

Wabanaki Legal News

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A Newsletter of Pine Tree Legal Assistance

Winter 2019

NATIVE STUDENTS HAVE THE RIGHT TO WEAR TRADITIONAL REGALIA AT GRADUATION CEREMONIES

Resistance to and awareness of school districts' attempts to prohibit or regulate graduating Native students from adorning their caps and gowns at graduation ceremonies with traditional Native regalia to honor and highlight their Native heritage is growing and gaining recognition as a civil rights and religious issue throughout Indian Country. Opposition to schools' reliance on dress codes to justify the prohibitions is playing out in numerous states as graduating students display regalia such as feathers, beads, animal skins, ribbons, honor cords and mukluks which in many cases are deemed to violate school dress codes.

The issues become further complicated at schools where exceptions to dress codes or pre-approval requests are considered on an individual basis. This results in subjective determinations of what items of regalia are permitted being made by non-Native administrators. These decisions are made by applying obscure and constitutionally unsound, western standards to questions of which decorative items are culturally appropriate and permissible and which aren't.

Chickasaw Nation Governor Bill Anoatubby's quoted statement on this subject echoes Native sentiments:

"We are thrilled Chickasaw students want to honor their heritage in graduation ceremonies by wearing the Chickasaw honor cord. Pride in the educational achievement of our young people has been a part of Chickasaw culture for generations. We hope these cords

serve as a symbol of that pride and a source of encouragement for years to come, and we hope that all institutions recognize our intent."

Former Vice-Chairperson of the Pit River Tribe Isidro Gali describes the cultural significance of eagle feathers as follows:

"Both bald and golden eagles (and their feathers) are revered and considered sacred in our cultural and religious tradition . . . The gift of an eagle feather to wear at a ceremony is a great honor given in recognition of an important transition and has great spiritual meaning. When given in honor of a graduation ceremony, the eagle feather also recognizes academic achievement and school-related success. Eagle feathers are worn with pride and respect."

The suppression of celebrating Indian culture through wearing traditional regalia at commencement ceremonies also implicates traditional Indian religious rights. For example, Indian culture views eagle feathers as an integral and sacred element of religious traditions just as the cross and the Bible are in Christian religions. Federal law and policy recognize the religious significance of eagle feathers to Native people. The 1962 Bald and Golden Eagle Protection Act allows tribal members to use eagle feathers in religious ceremonies by establishing exemptions to American Indians and Alaska Natives. The federal government established a system for distributing eagle feathers to Native people for religious and ceremonial purposes. These U.S. Department of Justice policies recognize that Natives view

eagle feathers as sacred components of their religious and cultural traditions.

The American Indian Religious Freedom Act requires United States policy to assure the protection and right to

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ICWA Still Stands: Fifth Circuit Court of Appeals Rules ICWA is Constitutional, Overturning Lower Federal Court Decision

By: Jordan Ramharter, Maine Law Student

The Indian Child Welfare Act (ICWA) was designed to keep Indian children in their communities. Congress enacted ICWA in 1978 to address rising concerns over "abusive child welfare practices that resulted in the separation of large numbers of Indian children from their families and tribes through adoption or foster care placement, usually in non-Indian homes." At the time of enactment, a high percentage of Indian families were being broken up by removal of their children. Removal was often unwarranted and/or unjustified and resulted in Indian children being placed by non-tribal agencies into non-Indian foster and adoptive homes or institutions. Ultimately, ICWA eliminates State control over child custody issues and places the governing authority to the Nation's tribes. This Act emphasizes the importance of

preserving tribal relations, culture, and social standards in Indian communities.

That being said, over the past several years, as part of a coalition of groups including for-profit adoption agencies, the Goldwater Institute lead attacks against ICWA in multiple states across the country. Complaints were filed in multiple states including California, Arizona, Oklahoma, and Minnesota. Last October, the group finally made headway in Texas after a Texas couple sued for the right to adopt a Cherokee Nation toddler. A federal district court judge, Reed O'Connor, struck down portions of ICWA by finding that disputed sections of the Act violated the Fifth Amendment's equal protection by mandating racial

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CONSUMER FINANCIAL PROTECTION BUREAU: FINANCIAL EMPOWERMENT RESOURCES TAILORED TO NATIVE NEEDS

The Consumer Financial Protection Bureau (CFPB) is a U.S. government agency whose mission is to protect the financial stability of lower income and low wealth populations in the U.S. by regulating consumer financial products and services; educating and empowering financial service consumers to make wise and informed financial decisions; and creating opportunities for people to make sound choices about money management to better reach their own life and financial goals.

The purpose of this article is to introduce Native consumers to one service of the Consumer Financial Protection Bureau's Office Of Community Affairs that has recently been customized to reflect the unique financial and societal needs of Native community members.

Six years ago they developed a financial empowerment program called "Your Money, Your Goals" for helping people from economically vulnerable populations manage their money and work towards achieving financial goals. The program is used by the Consumer Financial Protection Bureau to train and provide tools for organizational service providers that work with low-income and economically vulnerable consumers to educate and empower lower income consumers to meet their short and long term financial needs. These organizations include public and private social services agencies, Tribal social service and housing programs, legal aid and pro bono attorney organizations, organizations that engage community volunteers and organizations that serve workers. The program benefits individuals and families by helping them:

- Set goals based on their values.
- Make plans to reach their goals.
- Use cash flow to cover living expenses today and plan for the future.
- Rid themselves of debt.

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Executive Director of PTLA: Nan Heald, Esq.

Native American Unit

Directing Attorney: Lisa Chase, Esq.

We Want to Hear From You!

If you have comments, articles or ideas on how the newsletter can be helpful to you, please let us know.

Pine Tree Legal Assistance, Inc.
Native American Unit
James Mitchell, Esq.
115 Main St.
Bangor, ME

jmittchell@ptla.org
(207) 400-3290

ICWA

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preferences.

However, on August 9, 2019, the Fifth Circuit Court of Appeals held that the Indian Child Welfare Act was constitutional, overturning a lower federal court's decision. In the Fifth Circuit's decision of *Brackeen v. Bernhardt* the court ruled that ICWA did not violate the equal protection or anti-commandeering clauses of the United States Constitution or the nondelegation doctrine of the Constitution. The case, coincidentally decided on International Day of the World's Indigenous Peoples, is seen as a notable victory for Indian country and highlights the importance of the safeguards that the federal law provides for Indian families. Furthermore, this holding reaffirms tribal nations' inherent sovereign authority to make decisions regarding what is in the best interest of children.

That being said, the Fifth Circuit has granted a request for a rehearing by their full judicial panel. The future rehearing decision will likely be appealed to the United States Supreme Court regardless of which way the panel rules. Considering the current right-leaning makeup of the Supreme Court, many worry that the Act may still be in jeopardy.

How To Reach Us

The Pine Tree Native American Unit office is in Machias, but we also have advocates in Bangor and Presque Isle who handle Native Unit cases. Walk in to any one of these offices during walk-in hours, or - better still - call toll free to make an appointment: 1-877-213-5630; V/TTY: 711.

If you want to meet with an advocate in person in your tribal community, here is our normal schedule of outreach locations and times (we recommend you call first to make sure an advocate will be present):

Passamaquoddy Tribe

A Pine Tree Legal attorney is available during the morning of regularly scheduled Tribal Court sessions in the Township and Sipayik Courtrooms

Indian Township: 3rd Friday of each month at the community center/court when court is in session.

Sipayik: 1st Friday of each month at the administrative/court building when court is in session.

Call: 1-877-213-5630; V/TTY: 711

Penobscot Nation

Penobscot Tribal Courtroom

Last Tuesday of each month from 10am-12pm

(changes to schedule announced in Tribal Newsletter)
To make an appointment call: 1-877-213-5630; V/TTY: 711

Houlton Band of Maliseets

A Pine Tree Legal Attorney will meet with you at the Housing Authority building by appointment.

Call: 1-877-213-5630; V/TTY: 711

Aroostook Band of Micmacs

A Pine Tree Legal attorney will meet with you at the Health Clinic building by appointment

Health Clinic: By appointment Call:
1-877-213-5630; V/TTY: 711

Tribal Representatives Nominated to Maine Commission on Domestic and Sexual Abuse

Lucia Chomeau Hunt, Esq.

Amidst increasing recognition of the disproportionately high levels of interpersonal violence suffered by Native American women across the nation, Maine has increased tribal representation on its state Commission on Domestic and Sexual Abuse. A new law changes the composition of the Commission to add four seats specifically designated for tribal representatives.

Created in 1990, the Commission has 36 designated seats for attorneys, advocates, law enforcement, survivors of abuse, statewide domestic violence and sexual assault coalitions and state government representatives. Before the new law passed, there was one seat designated for a tribal member who provides services through a tribal program to tribal victims of domestic or sexual violence. Pat Graffam is serving her second term in that role.

Because of the new law, there are now four additional tribal seats. One seat is for the executive director of a tribal coalition against sexual assault and domestic violence. Jane Root, who has been a member of the Commission since 2015, is the executive director of the Wabanaki Women's Coalition and is the Commission's nominee for appointment to that position.

The other new tribal seats are for a chief of tribal police, a representative of a tribal court, and a representative of tribal government. The Commission has received recommendations for each of the seats and will nominate Roger Newell, Chief of Police at Pleasant Point, Rhonda Decontie, clerk of Penobscot Tribal Court, and Chief Clarissa Sabattis of the Houlton Band of Maliseet for appointment by Governor Mills.

The Commission's statutory charge is to advise and assist the executive, legislative and judicial branches of State Government on issues related to domestic and sexual abuse. The Commission may make recommendations on legislative and policy actions, including training of the various law enforcement officers, prosecutors and judicial officers responsible for enforcing and carrying out the provisions of this chapter, and may undertake research development and program initiatives.

According to Representative Holly Stover, who sponsored the bill, "it is imperative that the Commission membership increase tribal leadership to improve the response to tribal members who are disproportionately impacted by interpersonal violence."

CENSUS 2020: WILL IT ACCURATELY COUNT NATIVE POPULATIONS?

The United States Constitution requires that the U.S. population be counted every ten years. Historically, it has been a difficult task to obtain a fair and accurate count in Indian Country, and the problem of under-counting the Native population has grown into a key civil rights issue. The census produces information critical to developing U.S. policies that affect Native populations. Inaccurate and low counts of the Native population adversely affect Indian interests in the areas of fair representation through defining voting districts, funding for federal programs, community decisions affecting schools, housing, healthcare services and transportation. Furthermore, inaccurate and low counts deprive the Native population of an equal voice in non-Native elections thereby reducing Native access to resources and policy decision making needed to benefit economically disadvantaged Native communities.

Many Native communities are located in geographically isolated areas with sparse population centers where a lack of access can inhibit an accurate census count. Historic distrust of the Federal Government is another obstacle to overcome to ensure fair representation of Tribal communities.

Preparations by the government for the 2020 census include building tribal partnerships to receive input and advice from the tribal perspective. Input from Native communities received by the census bureau on the effects of census process deficiencies include:

- Adapting the counting process that relies on internet, telephone and paper responses to address unique obstacles to reporting that exist in Indian Country. Stakeholders report that internet reporting is not a viable option in many Native communities due to a lack of connectivity and that this problem requires increased in-person census counters on the ground who are known as "enumerators" and increasing access to paper and telephone reporting options.
- A majority of tribes oppose including a tribal enrollment question on the grounds that given the complexities and differences among tribal enrollment processes and requirements, self-reported answers can be inaccurate. Also, tribes argue that tribal enrollment is private information that is critical to maintaining tribal

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Problems With the IRS ???

WE MAY BE ABLE TO HELP! Pine Tree Legal Assistance's Low Income Taxpayer Clinic (LITC) offers free representation to qualifying taxpayers.

Facing the following tax problems:

- Outstanding tax debt
- Levies and liens
- Earned Income Tax Credit denials
- Exams and audits
- Innocent spouse relief
- Injured spouse relief
- Tax Court representation

Call 942-8241 to speak to one of our LITC advocates today.
www.ptla.org/low-income-taxpayer-clinic

FREE TAX WORKSHOPS - CALL US TO ARRANGE FOR A TRAINING ON TAX ISSUES IN YOUR AREA.

IMPORTANT NOTICE

If you receive TANF and live on an Indian Reservation, your TANF benefits cannot be terminated because of the five year time limit if over half of the adults on the reservation are not employed.

Call Pine Tree Legal Assistance at:
1-877-213-5630 if you get a letter from DHHS telling you that you have reached the 60 month (5 year) lifetime limit.

You may be exempt from termination.

PROTECTING NATIVE VOTING RIGHTS

As the Native vote has grown into playing a significant role in national, state and local elections, voter suppression efforts by states and the U.S. Senate have also expanded to include targeting the Native vote along with their usual targeting of people of color. Recent successful campaigns for state and federal office by high profile Native activists and supporters have motivated increased voter suppression efforts specifically aimed at Native voters. These efforts have received support from the U.S. Senate which blocks voter access reform and from the U.S. Supreme Court's removal of restrictions that were formerly in place to reign in rogue states who made no effort to hide their racist and discriminatory attempts to reduce the scope and impact of the Native, Hispanic, Latinx and the Black vote.

Approximately seventy-one years ago, the U.S. Supreme Court recognized the Native right to vote, but that ruling has had little effect on voting and voting registration suppression efforts of many state and local jurisdictions. Even when the U.S. Congress has been able to pass legislation aimed at eliminating voting and registration obstacles, those laws often went unenforced. In 2013, the U.S. Supreme Court eliminated a federal requirement that states and jurisdictions with histories of voter discrimination and suppression require preclearance from the federal government before enacting new voting laws, and the Court eliminated the requirement that all proposed legislation that affects voting rights be examined as to how such laws might negatively affect the voting rights of people of color and Natives residing in their jurisdictions. This decision was seen as giving a green light to states and other jurisdictions with Native populations to expand and energize their discriminatory and burdensome suppression efforts.

Here are examples of the insidious and blatantly racist actions taken against the right to vote which are a direct threat to the functioning of our democracy.

- Limiting access to hard to get qualifying forms of identification and requiring proof of citizenship to register and to vote.
- Reducing the number of available polling places.
- Failure to inform voters of the locations of polling places.
- Purging voter rolls of voters who hadn't recently cast a ballot and doing so with no advance warning or notice.
- Criminalizing registrations filed by a person who mistakenly believes they are eligible to register.
- Requiring confirmation of U.S. citizenship.
- Failing to make public announcements about the re-enfranchisement of convicted felons upon completion of their sentences.
- Exempting redistricting bills from a requirement that they be read in full by enacting body prior to passage.
- Prohibiting voting by mail.
- Prohibiting runoff elections when no candidate receives a majority of the vote and allowing a legislative body to determine a winner.
- Partisan gerrymandering (rigging the boundaries of voting districts to favor one party over another).
- Prohibiting first-time voters from voting by absentee ballot.
- Banning straight ticket voting.
- Voiding the registration of people who misspelled their name on their registration form.
- Prohibit paying people to help register voters.
- Prohibiting convicted felons from voting unless they have paid all of their conviction related fees and fines.
- Mishandling absentee ballots
- Limiting polling place hours and the number of days for the return of absentee ballots .
- Disallowing absentees ballots where the signature failed to match previous signatures by the voter on official documents.
- Removing college students from the voter rolls when, in response to a questionnaire, the students indicate that they won't be returning to college there the next year.
- Lack of in-person registration opportunities on Indian reserves by prohibiting the use of tribal identification cards and by rejecting registrations with no physical address (which do not always exist throughout large

reserves).

- Requiring Tribal members to travel great distances to off-reserve voting locations that are located at places Natives don't feel welcome such as police stations and justice of the peace offices.
- Closing reserve voting sites.
- Poll tax in the form of requiring postage to return a mail in vote rather than providing a pre-paid return envelope.
- Unable to access ballot drop off sites located great distances away from reserves.
- Limited-English proficient natives voters denied access to voting information publicized only in English.
- Criminalizing the handling of another person's absentee or drop-off ballot by anyone other than the voter's caretaker or immediate family.
- Blocking legislative attempts to allow:
 - Automatic and same-day voter registration.
 - Expanding early voting opportunities.
 - Reducing waiting time at polling places.
 - Providing pre-paid postage return envelopes for absentee ballots.
 - Lowering the voting age to 16.
 - Increasing the number of voting centers.
 - Voting by and registration of inmates and parolees.
 - Giving voters time off from work to vote.
 - Requiring housing authorities to provide voter registration forms along with housing applications.
 - Allowing polling places on college campuses.
 - Improving and upgrading voting equipment.
 - Requiring school counselors to be voter registration agents.
 - Creating independent redistricting commissions.
 - Expanding assistance for voters with disabilities.
 - Voting at any of the voting districts within the count.
 - Providing voters with a free photo ID.
 - Making election day a state holiday.
 - Modernizing voting machines.
 - Notification to convicted felons of the restoration of their voting rights after completing their sentence.
 - Extending the amount of time that voters are allowed in the voting booth to cast their vote.

Recent legislative efforts have failed in the U.S. Congress to specifically secure Native voting rights by:

- Removing barriers to registering to vote.
- Expanding opportunities to participate in the voting process.
- Expanding native voter registration opportunities.
- Establishing accessible polling and voter registration sites as determined by tribes.
- Clarifying language requirements, requiring that decisions affecting affective native access to voting be precleared by tribes and providing necessary resources and oversight to ensure equal access to the electoral process.
- Establishing a Native voting rights task force to provide funds to tribes and states to boost Native voter registration and election participation in tribal communities.
- Providing equal native access at each stage of the voting process.
- Restoring preclearance review of specific state actions used to restrict access to polling places.
- Affording equal recognition of tribe issued identification documents.
- Requiring adequate language assistance as approved by tribes
- Furnishing federal election observers and providing tribes direct access to federal elections observers.

Voter suppression is a direct threat to the functioning of our democracy because without the ability to exercise the right to vote, citizens cannot vote to protect all other civil rights to which Native citizens are entitled. We encourage all voters to support efforts to allow Native organizations to control how members register for and exercise their vote on the reserves, to ensure that homeless and reserve residents have equal and meaningful opportunities to vote and to propose legislation for the protection of the cherished right to vote.

WHAT IS THE EARNED INCOME TAX CREDIT?

The earned income credit (EITC or EIC) is a refundable tax credit for lower-income workers. The credit can decrease or get rid of the taxes you owe. Also, the EIC is a "refundable" credit. This means that if your credit is more than the taxes you owe, the IRS pays you money - rather than you paying them money at tax time.

Can I claim the EIC?

To claim the EIC, you must pass these tests:

- Your earned income in 2019 must have been less than:
 - \$50,162 if you have three or more qualifying children (\$55,952 if married filing jointly)
 - \$46,703 if you have two qualifying children (\$52,493 if married filing jointly)
 - \$41,094 if you have one qualifying child (\$46,884 if married filing jointly)
 - \$15,570 if you do not have a qualifying child (\$21,370 if married filing jointly)
- You must have a valid Social Security number that allows you to work.
- Your filing status cannot be "married filing separately."
- You must be a U.S. citizen or resident alien all year.
- You cannot file form 2555 or form 2555-EZ (relating to foreign earned income).
- Your investment income must be \$3,600 or less.
- You must have earned income.*
 - *Earned income is salaries, wages, tips, professional fees, and other amounts received as pay for work you perform, including income from self-employment. Child support, TANF, and other types of public benefits (such as SSI and SS disability benefits) are not earned income.

Rules if you have a qualifying child:

- Your child must meet the age, relationship, and residency tests (see below).
- Your qualifying child cannot be used by more than one person to claim the EIC. However, you can claim the EIC even if another person can claim the child as a dependent.
- You cannot be a qualifying child of another person.

Qualifying Child Determination:

- Relationship Test: Your child must be your son, daughter, adopted child, grandchild, stepchild, sibling or stepsibling (or their descendants), or a foster child placed in your home by an authorized placement agency. The child must live in your home for more than half of the year.

Age Test: Your child must be:

- Under age 19 at the end of the year, or
- A full-time student under age 24 at the end of the year, or
- Permanently and totally disabled at any time during the year, regardless of age.

Residency Test: Your child must have lived with you in the United States for more than half of 2019. "In the United States" means in one of the 50 states or the District of Columbia. Your child must have a valid Social Security number.

- Rules if you do not have a qualifying child:
- You must be between 24 and 64 years old.
- You cannot be the dependent of another person.
- You cannot be a qualifying child of another person.
- You must have lived in the United States more than half of the year.

How much is the Credit?

The EIC varies based on your adjusted gross and the number of qualifying children. For tax year 2019, the maximum amounts of the EIC are:

- \$529 for a taxpayer with no qualifying child
- \$3,526 for a taxpayer with one qualifying child
- \$5,828 for a taxpayer with two qualifying children
- \$6,557 for a taxpayer with three or more qualifying children

My children live with me, but their other parent claims them

for the EIC. The person who did my taxes says that I can't claim the EIC. Is this true?

No, it is not true. You can and should claim the EIC. Only the parent who has "primary residence" of the children may claim them as qualifying children for EIC eligibility. This is true even if your ex-spouse pays child support and claims the children as dependents. Claiming the EIC under these conditions will lead to an audit of your tax return, which will give you the chance to prove your eligibility.

My children live with me, but I've agreed that their other parent can claim the EIC every other year. Is this a problem?

Yes. Only the parent with whom the children live for more than one-half the year may claim the EIC for those children. Federal law prohibits parents from "taking turns" claiming the EIC unless the child actually changes residence each year. When a non-custodial parent claims the EIC (for household with children), he or she runs the risk of severe penalties as well as the certainty of having to pay back all EIC amounts improperly received. A custodial parent who assists in this violation of the tax code also risks exposure to IRS penalties.

The simplest way of approaching this is to ask, "With whom does the child live for more than half the year?" Only that person, if otherwise eligible, can claim the EIC for household with children.

Regalia

Continued from Page 1

practice traditional Native religions at religious sites using sacred objects, and to assure the freedom to worship through traditional ceremonies and rituals. The protections of this Act should also prevent state entities and agencies from interfering with the display of traditional regalia at commencement ceremonies as the practice of Native religions.

Native advocacy groups have organized efforts to convince school districts to modify dress code policies to allow Native students to wear items at graduation ceremonies to honor and highlight their Native heritage and to express pride in their culture. This effort seeks to educate school administrators to the fact that by prohibiting students from expressing their Native identities at commencement ceremonies perpetuates historical efforts by western society to pursue the assimilation and colonization of Native culture by the western Anglo-American culture by denying and ignoring the true history of indigenous people.

Schools should be lobbied to change their graduation dress code policies to allow Native graduates to express their cultural pride by wearing traditional regalia without prior approval or restraint. To do so would be a sign of mutual respect and a positive step towards harmonizing relationships between state school systems and their local Native communities.

The native American Unit of Pine Tree Legal Assistance is available to consider requests from tribes in Maine and Connecticut to assist in negotiating the resolution of graduation regalia issues. Call the Native American Unit at (207) 400-3290 or email jmitchell@ptla.org.

Consumer Protection

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- Review credit reports and fix errors.
- Choose the right financial products and services to meet their needs.
- Recognize their consumer rights, how to protect them and how to address violations of those rights.
- Protect elders from financial exploitation.
- Make smart financial decisions.

The program also benefits communities as a whole by supporting efforts to ensure that community members:

- Take care of financial needs and obligations that benefit the entire community.
- Make informed decisions about protecting and growing community assets.
- Protect elders from financial abuse and exploitation.
- Make informed decisions about balancing today's needs while also planning for the next generation.

The main goal of the program is to establish financial well-being which it defines as, "A state of reflecting a person's ability to meet current and ongoing financial obligations, ensure their financial future and make choices that allow enjoyment of life." Key factors in achieving financial well-being include establishing your present financial security by controlling day-to-day finances and your future financial security by absorbing a financial emergency.

In August, 2019, the Consumer Financial Protection Bureau published a "Focus on Native Communities" companion guide to the Your Money, Your Goals program to meaningfully implement and connect the program to the unique financial needs of Native communities. This is accomplished by educating and training financial assistance caseworkers on recognizing and understanding cultural Native perspectives that affect the way money, debt and property are viewed within the community as an empowerment tool to improve the financial lives of Native community members. This companion guide was developed by the Consumer Financial Protection Bureau in partnership with Native communities, Tribal staff and Tribal leaders who shared their wisdom, ideas, experience and perspective of their respective Native communities. The following Native communities were instrumental in the incorporation into the companion guide of traditional practices and storytelling for training local social and human services staff:

- Citizen Potawatomi Nation
- Chippewa Cree Tribe
- Confederated Tribes of the Colville Reservation
- Sault Ste. Marie Chippewa Tribe
- Seminole Tribe of Florida
- The American Indian Center at the University of North Dakota

The Native cultural influences that are incorporated into the Your Money, Your Goals program to create financial empowerment in Native communities include traditions of:

Stewardship and Sustainability: The task of Incorporating Native traditions of stewardship and sustainability into financial decisions may be more difficult when traditional community values might conflict with established and traditional financial principles and management practices. An example, as cited in the CFPB promotional materials, is that "the U.S. financial system rewards and penalizes individuals based on their personal financial decisions, choices and missteps, especially when it comes to the extension and use of credit. This may clash with a traditional Native value of viewing assets and shared resources as shared or communal." In some Native communities money is considered a resource to be stewarded like natural resources to provide security for future generations. The CFPB believes that individuals skilled in the stewardship of their own financial resources

can become a major resource to the Native communities by helping other individuals and native administrations in stewarding their financial assets.

Living In Balance With Native surroundings: Sustainable balance is achieved by considering the long term when making decisions on the consumption of resources, such as money in much the same way that decisions on hunting and harvesting limits are made for sustainability purposes. Financial empowerment results from following principles of saving money in a way that sustainably balances the present and future consumption of money.

Mutual Support and Reciprocity Within the Community: Financial empowerment spreads within a community when skills of navigating and using financial resources are shared widely.

As explained at the beginning of this article, this Consumer Financial Protection Bureau resource is directed at social service organizations for training purposes. If you represent an agency that serves Tribal communities, or if you are a Native community individual with questions about implementing this service in your community, Pine Tree Legal Assistance, Inc. of Maine may be able to assist in this effort. Please call Pine Tree Legal's Native American Unit at (207) 400-3290 or email jmitchell@ptla.org.

Census

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sovereignty. The National Congress of American Indians passed a resolution opposing the enrollment question. The Native American Rights Fund and local tribal organizations and administrations are also coordinating efforts to address this area of critical concern.

- Existing cultural and language barriers to effective communication between tribal members and the census counters in areas where English is not the primary language require special considerations and processing of responses that often do not exist within non-native reporting communities. Native languages often encompass numerous dialects as well. More census connected language assistance programs are necessary.
- Lack of recognition by the census bureau of the serious consequences to Native communities from under-counting such as tribal planning for housing and healthcare needs. Tribal business planning for workforce requirements and financial investment decisions are also affected by inaccurate population reporting.
- Equitable allocation of federal funding.
- Accounting for the high rate of homelessness in Indian Country where homeless people frequently change addresses and residences.
- Accounting for the highest poverty rate of all population groups included in the census.
- Accounting for English language illiteracy.

Tribal members are encouraged to seek out and support their local community efforts to ensure that all Natives are accurately included in 2020 census to avoid the significant Native under-count that the 2010 census produced where one in seven (82,000) Natives were missed.

COMMUNITY RESOURCES

AROOSTOOK BAND OF MICMACS:

www.micmac-nsn.gov

Administration, Housing,
Child/Family Services 764-1972
or 1-800-355-1435

Micmac Head Start Program 769-2072

Health Department 764-1792 or
1-800-750-1972

HOULTON BAND OF MALISEET INDIANS:

www.maliseets.com

Administration 532-4273
1-800-564-8524(in state)
1-800-545-8524(out of state)

Maliseet Health Department 532-2240

Maliseet Health Clinic 532-4229

Maliseet Housing Authority 532-9140

Indian Child Welfare 532-7260 or 866-3103

Social Services and LEAD 532-7260 or 1-800-532-7280

Domestic and Sexual Violence
Advocacy Center 532-6401 or 694-1353(cell)

Advocacy Program 532-3000

PENOBSCOT INDIAN NATION:

www.penobscotnation.org

Administration, Clerk's Office 817-7351

Indian Health Services 817-7400

Penobscot Housing Dept. 817-7372

Penobscot Human Services 817-7492

Indian Island Police Dept 817-7358 (dispatcher)
827-7188/911 (emergency)
827-6336 (business)

Domestic Violence and Sexual
Assault Crisis Hotline 631-4886 (24/7)

Office - Lynna Tupica 817-7469

Penobscot Tribal Court System

Director of Tribal Court 817-7328

Clerk of Courts 817-7327

PASSAMAQUODDY TRIBE:

PLEASANT POINT www.wabanaki.com

Administration 853-2600 ext. 254

Pleasant Point Health Center 853-0644

Pleasant Point Housing 853-6021

Domestic Violence-Peaceful Relations 853-2600 ext 266

Emergency: 853-2613

Police Department 853-6100

Social Services 853-2600 ext. 258

Tribal Court System (www.wabanaki.com/tribal_court.htm)

Clerk of Courts 853-2600 ext. 251

INDIAN TOWNSHIP (www.passamaquoddy.com)

Administration 796-2301

Indian Township Clinic 796-2321

Indian Township Housing 796-8004

Police Department 796-5296

Tribal Court System (www.wabanaki.com/tribal_court.htm)

Clerk of Courts 853-2600 ext. 251

(when court is in session call: 796-2301 ext. 205)

STATEWIDE CRISIS SERVICES

HEALTH & HUMAN SERVICES

DHHS Child Abuse 1-800-452-1999(24 hour)
1-800-963-9490(TTY)

DHHS Adult Abuse and Neglect 1-800 624-8404

DOMESTIC VIOLENCE

Maine Coalition to End DV 1-866-834-4357(24 hour)

Aroostook Band of Micmac, *Domestic and Sexual Violence
Advocacy Ctr.* 750-0570 or 551-3939(hotline)

Houlton Band of Maliseets, *Domestic and Sexual Violence
Advocacy Ctr.* 532-6401(24/7) or 532-3000

Penobscot Indian Nation, *Domestic and Sexual Violence
Advocacy Ctr.* 631-4886 (24/7) or 817-3165 ext.4

Passamaquoddy Peaceful Relations 853-2600 ext. 266

Spruce Run 1-800-863-9909
Penobscot County

The Next Step 1-800-315-5579 or 255-4934
Washington County

Hope and Justice Project 1-800-439-2323 (24/7) or 764-
2977
Aroostook County

RAPE CRISIS SERVICES

Rape Response Services 1-800-310-0000
Penobscot County

Aroostook Mental Health Center 1-800-871-7741
Aroostook County

Hancock County

Washington County

OTHER SERVICES

Maine Crisis Line 1-888-568-1112

Statewide Suicide Referral Line 1-800-568-1112

Poison Control Center 1-800-222-1222

2-1-1 MAINE & COMMUNITY ACTION PROGRAMS

2-1-1 MAINE www.211maine.org

2-1-1 Maine is part of a national movement to centralize and streamline access to health and human service information and resources. The state of Maine has thousands of programs offering all types of health and human services.

COMMUNITY ACTION PROGRAMS bring community resources together such as heating assistance and other utility issues, subsidized housing, child care, and transportation services for disabled people. Call 2-1-1 for your local program.

LEGAL SERVICES

PINE TREE LEGAL ASSISTANCE

www.ptla.org

Pine Tree Legal represents low-income people with legal problems.

Portland: 774-8211 Augusta: 622-4731

Machias: 255-8656 Lewiston: 784-1558

Presque Isle: 764-4349 Bangor: 942-8241

Farm worker Unit: 1-800-879-7463

Native American Unit: 1-877-213-5630

VOLUNTEER LAWYERS PROJECT

www.vlp.org

1-800-442-4293 or 942-9348

Civil Legal Cases: If you are low income, the VLP may be able to find a free lawyer to take your case. No criminal cases and no family law intake by phone.

Family Law: If you are low income and have a family law case, you can consult with a free lawyer for up to half an hour at the following courthouse clinics:

Bangor (Penobscot Judicial Ctr.): Wednesday from 1-3pm

Ellsworth District Court: Second and fourth Tuesday of every month from 1-3pm

For information about family law clinics in Calais and Machias please call 942-9348

LEGAL SERVICES FOR THE ELDERLY

www.mainelse.org

1 (800) 750-5353

If you are age 60 or older, LSE can give you free legal advice or limited representation.

The helpline is open Monday to Friday, 9am to 4pm

PENQUIS LAW PROJECT

www.penquis.org

1-800-215-4942 or 973-3671

This group gives legal representation to low income residents of Penobscot and Piscataquis Counties in cases involving domestic relations. Priority is given to people who have experienced or are experiencing domestic violence, sexual assault or stalking.

DISABILITY RIGHTS CENTER

www.drcme.org

1-800-452-1948 or 626-2774

Advice and legal representation to people with disabilities.

BANGOR COURT ASSISTANCE PROGRAM

561-2300 TTY: 941-3000

Volunteers are available at the Bangor District Court once a month to help you fill out family law and small claims court forms. For upcoming dates call Holly Jarvis at 561-2300.

OTHER COMMUNITY RESOURCES

WABANAKI MENTAL HEALTH ASSOC.

www.wabanaki.org

992-0411

Wabanaki provides culturally-sensitive psychological and social services to the Native American populations of Hancock, Penobscot, Piscataquis and parts of Washington Counties.

MAINE INDIAN TRIBAL STATE COMMISSION

www.mitsc.org

944-8376

SOCIAL SECURITY ADMINISTRATION

www.ssa.gov/reach.htm

Statewide 1-800-772-1213

Bangor Area 877-405-1448 - 207-941-8698

Presque Isle Area 1-866-837-2719 - 207-764-2925

MAINE HUMAN RIGHTS COMMISSION

maine.gov/mhrc

624-6290 or Maine Relay 771 (TTY)

EMPLOYMENT INFORMATION

MAINE DEPARTMENT OF LABOR

To file unemployment claims online:

www.maine.gov/labor/unemployment

To file unemployment claims by telephone: 1-800-593-7660

Or go to your nearest Career Center: (mainecareercenter.com)

Bangor: 561-4050

Calais: 454-7551

Machias: 255-1900

Presque Isle: 760-6300