



VOICE OF THE SAPONI

May 2024

Issue 173

If you would like to submit an article to us, please remember they are due on the 20th of each month prior to the month. (Ex May articles are due April 20th) Deadline at 4 p.m.

You may email articles to crrichardson@haliwasaponi.com or feel free to mail them to :

Haliwa-Saponi Tribe

Attn: Newsletter Editor

PO Box 99

Hollister NC 27844

(252) 586-4017 ext.221



Upcoming Dates and Meetings

- May 17- Haliwa-Saponi Tribal Meeting 6:30 p. m. Rev. C.H. Richardson Building.
- May 20-- Haliwa-Saponi Tribal Council Meeting held at the Chief W. R Richardson Tribal Government Complex at 6:30 p.m.
- Committee Meetings
- Finance Committee meetings are held the 1st Thursday of each month at 11:00 a.m. at the Chief W. R. Richardson Tribal Government Complex. Committee Chair: Karen Franco.
- Federal Recognition Committee meetings are held the 1st Tuesday of each month at 10:00 a.m. at the Chief W. R. Richardson Tribal Government Complex. Committee Chair: Chief Dr. B. Ogletree Richardson.
- Enrollment Committee meetings are held the 2nd Tuesday of each month at 6:30 p. m. at the Chief W. R. Richardson Tribal Government Complex. Committee Chair: Rev. Michael Richardson.
- Princess Committee meetings are held the 1st Monday of each month at the Chief W. R. Richardson Tribal Government Complex at 7:00 pm. Committee Chair: Angela Richardson.
- Pow-Wow planning meetings are held the 4th Monday night of each month at 7:00 p.m. at the Chief W.R. Richardson Tribal Government Complex. Committee Chair: Vice-Chief Dr. Marty Richardson.
- Haliwa-Saponi Senior Citizens Organization meetings are held the last Thursday of each month at 6:00 p. m. at the Old Council House. Committee Chair: Roena Daniel.
- Veteran's Memorial meetings are held the 4th Tuesday of each month at 6:30 p.m. at the Chief W.R. Richardson Tribal Government Complex. Committee Chair: Jewel Bissonnette.
- Education Committee meetings are held the 1st Thursday of each month at 6:30 p.m. at the Chief W.R. Richardson Tribal Government Complex. Committee Chair: Angela Richardson.
- Election Committee meetings are held the 3rd Tuesday of each month at 7:00 p.m. at the Chief W. R. Richardson Government Complex Building. Committee Chair: Montenia Lynch.
- By-Laws Review committee meetings are held the 1st Wednesday of each month at 6:30 p.m. at the Chief W.R. Richardson Complex Committee Chair: Attorney Joshua Richardson.

Jr Miss Haliwa-Saponi 2024-2025

Amilia Maria Berrun

Please join us in congratulating our daughter Amilia Maria Berrun on being crowned Jr Miss Haliwa-Saponi 2024-2025. Amilia was blessed to raise \$6,580.00 for the tribe and is looking forward to an outstanding year as she represents our people! During her reign as Jr Miss Haliwa-Saponi, she will be promoting her platform "Love and Unity Among All Our Indigenous Brothers and Sisters." We would like to take the opportunity to say Pi:la'huk (thank you) to all of our family, friends and community members that supported Amilia in accomplishing this goal and ask that you keep her in your prayers as she embarks on this honorable new journey.



Amilia, we are so extremely proud of you and know that you are going to represent the great Haliwa-Saponi People well!! We Love You!!

Love, Mom, Dad and Family



A
JOB
WELL
DONE

CHARLIE HOOPER
TINY MISS
HALIWA-SAPONI
2023-2024

The family of
Charlie Hooper

er would like to congratulate her on a job well done as Tiny Miss Haliwa-Saponi 2023-2024. Charlie has been able to travel around North Carolina for powwows and during NAHM she helped showcase her culture at two local public schools. At her daycare she shared her jingle dress and helped read “It’s Lumbee Homecoming Y’all” which is authored and illustrated by Native women. Charlie also attends tribal meetings and culture class when she’s not either playing t-ball or at gymnastics. Here are a few pictures of her during her reign as Tiny Miss. (Photo credit to mom Rashena and photographer Ivan Richardson)

IN MEMORY OF'S

ON BEHALF OF THE HALIWA-SAPONI TRIBE
WE WOULD LIKE TO EXPRESS OUR
DEEPEST SMYPATHY FOR TO THE LOSS OF
OUR BELOVED
TRIBAL MEMBERS



HAPPY ANNIVERSARY



Happy 51st Anniversary to
Chris & Jackie Anstead
On May 19, 2024
Happy Anniversary to her
wonderful husband Chris,
Love Jackie



Happy 54th Anniversary to
Robert & Veronica Richardson
On May 16th, 2024

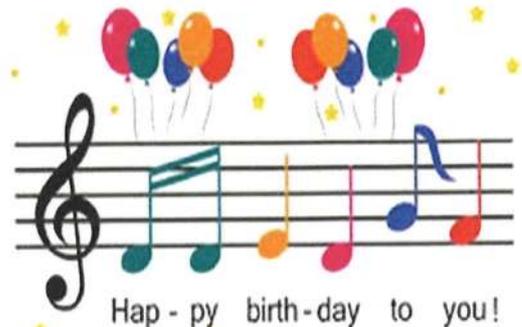


HAPPY BIRTHDAY TO YOU !!!!!

If you would like your name or a loved ones name to be published please email Carol Richardson at crrichardson@haliwa-saponi.com, mail or bring by the office. If you do not submit your birthday or a loved one, we can not publish it in the next month's newsletter.



- May 1– Tony Drake Richardson,**
- May 4– Martell (D) and Quantell Green**
- May 5– Tracy R. Francis, Ko-Ann Richardson**
- May 9– Sylvia Johnson,**
- May 10- Erin Hawkins**
- May 11– Deanna Macon**
- May 13– Joe Ann Lynch Barbour**
- May 15– Talia D. Harris**
- May 20– Samantha Dale**
- May 26– Jason Silver**
- May 27– Rodney Anthony Richardson**
- May 31– Vicky L. Richardson, Carolyn Richardson**



Dr. B. Ogletree Richardson
Chief

Dr. Marvin Richardson
Vice-Chief

Tribal Council

Gideon Lee, Chair
Angela Richardson, Vice-Chair
Valerie Richardson, Secretary
Karen R. Franco, Treasurer
Marvlet Lynch
Montenia Lynch
Ladonna E. Richardson
Rev. Micheal Richardson
Charles Richardson Jr.

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BOYS & GIRLS CLUBS
OF AMERICA



Shalene Kanseah
Tribal Administrator

Boys & Girls Club of Haliwa-Saponi Indian Tribe *Supervisory Board of Directors Application Form*

Date: _____ **Name:** _____ (First Middle Last)

Ethnicity (check all that apply) Native American Haliwa-Saponi Tribal Member Haliwa-Saponi Tribal Descendant Other Tribal Member/Descendant Caucasian Latino / Hispanic African American Pacific Islander Other

Residence:

Address: _____

Phone: _____ **Email:** _____

What best describes where you reside (for the majority of the year)?

Surrounding County: Warren/Halifax/Nash Out of state Other: _____

Employer

Name: _____

Your title: _____

Address: _____

Phone Email: _____

Preferred method: _____

Club Experience:

Do you have a child who is currently a member of the Boys & Girls Club? If yes, please provide your child's name: _____

Do you have a child who was a member of the Boys & Girls Club? If yes, please provide your child's name and dates he/she was a member:

Have you ever volunteered with the Boys & Girls Club? If yes, please explain when and how you were involved:

Please list any committees and/or boards you have served on (business, civic, political, social, other)
Organization/Role/Title/ Dates of Service

Education/Training/Certificates

Skills/Experience/Interests: *Please circle any of the following applicable*

- | | | |
|--|--|--|
| <input type="checkbox"/> Finance/Accounting | <input type="checkbox"/> Policy Development | <input type="checkbox"/> Grant Writing |
| <input type="checkbox"/> Personnel/Human Resources | <input type="checkbox"/> Program Evaluation | <input type="checkbox"/> Fundraising |
| <input type="checkbox"/> Administration/Management | <input type="checkbox"/> Public Relations/Communications | <input type="checkbox"/> Outreach/Advocacy |
| <input type="checkbox"/> Nonprofit Experience | <input type="checkbox"/> Education/Instruction | <input type="checkbox"/> Special Events |
| <input type="checkbox"/> Community Service | Any other: _____ | |

How do you feel the Boys & Girl Club would benefit from your involvement on the Board?

Please tell us anything else you would like to share with the Board:

Note: Per guidelines of the Boys & Girls Club background check will be required.

Deadline: Open

***Please submit completed application, current resume, and copy of photo identification to:
skanseah@haliwa-saponi.org, Tribal Administrator
Boys & Girls Club of the Haliwa-Saponi Indian Tribe, Phone: 252/586.2868 & Fax:252/586.3918
39021 Hwy 561/P.O. Box 99, Hollister, North Carolina 27844***



Understanding Credit Scores

Article submitted by Haliwa-Saponi Indian Tribe
Housing Department Staff

Information obtained from Fannie Mac; August 10, 2021, article.



Credit scores may seem simple on the surface: your credit score is a number that represents how good your credit is, and the higher the better. But what type of credit score are you looking at, and how is the score calculated? Why does your score keep changing, and why is the score you see in your banking app not the same as the one your lender sees? Credit scores can be confusing and complex, so read on to [learn how credit scores work](#), the different types of credit scores and where you can find your credit scores.

How Do Credit Scores Work?

A credit score is a number that summarizes your credit profile and predicts the likelihood you'll [repay future debts](#). Your credit score is generated based on a computer model, and lenders use different scoring models for different purposes.

Credit scoring models work by evaluating the performance of all credit users to create a scoring system ranging from good to impaired credit. Your credit behaviors are then compared to that range, and you are assigned a numerical score.

The [factors that make up a credit score](#) vary by model, but most include:

- payment history
- amounts owed
- length of credit history
- types of credit used
- new or recent credit

By using credit scores, lenders and creditors treat each person objectively. Because the same standards apply to every applicant, credit scores assess risk in the same way for every borrower, every time.

Credit scores do not factor in demographic differences among people, such as income or age. Someone with a high-income level could have a low credit score if they don't make payments on time. Likewise, a person earning a lower income could have a higher credit score if they're timely in making payments.

It's important to note that [your credit score changes as you go about your daily life](#), using credit cards and paying your bills.

Types of Credit Scores

FICO® Credit Score

The credit scoring model most commonly used by lenders is the FICO® score.

Within FICO, there are [different versions of scores](#):

- FICO 8, which is the most widely used
- FICO Auto Scores, which is used in auto lending
- FICO 3 and Bankcard Scores, which are used in credit card decision making
- FICO 2, 4 and 5, which are commonly used in mortgage lending
- FICO 9, which is similar to FICO 8 but weighs medical collections and rent payments differently.

FICO scores range from 300 to 850 points. Typically, a score more than 650 is considered "fair," scores more than 700 are considered "good," and scores more than 750 are considered "excellent."

UltraFICO™ Credit Score

Developed in 2018 to help consumers with low credit scores get better lending products, UltraFICO can be a helpful option for those with limited credit histories, or who need to rebuild credit and have positive banking activity. UltraFICO pulls information from checking, savings or money market accounts to support an existing credit report. Consistent amounts of money in those accounts and the length of time the account has been open can positively affect the score.

You can [opt in to get an UltraFICO score](#), which is a pilot program through the credit bureau Experian®.

VantageScore®

The VantageScore® is a model developed and owned collaboratively by the three main credit bureaus, Equifax®, Experian® and TransUnion®. As with the FICO score, your VantageScore credit scoring range is 300-850 points. The factors affecting a VantageScore are slightly different than the factors that make up a FICO score, but they still fall into similar categories.

Educational Credit Score

An educational credit score generally comes from one or two credit bureaus. Your educational credit score may contain less information than other credit scores pulled by creditors.

If you use a free credit score app or request your free score directly through a credit bureau's website, an educational credit score is the one you may see.

Although these scores may be somewhat different than a FICO or VantageScore that lenders or creditors use, they are useful for keeping an eye on your credit. In addition, requesting an educational credit score does not impact your credit score.

Where Can I Find My Credit Scores?

You can [learn which retailers are authorized to provide FICO scores](#), but be aware that you will need to pay to see your score.

Experian also offers a [free FICO 8 score](#), and some banks or other credit card issuers offer free FICO scores or VantageScore monitoring to consumers.

You can see your educational VantageScore through free apps such as **Credit Karma**, **NerdWallet**, **WalletHub** or others.

To learn more about managing credit, use our suite of financial capability and homeownership education resources, [CreditSmart®](#) — also available [in Spanish](#). From managing debt to buying a home, you can learn it all at your pace, on your terms.



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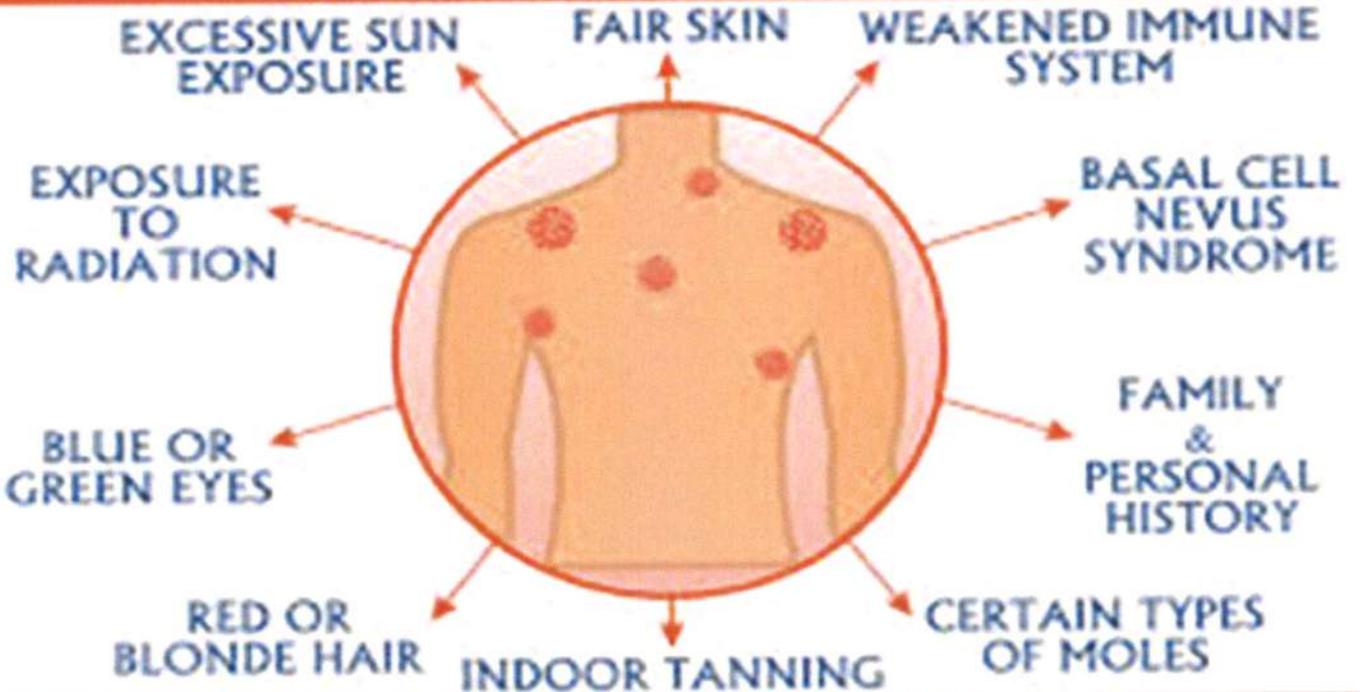
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SKIN CANCER RISK FACTORS



MAY • SKIN CANCER AWARENESS MONTH