

# Tweed Shuman: Proposed federal policy is an attack on Wisconsin's Native American tribes

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Native American tribes have struggled at the hands of destructive federal policies for over two hundred years. Our people have endured forced assimilation, land confiscation, and theft of our natural resources. But we are strong. We have persevered despite ongoing attacks on our ways of life and our tribal sovereignty.

Many times the most harmful federal policies are those designed to “help” vulnerable communities, which is why several of Wisconsin’s tribes are gravely concerned about the Veterans and Consumers Fair Credit Act (VCFCA) – a new bill sponsored by Wisconsin Congressman Glenn Grothman. Although it is being advertised as protecting Americans from high-cost payday loans, the bill will also crush my tribe’s economy and job creation, as well as dozens of other tribes just like us.

Before contact with white culture, my tribe – the Lac Courte Oreilles Band of Lake Superior Chippewa Indians – flourished for centuries as nomadic hunter-gatherers near what has since become the border between the United States and Canada. While we lived in harmony with the land, after the colonists arrived everything changed.

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In 1854, the Lac Courte Oreilles Reservation was established to make way for the citizens of the state of Wisconsin. Our placement on the Lac Courte Oreilles

Reservation left us with limited ability to survive using our traditional skills and economy as was previously ascertained throughout our treaty territories. But we fought, always managing to find innovative ways to provide for our people.

And for the last 160 years innovate we have. Today, the mission of the Lac Courte Oreilles Tribe is to “provide for the educational, health, social welfare, and economic stability of the present and future generations.” Our government proudly manages dozens of programs in education, elder care, cultural and language preservation, health and wellness, conservation, and tribal housing, ensuring that we can provide for our people, with the goal that no tribal member is left behind.

Many of our programs are funded through businesses owned by the Lac Courte Oreilles Tribe. We currently operate a resort, golf course, credit union, casino, and other innovative new enterprises. As a geographically isolated tribe, our ability to generate revenue using brick and mortar businesses is very limited. Our casino is modest, not like the larger tribally-owned casinos located in major metropolitan areas.

Revenue from our companies is used to fund our most important social, health, and cultural programs. Without these programs, our most vulnerable citizens would go without education, heat, or even food. It is not an exaggeration to say that Lac Courte Oreilles’ tribal businesses save lives.

Economic development is critical to our people, and we are always eager to identify innovative new enterprises that can help overcome our geographic isolation. We began looking to expand our businesses through the internet, which has the potential to be a game changer for our tribe and others like us. Through technology we can now reach beyond the remoteness of our reservation and offer goods and services to consumers across the country.

In 2014, our tribal council made the decision to enter the fast-growing financial technology space by opening an online financial services business that provides short-term loans to borrowers in the United States. We do not offer “payday loans”; instead, we compete directly with payday lenders by offering products we believe are more transparent, easier to repay, and better for the consumer.

Today our fintech business has created a multitude of high-paying careers and job opportunities for our tribal members as well as the citizens of northern Wisconsin, a rural area where jobs are scarce. It provides funding for scholarships for education,

safe housing for our members, and an elder nutrition site with hot meals delivered for the homebound. It has allowed us to expand services for our tribal elders and Boys and Girls club. Without our lending business, these programs would be cut or eliminated.

But under Congressman Glenn Grothman's vision and the dangerous policies set forth in the VCFCA, the financial stability that we have achieved would all go away. Congressman Grothman may not be aware of the danger posed by his bill, which is yet another attack on our tribal sovereignty and self-determination, disguised as a "helping" law. In his zeal to eliminate what he views as the predatory payday lending industry he will also devastate tribes across Wisconsin and the country who rely on innovative fintech businesses to provide basic services for their members.

Policies like the VCFCA do not benefit Indian country. They are designed to keep tribes on the reservation and prevent us from innovating and surviving. I pray that our lawmakers find the sense to reject any so-called "consumer protection" laws that create devastation and financial ruin for Native American tribes.

*-Mr. Tweed Shuman is a registered nurse and an enrolled member of the Lac Courte Orielles Band of Lake Superior Chippewa Indians, where he serves as a member of the Lac Courte Orielles Tribal Governing Board and Chairman of their Financial Services Board. He resides in Hayward.*