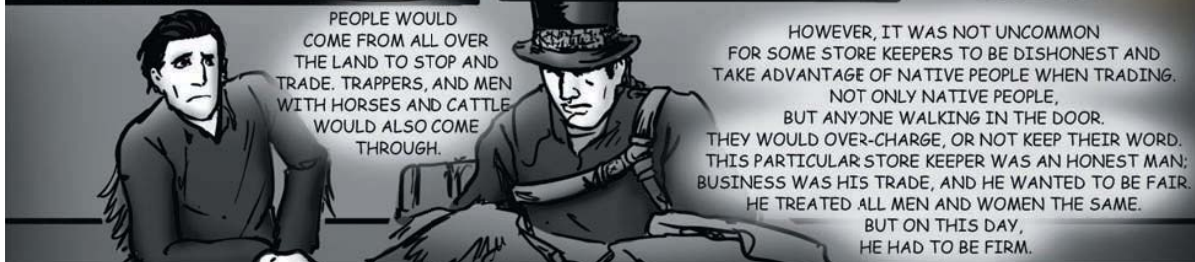
YES, SHE IS A GOOD CUSTOMER.

GOOD, AS SOON AS SHE PAYS ME FOR THESE BAGS, I WILL PAY YOU.

HMMM, ALRIGHT THEN, YOU HAVE ALWAYS PAID WHEN YOU SAID YOU WOULD. YOUR WORD IS GOOD BY ME.

THANK YOU.

REMEMBER, MY GIRL, THERE WAS GREAT TRADING AMONG THE TRIBES AT THAT TIME.

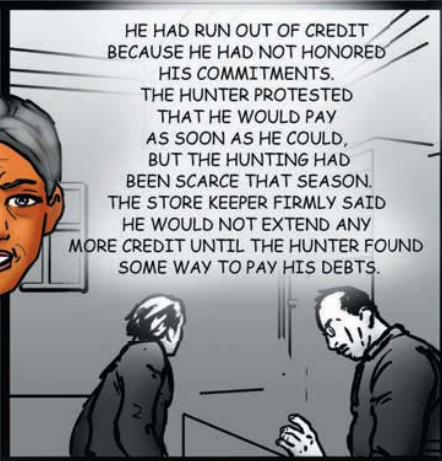


PEOPLE WOULD COME FROM ALL OVER THE LAND TO STOP AND TRADE. TRAPPERS, AND MEN WITH HORSES AND CATTLE WOULD ALSO COME THROUGH.

HOWEVER, IT WAS NOT UNCOMMON FOR SOME STORE KEEPERS TO BE DISHONEST AND TAKE ADVANTAGE OF NATIVE PEOPLE WHEN TRADING. NOT ONLY NATIVE PEOPLE, BUT ANYONE WALKING IN THE DOOR. THEY WOULD OVER-CHARGE, OR NOT KEEP THEIR WORD. THIS PARTICULAR STORE KEEPER WAS AN HONEST MAN: BUSINESS WAS HIS TRADE, AND HE WANTED TO BE FAIR. HE TREATED ALL MEN AND WOMEN THE SAME. BUT ON THIS DAY, HE HAD TO BE FIRM.



AS SOON AS THE STORE KEEPER FINISHED HELPING IRON WOMAN, HE SAW THE YOUNG HUNTER. THE STORE KEEPER WALKED OVER TO THE HUNTER AND TOLD HIM DISCREETLY THAT HE COULD NO LONGER DO BUSINESS THERE -



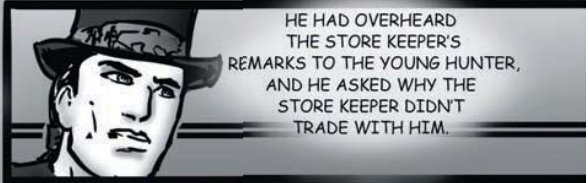
HE HAD RUN OUT OF CREDIT BECAUSE HE HAD NOT HONORED HIS COMMITMENTS. THE HUNTER PROTESTED THAT HE WOULD PAY AS SOON AS HE COULD, BUT THE HUNTING HAD BEEN SCARCE THAT SEASON. THE STORE KEEPER FIRMLY SAID HE WOULD NOT EXTEND ANY MORE CREDIT UNTIL THE HUNTER FOUND SOME WAY TO PAY HIS DEBTS.



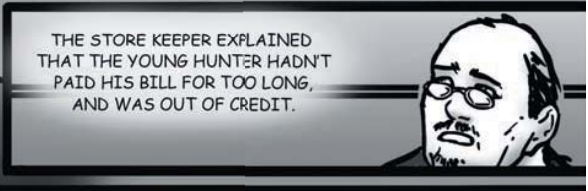
AS THE YOUNG HUNTER WALKED OUT THE DOOR, THE ELDER TRAPPER STOPPED HIM, AND ASKED HIM TO WAIT OUTSIDE. THE HUNTER WAS PUZZLED, BUT DID AS HE WAS ASKED.



THE STORE KEEPER NOTICED THE ELDER TRAPPER, AND WAS HAPPY TO SEE HIM. THIS MAN HAD ALWAYS BEEN HONEST AND BROUGHT IN WHAT HE HAD PROMISED TO BRING. THE ELDER TRAPPER TOLD THE STORE KEEPER THAT HE HAD MANY PONIES AND SOME FINE FURS TO TRADE ON THIS DAY.



HE HAD OVERHEARD THE STORE KEEPER'S REMARKS TO THE YOUNG HUNTER, AND HE ASKED WHY THE STORE KEEPER DIDN'T TRADE WITH HIM.



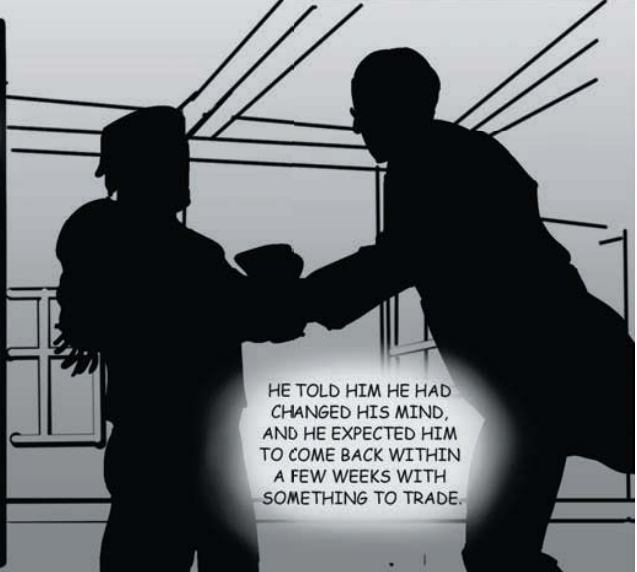
THE STORE KEEPER EXPLAINED THAT THE YOUNG HUNTER HADN'T PAID HIS BILL FOR TOO LONG, AND WAS OUT OF CREDIT.



THE ELDER TRAPPER LOOKED AT THE STORE KEEPER WITH STRONG, PIERCING EYES, AND INSTRUCTED HIM TO GIVE THE YOUNG HUNTER WHAT HE NEEDED. HE SAID HE WOULD COVER THE COST AND WORK IT OUT WITH THE HUNTER. HE CAUTIONED THE STORE KEEPER NOT TO TELL THE HUNTER OF THIS INTERVENTION. THERE WAS PRIDE INVOLVED WITH THIS MAN'S HEART, AND HE DIDN'T WANT HIM TO BE ASHAMED.



THE STORE KEEPER WAS SURPRISED, BUT GATHERED UP WHAT THE YOUNG HUNTER HAD ASKED FOR, AND WALKED IT OUT TO HIM.



HE TOLD HIM HE HAD CHANGED HIS MIND, AND HE EXPECTED HIM TO COME BACK WITHIN A FEW WEEKS WITH SOMETHING TO TRADE.

THE ELDER TRAPPER WENT OUT TO SPEAK TO THE YOUNG HUNTER WHO WAS WAITING. THE YOUNG MAN WAS NO LONGER AGITATED AND UPSET, BUT NOW SEEMED HUMBLE. THE ELDER TRAPPER APPROACHED HIM.



IT ISN'T A SIGN OF WEAKNESS TO USE THIS TRADING POST. IT IS A SIGN OF WEAKNESS --

WHEN YOU DO NOT HONOR YOUR WORD.

THE YOUNG HUNTER LOOKED CONFUSED.



WHEN YOU HAVE SOMETHING TO TRADE, BE SURE TO BRING IT TO THE STORE KEEPER. WORK TOGETHER WITH HIM.

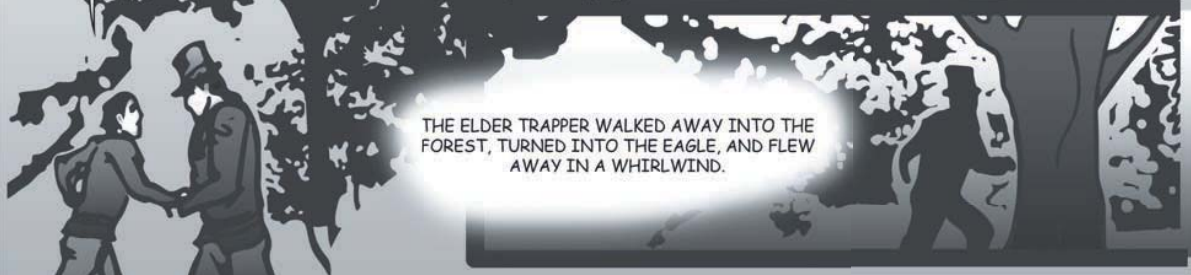
THE YOUNG HUNTER NODDED, THEN HANDED THE ELDER TRAPPER A BEADED MEDICINE BAG.

THE ELDER TRAPPER TOOK THE BAG AND SMILED. IRON WOMAN ALSO WATCHED THIS ACT OF KINDNESS AND SMILED, THEN TURNED AND WALKED BACK TO HER CAMP.



TAKE THIS - IT IS GOOD MEDICINE.

THE ELDER TRAPPER WALKED AWAY INTO THE FOREST, TURNED INTO THE EAGLE, AND FLEW AWAY IN A WHIRLWIND.





THAT IS A TRUE STORY, AND THAT WOMAN WAS YOUR GREAT GRANDMA, IRON WOMAN. SHE WAS AN INCREDIBLE BEADER, AND A WOMAN OF HONESTY AND INTEGRITY.

YES, THE YOUNG HUNTER WAS READY TO RECEIVE HELP AND LEARN MORE PRODUCTIVE WAYS.

I REMEMBER HEARING ABOUT HER AND THE STORIES OF EAGLE. THAT WAS COOL WHAT HE DID FOR THE YOUNG HUNTER.

SO, BACK IN THOSE DAYS, PEOPLE DIDN'T HAVE CREDIT SCORES...IT WAS THEIR WORD AND REPUTATION THAT HELPED THEM, RIGHT?



YES - AND IT IS STILL THE SAME TODAY, BUT NOW THEY HAVE ELECTRONIC RECORDS THAT KEEP UP WITH THAT. UNFORTUNATELY, IT ISN'T SO PERSONAL AS IT ONCE WAS.



WHEN IT WAS PERSON-TO-PERSON, DO YOU THINK PEOPLE WERE MORE GENEROUS?



YEAH, FOR SURE, BUT YOU COULD STILL RUN OUT OF CREDIT, EVEN WITH YOUR NEIGHBORS.

IF THEY KEPT GIVING YOU THINGS WHEN YOU DIDN'T PAY, THEIR FAMILIES COULD STARVE!



I WISH THE EAGLE WOULD HELP ME GET MY CAR!

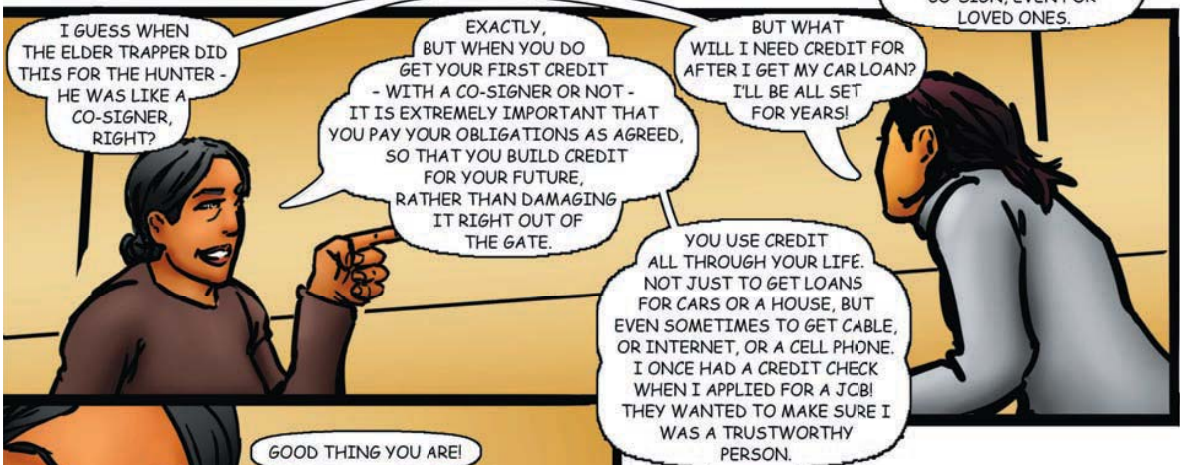
I WISH THE EAGLE COULD HELP JAY.



AND YOU'RE STARTING FRESH, SHINING STAR! ALL YOU HAVE TO DO IS MAKE A PLAN AND WORK HARD! YOU DON'T NEED THE EAGLE'S HELP LIKE THAT YOUNG HUNTER DID.

I CAN SEE THAT.

THE EAGLE JUST HELPED HIM GET BACK ON TRACK. THE LESSON HE GAVE WAS EVEN MORE VALUABLE THAN THE PAYMENT HE MADE FOR HIM.







EAGLE AND HAWK WATCH JAY WALK HOME ALONE.



IT WILL BE DARK SOON.

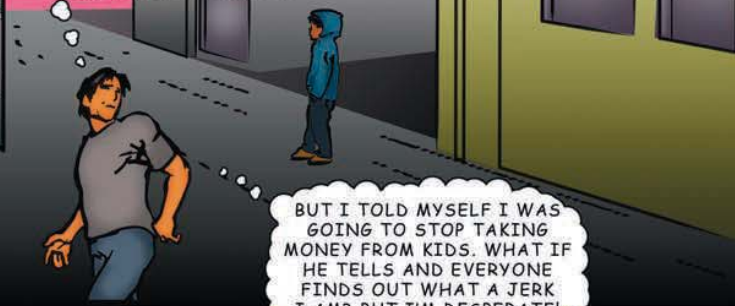


Screeeech!

YEAH, LET'S SHOW THOSE PUNKS WE MEAN BUSINESS TOO!



THAT'S LITTLE JOEY. HE ALWAYS HAS MONEY.

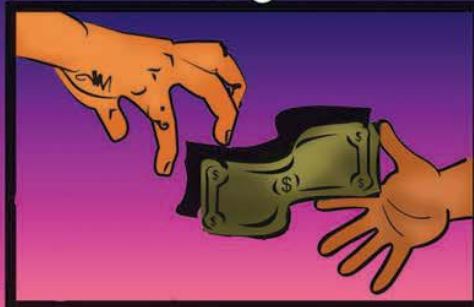


BUT I TOLD MYSELF I WAS GOING TO STOP TAKING MONEY FROM KIDS. WHAT IF HE TELLS AND EVERYONE FINDS OUT WHAT A JERK I AM? BUT I'M DESPERATE!



I'M TURNING INTO ONE OF THE BAD GUYS. HOW DID I GET THIS WAY?

GIMME YOUR CASH!





C A A A A A A A A!

AS JAY SHRUGS OFF THE GUILT, A CHILL RUSHES THROUGH HIS BODY. HE FEELS AN ICY BREEZE AGAINST HIS CHEEK. SOMEONE IS WATCHING.

BE PATIENT. LET'S SEE WHAT THE WIND WILL BLOW IN FOR OUR FRIEND JAY.

NIGHTFALL WILL COME QUICKLY.



## 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](http://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](http://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>



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