



Native Aging Visions

A Resource for Native Elders

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Tawnshi!

My name is Paula Morin-Carter and I am director of the National Resource Center on Native American Aging here at the University of North Dakota Center for Rural Health. I am an enrolled member of the Turtle Mountain Band of Chippewa and I am originally from Belcourt, North Dakota. I'm of Chippewa and French ancestry or Metis. I grew up with my parents teaching me who I was and my Mother would say to me, "you are Mitchif"; I was raised by Native elders. I am honored to be able to be the director of the NRCNAA. The previous NRCNAA director was Twyla Baker-Demaray. She has been sorely missed at the resource center, the University of North Dakota campus community and the community of Grand Forks overall. Twyla has gone back to her home of the Three Affiliated Tribes (Mandan, Hidatsa, and Arikara) to serve her community as a tribal leader and nurturer. She built many good things here at the NRCNAA and in the community and we were blessed to have her in our company for many years.



Paula Morin-Carter

It is my desire and goal to build upon the good things that the previous directors put into place here. I look forward to building good relationships with you all.

Many Blessings! Miigwech.

A publication of the National Resource Center on Native American Aging located at the Center for Rural Health at the University of North Dakota School of Medicine & Health Sciences



Financial Wellness

By Eric Souvannasacd

An important aspect of healthy living is financial wellness because it affects all other dimensions of wellness. Financial wellness is having a positive balance in how you spend today and plan for tomorrow. It requires honesty about your finances and being contented with where your money is going. Anyone can develop financial wellness even if you live paycheck-to-paycheck because it is not about being wealthy, it is about being comfortable with your spending and saving habits. It also involves protecting yourself from scams, fraud, and exploitation. We want to help you in this endeavor by starting a financial wellness series. This first installment is on budgeting/saving, fraud protection, and managing debt.

Budgeting & Saving

If the thought of using a budget to plan your expenses sounds painful to you, do not worry because 60 percent of Americans would agree. The trouble with not utilizing a budget is the possibility of overspending or living above your means. Remember the purpose of a budget is not to restrict your spending but to help keep it balanced. Budgeting is especially important for elders that are financially responsible for others. Did you know that one in eight Americans between the ages of 40 and 60 are both raising a child and caring for an older relative? So for those of us with multiple

financial responsibilities, using a budget may help manage money more effectively. Ultimately, understanding your monthly budget will enable you to move forward with future plans and long-term goals. For instance, saving for a much deserved vacation requires knowing how much is leftover to put aside after all of your monthly expenses are accounted for. Even if you are only able to save a small amount per week it starts to add up!

Here are some tips to help you get started*

- Determine and track all of your monthly income/expenses. You can make a chart on paper, word processing program, or spreadsheet software.
- Prioritize and identify what you need to spend on to live comfortably and what you want to spend on. For instance budgeting living expenses over recreational activities.
- It is fine to pay yourself first, determine a set amount you will put aside to either a savings account, money market account, or certificate of deposit (CDs) before you start spending on anything else. Start with \$20 a week and see if it makes a negative impact, if it does not try adding more.

**Chatzky, J. (2008). Budget Building: Live Happily Within Your Means. Practicalmoneyskills.com*
Johnson, A. et al, (2007). A Generation between Two Others. Msnbc.com

Financial Exploitation Defense & Fraud Protection

Recently in both the media and through our own anecdotal accounts there has been much discussion about financial exploitation and fraudulent activities increasing within the United States.

Statistically, “persons over the age of 50 control the majority of personal wealth.” Due to this, many fraud/exploitation perpetrators target the elderly.

What is financial exploitation?

The National Center on Elder Abuse defines exploitation as, “illegal or improper use of an elder’s funds, property, or assets for personal gain.” Fraud and exploitation also includes identity theft, being forced or bullied into giving money, and telephone/email phishing scams. Many fraud/exploitation schemes are hard to detect because the consumer is presented with information that looks and sounds legitimate.

Though this is not a comprehensive list, here are common scams targeting elders:

- **Phishing Scams** – email, mail, or telephone communications sent from scammers in an attempt to acquire sensitive information such as passwords, usernames, credit card numbers, banking information, etc. The request looks official and often warns of a security breach requiring



victims to “verify” or “validate” their information – but in actuality the scammers will be using the information to commit fraud and identity theft.

- **Lotto/Sweepstakes Scams** – scammers inform possible victims they have won the lottery or sweepstakes but in order to claim their prize they must provide payment to cover the cost of taxes, processing, or as a way of securing prize money. The perpetrators issue fake checks (that eventually bounce) and take the genuine payment sent by the victim.
- **Internet Sales/Online Auction fraud** – scammers agree to purchase an item being sold by the possible victim but sends a payment check several thousand dollars over the amount of the sale item. The schemer claims the need to have the check cashed by the victim in return for letting

Continue on next page.

them keep a large percentage of the check amount as long as they send/refund the difference back to the buyer. Unfortunately, the check will bounce while the victim's legitimate money has been transferred and lost to the scammer.

- **Debt Relief** – there are many devious companies that take advantage of elders who are trying to get out of debt by making false promises of renegotiating better credit terms, offering settlements, or fix bad credit. These companies charge high upfront fees for their services and may actually create a worse financial situation. It is important to realize most governmental agencies offer debt relief help/advice either free of charge or little cost.
- **One-ring Cell Phone Scam** – scammers use an auto-dialer to “sweep” a bank of phone numbers from a directory, the system is designed to ring only once and disconnect resulting in a missed call. Naturally most people return the call as it resembles a 3-digit United States area code but is actually an international dummy phone number created to initiate a per-minute charge onto their phone account – the longer the call the higher the charge. The caller is greeted by a message instructing them to hold while an operator is reached or even more blatant prompting the caller to enter their credit card information.

There are many other types of scams out there, the point is not to know of every single one but to remember if sounds too good to be true than it probably is; trust your gut-instincts.

Agencies and Organizations to contact for help:

- National Adult Protective Services Association
(217) 523-4431 • apsnetwork.org
- Identity Theft Assistance Center
www.identitytheftassistance.org
- National Center on Elder Abuse
(855) 500-3537 • ncea.aoa.gov

Information adapted from bits.org (2010) and C. Tressler “One Ring Cell Phone Scam Can Ding Your Wallet” (2014).

Staff Updates

Collette Adamsen is the new project coordinator for the National Resource Center on Native American Aging at the Center for Rural Health (CRH) at the University of North Dakota (UND) School of Medicine and Health Sciences in Grand Forks, North Dakota.

In this position, Adamsen serves the National Resource Center on Native American Aging (NRCNAA) on a state, regional, and national level as an administrative and resource person for American Indian, Alaska Native and Native Hawaiian aging issues. She will provide assistance in budget management, project development, and grant management.

She is interested in helping to provide resources and information to Native American people that will assist in decreasing health

disparities and improving the overall health status among Native American people. In addition, she would like to assist in creating programs and solutions for better access to quality health care for Native Americans living in both rural and urban areas.

Prior to joining the CRH, Adamsen served as a Redetermination Examiner and Redetermination Officer at Noridian Health Care Solutions since June 2010. In these positions, she researched, analyzed, and made informed decisions on Medicare cases.

She is an enrolled member of the Turtle Mountain Band of Chippewa from Belcourt, North Dakota. She holds a Bachelor of Arts in Economics and a Master of Public Administration with an emphasis in Health Administration both from the University of North Dakota.



Collette Adamsen



Native American Artwork Around the World

By Melissa Wheeler

Navajo Nation: Navajo Rugs

Located in Utah, Arizona, and New Mexico, Navajo people are known for their exquisite rug weaving skills and silversmith work. Weaving is a highly important aspect of the Navajo history as well as culture. Navajo rug weaving not only represents creation stories; it also represents the entirety of Navajo life and spirituality. Although Navajo blankets and rugs are sold or traded, the process of weaving is considered meaningful. For weavers, wealth, art, beauty, and philosophy are all part of the same cosmic whole (Navajo Rug Weavers, 2003). Distinctive for the intricate designs of all work, it is common for current Navajo families to teach the art of rug

weaving to the younger generation. Navajo weaving embodies not only the multiethnic nature of the Southwest but also the dynamic creativity of Navajo culture.

Navajo Rugs (2011) Retrieved from [/navajopeople.org/navajo-rugs.htm](http://navajopeople.org/navajo-rugs.htm)

Navajo Rug Weavers (2003) Retrieved March 12, 2014, from www.ccd.rpi.edu/Eglash/csd/na/rugweaver/index.html

Alaska/Pacific Northwest Coast

Region: Totem Poles

Totem poles are common among the Pacific Northwest Coast Indian tribes. Totem poles, meaning “his kinship group”, are carved and painted with images of animals, families, and clans. Totem poles serve a dual purpose, acting as a guardian spirit(s) that acts as a ward over a family and as physical recording of family history, supernatural encounters, genealogy of important leaders, and ownership of surrounding land (Totem Poles, 2012). The location of totem poles varies, some in front of houses, near a waterfront or beach, or beyond a village. Distinguishing characteristics of the Northwest Coast tribes’ Totem Poles are based on variants of symbolic representations of bears, ravens, eagles, orcas, and thunderbirds. Further, totem poles display unique features and colors derived from the artist’s clan or tribe – symbolic meanings and styles identifying that tribal nation.

Totem Poles (2012) Retrieved from www.warpaths2peacepipes.com/native-american-culture/totem-poles.htm

Totem Poles image retrieve from travel.mongabay.com/us/alaska/600/sitka_0200.jpg



**Alaska/Pacific
Northwest Coast
Region: Totem Poles**

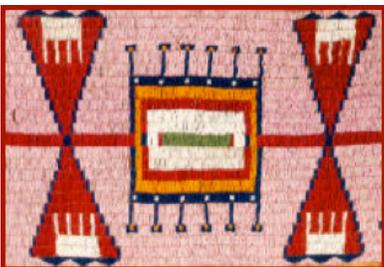
Lakota Sioux: Beadwork

The people of the Lakota Sioux tribe are known for their exquisite quill and beadwork. This quill work is often found on regalia, and the material varies from porcupine quills, paint, ribbons, and the ubiquitous usage of colored beads. The designs and patterns symbolize sacred entities or moments: buffalos, bravery in battles, as well as recognition of spiritual/social accomplishments. Intricate beadwork continues to promote the Lakota people's culture by keeping it alive through the continued creation and sharing of this unique artwork.

Native American Art: Artwork prints, pottery, sculpture, kachinas, leatherwork, collectibles, clothing (n.d.) Retrieved from nativeamerican-art.com/lakota-leather-blankets.html

Lakota Beaded Moccasins-Beaded Designs on Hide image retrieved from nativeamerican-art.com/lakota-leather-blankets.html

Sioux Native American Beadwork Blanket image retrieved from nativeamerican-art.com/lakota-leather-blankets.html



Lakota Sioux: Beadwork

Native Alaskan Masks and helmets

Native Alaskans honor animals in a variety of ceremonies or festivals. One of their most popular forms of art are masks, which are usually made of wood, painted with various colors, and covered with thick leather tunics, animal fur, and other natural materials. They are most often used in ceremonies, special dances to please the spirits, and are occasionally placed with the deceased. Masks are usually worn to ward off harmful spirits, bringing the person wearing it good fortune during hunts (Alaska Native art, 2014).

Alaska Native art. (2014, March 19). In Wikipedia, The Free Encyclopedia. Retrieved 21:01, March 20, 2014, from http://en.wikipedia.org/w/index.php?title=Alaska_Native_art&oldid=600334979

Human Portrait Mask (2003) retrieved from

Wild Women of Vancouver (2003). Retrieved March 19, 2014 from www.alaskanativeartists.com/masks.htm



Native Alaskan Masks and helmets



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Wild Rice Hot Dish

By Pearl Walker

- 1 cup wild rice
- 1 lb. hamburger (we like to use buffalo burger, deer, etc.)
- 1 can cream of celery soup
- 2-3 celery sticks
- Salt/pepper

Put wild rice in a saucepan, add water.

Brown the hamburger, drain, and season it with a dash of salt and pepper.

Watch the rice, once it starts to boil, take it off the stove and strain.

Add more water and let it boil again, this part is to “clean” the rice.

If it boils this second time and the water is still a little murky, strain it again when the water starts to boil.

Add more water and set the stove to low heat (about 2). Clean and chop the celery into small pieces.

Pour cream of celery onto hamburger.

Add celery, season mix with dash of pepper.

Add the wild rice and mix evenly.

The pan might not be big enough to mix everything together so a large mixing bowl or large saucepan should be good.