

Growing Economies in Indian Country: A National Summit

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Next Steps Panel Discussion: The Road Ahead

Moderator: Miriam Jorgensen, Research Director, Native Nations Institute for Leadership, Management, and Policy, University of Arizona; Research Director, Harvard Project on American Indian Economic Development, John F. Kennedy School of Government, Harvard University

Discussants:

Dante Desiderio, Executive Director, Native American Finance Officers Association

Lisa Kohn, Policy Advisor, Domestic Policy Council, White House

Miriam Jorgensen: So it's my pleasure today to welcome everyone here. This is an exciting panel. Dante Desiderio with NAFOA, Lisa Kohn with the White House, and Jodi with the White House as well. I don't know how many of you know, but Jodi's recently appointed on Friday-is that when your appointment went through?

Jodi: Yeah.

Miriam: ...to be the Native American liaison within the Domestic Policy Council [applause]. So we kind of have an extra surprise panelist, so that's wonderful, and we're excited for her to be here. One of the ways I wanted to frame this panel a little bit is to come back to some of the themes we talked about this morning to give the panelists an opportunity to highlight from sort of the private sector perspective and the public sector perspective some of the highlights of the day, to get out there maybe some of the last minute things that we haven't seen yet on the table.

So I do have a series of prepared questions, but we also want to do at the end what I call sort of a popcorn round of just stuff they want to get out there pretty quickly, and we will also open up things at the end, but we don't have long. We're going to end by about 5:05 to stay on schedule. So I just want to open up with something that I think we just kind of need to spend a little bit more time on, but also in a summary sense to ask this question. We've heard a lot about this distinction that I raised this morning that a number of people picked up on which is, is the

lack of capital in Indian Country a symptom or is it a cause? And I wanted to talk a little bit also about just encouraging you to discuss what you see as some of those causes. Did you want to re-stress anything you heard about today? Do you want to introduce some new things to discuss? What are some of the causes of lack of capital or some of the ceiling on economic development we see in Indian Country? And, I don't know, you want to start, Dante, and then maybe Lisa and Jodi could follow.

Dante: Sure, and before I jump into answering that very difficult question...

Miriam: Yeah, I didn't mean to make it easy for you at all.

Dante: I do want to thank everybody for coming together for this meeting. One of the great signs that something will come of this meeting is that we have a lot of great partners from varying... various entities that actually can move these things forward for Indian Country, and the other term that I heard today, this morning when the President Kocherlakota had said that he approached these meetings with an open mind and humility, and whenever we as Indian people hear those terms from somebody in his position, we always are hopeful that something will come of that.

So we are grateful for all the work that's been done last year leading up to this meeting and all the partners here today. So hopefully we can all, as we move forward to looking at the solutions in our various roles, look at this with open minds and humility to try to come up with some of these solutions, and before I go into answering the question about symptoms and capital, I think it might be worth, you know, from a different perspective, identifying the problem. We've heard this frustration on different sides about how to move forward on some of these different issues today, and one of the things that occurs to me is that we all need to probably take a different perspective of what the issue is.

When we opened this conference, we started with statistics. The statistics of having 23 or 24 percent unemployment rate on reservations is pretty stark, and it's stark because those are depression level unemployment rates. So while the rest of the country is going through this

recession, we have been in depression conditions for a long time, and when I was doing an interview with NPR one time, they were asking me if the impact of the recession really hurt tribes since they were assuming our unemployment rate was so high that it really wouldn't go down that much, and this was during the Recovery Act when we're really hopeful that that influx of capital would help Indian Country move forward, and the response from that is that, you know, Indian Country may not be hurt as bad during the downturn, but if the rest of the country recovers without us, that's going to be a true sign, and we're at this point now where we need to look at this problem for what it is.

The timing of this problem, the Recovery Act money is almost dried up except for the tax exempt bonds, but the... we're also in a very tight credit market, and we're also very vulnerable populations that are unbanked. So looking at this in that context it's important to be able to judge whether capital is the symptom or the problem. We've seen recently from the administration, and I hate to put anybody on the spot, but we... this goes to sort of where we are as Indian Country, and we view these things. We've seen job bills come up and we see that the military rightfully so is being worked into bills and trying to solve the problem of the high unemployment rate when our troops come home.

We've seen the African-American population be very visible at a 12% unemployment rate that there needs to be a special fix, and we've also seen that from long term unemployed people having preference in jobs, and Indian Country watches this dialogue, and we get the clear impression that 23 percent, a rate that's twice as high, that the rest of the nation is not paying attention to the crisis and the problem and not weighing it for what it really is. So I just wanted to put that context, and I think if we clearly have 40 years' worth of self-determination and policy that we can look back and get a report card from and seeing if capital has been helpful or private sector has come in, and the results are really mixed.

The industries that are near urban centers where patient capital is needed and you have a clear return because of some regulatory arbitrage regulatory advantages. Those industries have done really well. We've seen the rise of gaming. We've seen the rise of 8A. We've seen the rise of some energy, but we really have a mixed report card when it comes to at home on the

reservation. So those industries where we need to compete with the rest of America, the capital has not really come to the table.

So the answer if it's a symptom or problem, I think, is unequivocally yes. The idea [laughter], the idea that, you know, my thoughts on this is it's just like farming. You know, during the Dawes Act we asked, you know, we broke land up into individual lot [inaudible], and we asked Indians to become farmers, and we gave them all the tools to become farmers, but we never had the grants or the money available to be able to do irrigation into these farming communities. So without water, we can't sustain long term economic development, and whether or not, you know, if you're looking at whether capital is the symptom or the problem, it is both because without water, we can't be... we can't feed our families consistently, and water today is capital. You just look at the TARP and you look at international credit crisis and you look at the auto bailout and things like that, capital is water. So that's how we should look at it going forward.

Miriam: So you might be wondering why in a panel called the Road Ahead we want to go back and talk about sort of retread this question of symptom and problem, but I think it's really important that Dante puts it on the table and says, "We can't go down that road ahead well unless we really do capture that understanding of the context and where we are now." So that's why it's worth just a little bit of repeat of that discussion, sort of highlight over it as sort of we're looking into the future, but we've got to understand the now to get there. I don't know if Lisa or Jodi, you want to add a little bit to that, or if you'd like us just to go on to talk about some of the other issues.

Lisa: Thanks, Miriam. I just want to send my appreciation first to the Treasury Department, SBA, the Federal Reserve Bank, and others who helped coordinate and to invite the Domestic Policy Council to give our perspective here, and I'm so grateful that Jodi is... has been appointed in time to lend her expertise as well, and to you, Miriam, for spearheading and moderating and today for your comments. I think that just the perspective on the Road Ahead also requires a little bit of taking stock of what we've done as an administration, and so just so if I can just very briefly touch on those points, and I'll turn over to Jodi also to comment, but very generally, the

administration's efforts that have been taken to partner with tribal leaders had been key. You mentioned the Recovery Act, but supporting infrastructure and work force development to drive economic growth, I worked very much last summer before the release of the American Jobs Act to ensure that tribal entities, tribes were included in many of the provisions related to jobs training, related to retaining teachers and school construction and BIE schools for example. So that work is underway.

Other actions that include focusing on broadband development, providing federal loan guarantees, which Jodi, I think, can probably speak more about, too. Investing millions of dollars in businesses in Indian Country, building the capacity as Native CDFIs, implementing an executive order to expand Native education through an Executive Order, partnering the Department of Interior and the Department of Education.

Additionally, I won't speak at length of, but as Dante mentioned the 8A program in supporting those business development programs, channeling travel contracts through corporations to qualify businesses to help them gain greater access to federal and private procurement markets. I think that key to a lot of what we've been doing in the last year has been working to implement the Presidential memorandum on administrative flexibility, which we can talk about in a bit, but of the working groups that are set up to help streamline federal programs and make sure we identify federal barriers to access for tribes, we have a working group that has been stood up on loans and credit among other working groups. So I think that that is a key when we're talking about capital as a symptom or problem.

So just to kind of touch and start on that point, I wanted to make sure that I bring up, but I'll turn over to Jodi the... see if you have further...

Jodi: Ok. I just want to thank you for the opportunity to address the audience here today, and I see a lot of familiar faces in the crowd, and some people I've worked with most recently in my previous role at the Department of Interior and prior to that back in North Dakota, a lot of familiar faces in North Dakota, and I just want to acknowledge my friend, Al Nygard, who I worked with closely as Economic Development Planner for my tribe, Standing Rock Sioux

Tribe, Sara Vogel, who I worked with in 2008 and knew her from her work with my tribe at Standing Rock, and I also wanted to acknowledge a close friend that I see everywhere, Courtney Two Lance, and she and I were... have been friends since we were very, very young. We used to dance at pow wows, and we've traveled to Denver March Pow Wow together as very young children. We were very good... not dancers, but we were well behaved. [Laughter]

So it's good to see a lot of familiar faces in the crowd. I do want to thank the panel for allowing me some time to speak, and I know that this is a very new role for me. So I'll try to switch my perspective from the Department of Interior, which I've been serving in that capacity for about 15 months and switching back to the White House and it's going to be a little bit... I might get my pronouns wrong, but you'll have to excuse me.

So with some of the symptoms, we know that we talked. Dante talked a bit about framework, and we know that the first thing that people look at in Indian Country for investing is the jurisdictional; I guess some people would call it, complications. I like to refrain those kinds of terms to say that there's different, unique jurisdictional issues that are there in Indian Country, and as much as we can look at ways that we can make things more uniform, and I know at the Department of Interior, they've been taking a long look at business leasing regulations there so that it makes it an easier process and more uniform across the country, and also as timeframes and reasons for declining business leases, and so those are all things that are reforms that are 50 years in the making in the Department of Interior. So those are important for people that look at Indian country for investment.

The other thing that Indian Country struggles with, and I'm not sure that people have touched on this at all earlier today, but coming out of a poverty mindset, so it's a sheer survival mindset, so when you have a middle class mindset, and that's where your leaders are coming from, there's a different kind of mentality when it comes to the resources that are available to the tribe, and that is both at the individual level and at the leadership level. So you have people who are working in a cash type of personal finance accounting, and I was just talking to Sherry Salway Black just a second ago about some of the things that are happening at the White House to discuss the financial capability, and this administration's really tried to address a lot of those

issues through the reform, the Credit CARD reform, and the new Credit Protection Consumer Bureau that's just been set up, and so we have, we have that kind of perspective that we have to, I guess, we have to really be aware of, and we have to know that this is something that is going to impact sometimes our leaders' decisions as tribes, and it will also create a bit of a world view difference between people that are investors in places and then also the people that are and the places that are in charge or governing those places.

And so we want to be mindful that, you know, this administration wants to address some of those things both at the individual level and at the from the Department of Interior's perspective, through the leasing regulations. Many of the administration's new initiatives that we that you probably have discussed I know Pilar Thomas at the Department of Energy and Tracy LeBeau have been working diligently on looking at ways that tribes can participate in a lot of the programs that are there at the Department of Energy as well as Janie Hip, the Department of Agriculture. So we're looking at making sure that tribes can participate in the above all energy, but I also think that we have to acknowledge that there is more than just the tribes that are people that we can work with.

There's also the individuals at the tribal level that are the entrepreneurs, the people that have the wherewithal to start businesses and I think that Chris James at SBA spends a great deal of time on the smaller businesses. We've gone through the Administrative Flexibility Initiative, and we've come up a matrix, and that was released, I believe, at the consultation during the RES 2012, and it is, it might be available online. I asked for it to be posted. Is it posted yet? [Laughter] It's coming along.

So there is a matrix that we put together to make sure that people knew of all the different ways that tribes and individuals can apply for different kinds of financing. So the SBA opportunities, the Indian Loan Guarantee Program, which I'm most familiar with at the Department of Interior. There's various programs at USDA. There's also various... I... I... I'm drawing a blank here, but there's other things at... CDFIs, that's what I keep thinking of Chris James in his former capacity as leading the effort on CDFI's and travel communities. So we know that there's a whole range of different things that we need to address, and that it doesn't just

stop... start and stop with the tribe. We really do have to focus on the individuals, and that is where the Obama administration has been advancing and trying to advance the private sector, and so any of the recent advances that we've... or any of the recent proposals that we've had have focused more on the individual, but we do want to make note that any time there is a proposal on the table that we try to see if there's other governments involved, and that's how we try to get parity with travel governments also being explicitly named and some of those in the current authorizations.

So the last thing that I just wanted to just point out is that there is a need to, I guess, address or think about capacity at the tribal level, and I just... I speak about this from both perspective of coming from the Department of Interior, but also coming from the... as an employee of my tribe and working on economic development and really understanding that there's, there is a need to really look at the future, and I don't think this is a foreign concept to a lot of Indian nations. This is something that I think a lot of people have noted that it is very consistent with many Native nations and their value systems for planning for the future, and when you're coming from... out of a survival time period, sometimes you have to be really deliberate and explicit about putting forward prioritized, priorities related to capacity building in the education realm, bringing in expertise and having people not only provide training and updates but also allowing for opportunities for mentoring and really encouraging the young people from the various tribal... from the various places in Indian country to develop that expertise because I do think that's an area that we could do better on, and then just looking at how both as an individual, this is a hard thing to do because I don't do it myself that well, but as an individual and then at the community level and then at the tribal level, what are we doing to make sure that we're looking at investments, and it's not always this survival mode that we've been in for a while. So I guess that's... those are the main things that I'd just like to start out talking about.

Miriam: Great. I want to just put a little bit of summary on this to move on then to the next part of the conversation. The Road Ahead. The Road Ahead means understanding the context now, addressing those issues. It means understanding the progress that's been made fairly recently

that's kind of a, I think, a changed approach to dealing with Native communities, and I think building on that success is going to be one of the real challenges for the road ahead as well.

So you've heard from both Lisa and Jodi some of the successes of this administration and some of the things they're trying to do to change the way the federal agencies and the Executive Branch engages with Native nations, and you can hear in what they're saying that there's this attempt to really deal with Native nations somewhat differently. This is an attempt that's been undertaken really since the late 60's with the establishment of the OEO, from '75 onward with the Self Determination Act, but I think there's real different and important change that's been going on over the last 3, 4, 5 years that we're seeing, and so part of the Road Ahead is to build on that success.

That leads into my next question, which is we really do need to have this continued effort, and it doesn't mean that it's all gotten... been gotten right, but this continued effort to engage differently between federal agencies and the federal government, and for right now, we're talking agencies because that's what's mostly in the room plus the Federal Reserve Bank but really also with the courts and Congress have to engage differently, too.

So what's this different federal partnership with tribes look like? What's the content of that partnership? What does it mean when we talk about having a different kind of federal partnership? I'd like Dante to address that, but I'd also like to just queue up Jodi and Lisa to talk a little bit about one of I think the interesting things on the table, which is this administrative flexibility initiative, if you could mention sort of where it came from, and what you expect it to do because I think that it demonstrates kind of what might be possible with this new sort of partnership. So Dante first.

Dante: Yeah, I think that's really a good question to sort of summarize some of these things that we were talking about today, and I'm happy to talk about partnerships because I think that's the most important thing is all taking with us some idea of what the expectations are of a partnership and looking back and seeing what has worked and what hasn't worked, and we've heard some of that today on some of the things that haven't worked including the inflexibility of some of these

codes. These codes are not set in stone. These codes can be changed, and I think there's a couple of examples that we heard today that we should move forward with.

But on the idea of partnerships, you know, when my organization NAFOA has grown with Indian country, and this year we're celebrating our 30th anniversary, and I assumed the role of Executive Director last year, and before we just marched ahead with things as usual, what we did is just took a little bit of a break and rethought whether we were a valuable partner to Indian country. So we did talk with tribes. We talked with a lot of people, different organizations, to see if we were on target with being a good partner.

As we move into economic development and more areas where we can continue to build on our self-sufficiency becomes more imperative for us to be able to reach out and get partners that are working and all working together, and as an idea to that, you know, right now we're under a very tight austerity measure--budget cuts, and Indian Country had become very skilled at navigating the federal system in being able to bring those programs and fund those programs back home.

This is a new era that we're in, and having a tight budget constraint means that we need to rely on economic development and other funding sources to carry us forward. So economic development is one of those things, and we all should keep this in mind, this isn't, you know, the value of economic development in Indian Country does fund government programs, and when we're not successful or we don't get the capital, those are opportunities for other government programs that will go unmet. So it's important for us to look back at self-determination, it's important for us to look back at these partnerships because there are a lot ... there is a lot at stake.

So what we did as an organization in looking at partners is we decided, you know, to look at four key objectives, and I think those objectives can be emulated from all the partners, and we all have a role to play in trying to pursue these objectives. The first one is building capacity, and we did hear this over and over today on code development and some other ideas, but we need to also build the capacity of the tribal leaders in order for tribes to become better partners, and

we've been asked to do that over and over again, and we've reached out to Arizona State University and some other sources to be able to help us carry that mission forward.

The other area is education, and we focused on education and what we're calling educating the next generation because we've been successful at bringing in attorneys to Indian Country and building that capacity for tribes. We're not, we have not been successful at recruiting people in all of the different finance and economic development areas, and we consider that one of our most important initiatives, and without us making decisions in those investment, tax, banking, economic development issues, we're always going to be relying on somebody else and relying on someone else for our self-determination.

The other component of that is policy. We need to build that expertise and weigh in on policy on a much more detailed level. We're now dealing with the different expectations of tribal sovereignty as it relates to different tax issues, and we need to be, we need to have that expertise in order to deal with some of those issues—the tax issues, banking issues, finance issues. So the policy is going to become more and more important. So the final area to that is our networking, our conferences, and what we've done best, I think, as an organization, is bring together the private sector and the other partners at our conferences, and we do have, you know, some of the who's who of Wall Street and the accounting companies and insurance companies, but also community banks and federal partners now becoming involved, and I think that's one of our most key objectives is to bring all those partners together so they can, you know, build these businesses and get funding and all sort of ask questions, and, you know, that was not enough for us either because as we moved forward to doing some of these bond offerings and some of these larger capital, we realized that the credit rating agencies have a big say on the cost of capital, and we also realized the institutional investors have a say in whether or not they're going to participate in tribal issues, and this gets to us educating the financial community on Indian issues.

So we've started a bond summit in New York City where we get together with the credit rating agencies and the institutional investors, and tribes come, and they tell their story to the institutional investors, and the institutional investors tell their concerns. So we work that, we

build understanding to both of those communities, and its working very well and just saving a quarter or half a percent on those significant loans as millions of dollars that we're saving tribes every year. So those are the four components, and if you think about what you guys are doing either in the federal arena, in the private arena, or in the NGO arena, all of those things we can build on together in those four key areas. So the idea, you know, of the federal government becoming a good partner, and what does that mean. It does mean looking at those codes and seeing if there's flexibility.

One of the things we heard today was that the CDFI fund is working. It's underfunded, but it's working, and, you know, you get to start thinking about why that's working so well. Well, it's working so well because the community itself defines the objectives and defines the need, and it's also working because there's a technical assistance component to that. So if you're having the local community to find the need and you're using the tribe as a or the entity as a pass through for some of these capital projects, you see that works really well. If you that's one of the things that Treasury has done really well, and I think there's 23 million this year in requested funds and only 12 million that's going to get funded. So we need to increase that program. It's working. We need to keep moving in that direction.

So if you look at that and try to apply that to some of these other programs, you know, we have the USDA, which has 78 million dollars available for specific Indian funded programs. If you think about the total assets of the total amount of loans and grants and other programs in USDA that's available to everybody else, we're looking at four-tenths of one percent of their total budget that goes to Indian Country, four-tenths of one percent. That's not even matching our population, let alone that need, and having those programs, they have good programs, but there's but the idea that there isn't flexibility built into those programs, and becoming a good partner may mean having the flexibility to be able to, you know, we have issues with issuing bonds, we have issues with capital projects and getting short term funding, we have issues in funding longer term projects. We need grant monies for certain things like technical assistance. So having an agency become flexible instead of having the tribe go through these things over and over again, depending on what their need is, every so often, we should be building these programs around the tribal need and the community need and the community planning, and that would make a

great federal partner, and it's also the role of the federal government to be able to assure the capital markets that it's ok to invest in Indian Country.

And what I mean by that is the CDFI's are clearly serving a private role that has not entered into Indian Country. Indian Country being unbanked left this big opening for the CDFIs and tribes to really grab onto. The other part of that is we have the Department of Interior's Indian Guarantee Loan Program, which is an amazing program for facilitating that public and private partnership. The banks underwrite the loans themselves, and the Interior, you know, approves those but backs them up to 90% of the value. Well, that's a great entryway for banks to become familiar with Indian Country, and for tribes to learn how to deal with those banks and institutions on that level. Unfortunately, there's only eight million dollars that's in that program, and I'm sure the need is much higher than that, and every year we have to battle that, you know, budget cuts on that program, and that's a leveraged program. So for every one million dollars we use, we lose. That means, ten million dollars gets taken out of Indian Country, and that's the kind of program that we really need to fight for in these budgets to continue that partnership role with the federal government.

So those are just a couple of things and even in reducing the concept of capacity building, which Jodi hit on, the federal government, you know, as a good partner, may want to put forward. It was great to hear the Federal Reserve putting together the transaction code, and it might be, you know, one of the things that we have to watch out for is that just because you put this code together, there is this idea that there needs to be some sort of remedy in place, some sort of arbitrations, some sort of thing that makes capital markets feel comfortable with Indian Country, whether that's your own tribe developing into that or if you don't have that developed, then having a default. It might be a federal arbitration you can opt in and come back out of that whenever you're ready, but the cost of tribes not having that remedy in place is significant.

We're getting killed in tax on these tax issues because tribes are setting up corporations in different jurisdictions, or there's, you know, part and parcel that's set up in multiple jurisdictions. So that capacity building approach is definitely a role that the federal government can help, and I think that's the key to this, is that not everything falls on the federal government's shoulders, but

it's that transition role for capital, it's that transition role for capacity, and it's that transition role for education and other components that we need to sort of foster together.

Miriam: So I'm going to just be mindful of time. We've got about six minutes left and I'm wondering if Lisa or Jodi could take maybe three to talk about the administrative flexibility and that initiative as an example of kind of this new pattern of partnership, and then I want to take the very last three minutes to just do one kind of round robin question.

Jodi: Sure, I'll just talk briefly about the Administrative Flexibility Initiative and really what that is, is the President issued a memorandum on administrative flexibility, and it instructed all of the agencies to work closely with the state, local, and tribal governments to try to figure out how we can address some of the federal barriers that exist to prevent efficient use of taxpayers' dollars.

So what we've come up with is through these discussions of stakeholders and various others, we did have consultation on what not necessarily consultation. I have to remember that we did reach out and ask people what would be a good thing to focus on, and some of those areas include housing, loans and credit, training and employment, broadband service, and work force development, and this was all initiated through the Executive Office of the President, so OMB and the White House were involved in coming up with the various work groups.

So what these working groups do is that they meet on a regular basis, and they come up with strategies to address the priority that was set forward, and one of the things that I'm most familiar with is the 477 Program because I was, in my previous role, I was the chair of that work group, and so what we do is really look at the improvement of coordination as it relates to anything to do with the 477 Program, and 477, 102 Public 102-477 allows for tribes to consolidate programs from different agencies, from HHS Labor, and those authorities for Ed, but Ed isn't participating right now, and then you have the Department of Interior as the lead agency, and recently there were some difficulties with the program because the 477 requires a single plan and a single report for that 477 program, and there were there's a need for account-- you have to balance the flexibility with the need for accountability.

And so what we've been doing is we've been working with the tribes directly on trying to find ways to improve the narrative-see there's my pronouns. I said we. The Department of Interior, what they're doing is they're looking at the narrative, statistical, and financial reports that are going to be required by tribes to participate in this program, and it's supposed to be a single a single instance of reporting, and so all of the agencies are really looking at this. This has been in existence for a long time. Tribes love it. People have really good things to say about OMB, and members of Congress are also very supportive of it, and so what we also, you know, on the sort of you always have to balance policies. Sometimes they're they're not these aren't conflicting, but I would say the desire to be as accountable as possible is somewhat butting up against the need to be flexible, and so we're trying to find that middle ground and through this initiative and look at ways that we can better coordinate all of those different pots of funding.

Now the work group's been meeting for a few months and it's going it's been going pretty well. There's lots of things that were identified that are going the plan itself, I think there's a plan spreadsheet on how the plan's going to be submitted by the tribes, and there have been most discussion there's been a lot of discussion around the financial reporting, and I think that's the piece that some of the programs have identified as an area that they'd like to see improvements on.

And so this is that is just an example of one program where you have lots of different funding that complement each other, but it's not necessarily from the same authorities, and so you have all of, you know, Indian Country running all over to the different agencies trying to find a way to address the needs, and they can get a little bit here, they can get a little bit there, but in order to meet all of the needs, the more that we can make sure that we're complementing each other's efforts and being flexible in how we disperse the funds and require reporting, the better off everybody will be including the federal partners, and we could, you know, in turn be, as a federal government, be more responsive to some of the bigger items, some of the policy concerns that might need to take place, policy changes. So the other thing that we've been working on is looking at the different aspects of housing. That's been a challenge through the agencies, and so these are really important places that need to be highlighted, and we do have goals and objectives for each of the work groups.

I talked a little bit about the loan program, the loan programs that have a matrix out, and then there's also the broadband service, and what's happened in that realm, and I'm not I just started yesterday, so you have to forgive me. I don't have details on everything, but soon I'm sure within a week or two or whenever the I hate to use this word, but whenever the fire drill happens, I'll know it very well.

And I do think that this is a way that we can look at things broadly when it comes to creating economic development opportunities on the reservation and we haven't, you know, gone further beyond looking at 477, but I know that Chairman Allen is a huge proponent of being smarter with the money that we have, and he's always said, you know, if we could do something where you could be more flexible in how we obtain the money, let, you know, and I worked with him for a number of years on self-governance and how tribes are able to use that money, and there's flexibility built in there, and there's not the really hard "you planned this and now you have to follow it exactly" types of scenarios, and so that's pretty much what I was going to talk about. The other thing is just the World Council that we're participating in. The World Council that's been convened by Secretary of Agriculture Vilsack and that we are looking, like Dante identified, a lot of the gaps that exist between what's available and how much Indian Country participates, and I know there's a true desire on the Secretary's part to make sure that we have greater involvement. Some of that is legislative. The Farm Bill, you know, is up right now, is marked up, and, you know, as much as we can engage with people on what kind of language is the best to make sure that we it's easy for people to participate and not difficult, and I think I first had an experience with a couple of provisions in the Farm Bill that don't match up with what the legal definitions are for Indian Country. So those are just a couple of things.

Miriam: Great. Thank you very much. Now we've already eaten into a little bit of Anna Alvarez Boyd's time, and I'm really sorry about that. I do want to do just one last thing, which is to say that as we think about the road ahead, we don't want to just retread the same tire we've somebody mentioned to me at break that we've been having this same conversation for 25 or 30 years, and we want to get beyond that, and so I think it's really important for us, and I'm going to cede this time because we didn't have time on our panel, your reception conversation, which is think about

this. We don't want to keep doing the same thing. What is like one big thing and one little thing that we could be doing to really change the way business takes place, the way development takes place in Indian Country, the flowering of Indian economies?

And I'll put my two cents on the table. If I got to choose one big thing and one little thing, the big thing would be to change the education level of not only every person who works in federal government, be they an agency person, somebody on the Supreme Court, or somebody in Congress, but to change the education level of Harry and Martha who live in Ohio so that they understand what tribes are, that they're governments, that they share government relationship of the United States, and I think it changes our conversation immediately. That's my big thing.

My little thing is let's just get this New Markets Tax Credit stuff right. That was one of the most exciting things that you heard about today. We know that they're working. We know that it's workable. Let's get it better funded. Let's make it more flexible to Indian Country, and that might be a little thing that we could really achieve that could do some real flowering. I am not even going to give the panel time to say their things. I'm going to count on them to collar you all at the reception to talk about it, and I just want to say I hope you've gotten some new ideas for the road ahead, and collect business cards when carrying on the conversation. Thank you.

Thank you. [Applause]