

The

November 15, 2023

God Bless America

POLITICALLY
INCORRECT
AND PROUD OF IT!



American Indian Reporter



AMERICAN INDIAN TRIBAL NEWS * ERNIE C. SALGADO JR., CEO, PUBLISHER/EDITOR

Rooted Winchester Church

“A PLACE WHERE YOU CAN GROW & BELONG!”

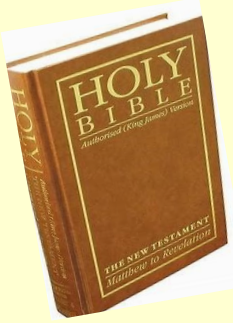
Sunday Morning Worship 10 AM
Located at the Winchester Community Center
32665 Haddock Street, Winchester, CA 92596

Rooted Winchester Church Statement on Israel

The images that we watched cannot compare to the terror that was felt by the victims of this horrific tragedy. It should cause us to stop and pray for the peace of Israel. The tragedy is incomprehensible. We stand in solidarity with Israel and we pray for the Peace of God over this nation.

Pastor Bonnie McCall

Psalms 12:6-7 NLT



Pray for peace in Jerusalem. May all who love this city prosper. O Jerusalem, may there be peace within your walls and prosperity in your palaces.

“Come and get ROOTED with us”

Pastor Bonnie McCall

Please feel free to contact us or Join us

Cell: call or text 626-255-6613

Email: hello@rootedwinchester.com

Website: www.RootedWinchester.com



Please note that the **Rooted Winchester Church** is a small community congregation of Christians that is in support of peace in the world. They are located in the small town of Winchester, Riverside County in Southern California.

On November 14, 2023 thousands upon thousands of Americans traveled to Washington D.C. in solidarity with Israel and millions more were unable to attend such as the good people at **Rooted Winchester Church**.



God Bless America

PRAY for
ISRAEL



Home for Thanksgiving, by Norman Rockwell

The Psychology of Turkeys

This page is dedicated to the insane actions, decisions and policies made by our would be leaders.

MY VIEW by *Ernie C. Salgado Jr*

“Pope Francis’ Recognition of Love” – Potential Turning Point for Same-Sex Union Blessings in the Catholic Church

Recognition of Love

Historically, the Catholic church has not always been the most accepting of LGBTQ+ issues. But after a letter from Pope Francis became public on same-sex couples, it appears that significant change may be on the way for the church.

The Holy Letter

This week, Pope Francis made a stunning public statement implying that Catholic priests may soon be able to bless same-sex unions. The Vatican has released a letter that the Pope wrote in response to five cardinals who had written to him in July. His response has since made headlines around the world.

Cardinals Seeking Clarity

These cardinals, hailing from the US, Europe, Africa, and Asia, had sent a letter to the Pope with five questions they pressed him to answer. These questions came in the form of ‘*dubia*’, which translates to ‘doubts’ but more broadly refers to questions that seek clarification.

Five Questions

The cardinals implored the Pope to clarify the church’s position on five subjects. Though the Pope responded at length to all five questions, the question of same-sex unions spurred the most controversy and debate.

[Read More @ Mama Say What?!](#)



U.S. Sen. John Cornyn (R) Tex

Moving the Goal Posts on the Hunter Biden Investigation

[Read More @ WSJ](#)

'Archie Bunker': Native American leaders slam Senate Republican for calling House GOP 'wild Indians'

[Read More @ Alternet](#)

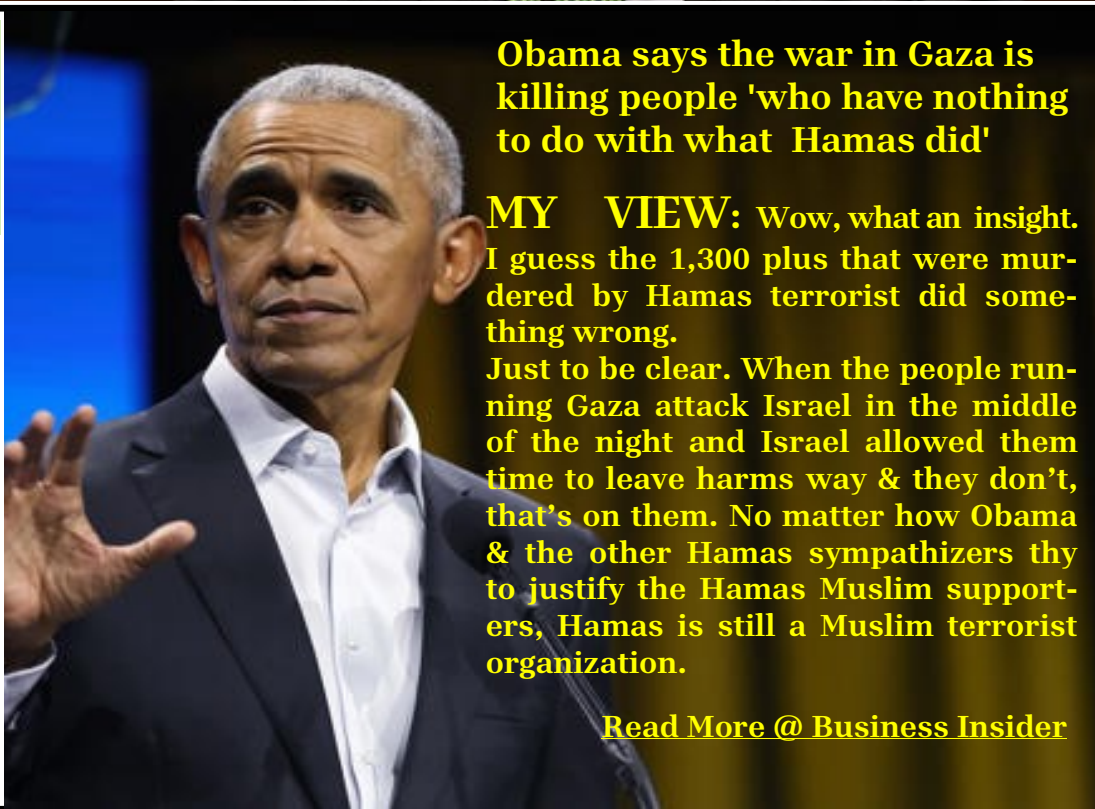
Billions of taxpayer dollars later, Obamacare's still unaffordable

Nearly 3 in 5 people who purchase individual health plans find it at least somewhat difficult to afford care, according to a new Commonwealth Fund survey.

Put another way, insurance under the Affordable Care Act is anything but affordable.

Next year, the average lowest-cost plan premium on the exchanges will be \$479 a month. Democrats know that's not exactly affordable. So they've used taxpayer dollars to mask the true cost of exchange coverage. Federal subsidies for insurance premiums amount to \$91 billion this year. More than 9 in 10 exchange enrollees receive subsidies. That amounts to a multibillion-dollar transfer from your wallet to insurance companies. It only adds to the handsome profits insurers have made, and will continue to make, off of Obamacare.

[Read More @ Washington Examiner](#)



Obama says the war in Gaza is killing people 'who have nothing to do with what Hamas did'

MY VIEW: Wow, what an insight. I guess the 1,300 plus that were murdered by Hamas terrorist did something wrong.

Just to be clear. When the people running Gaza attack Israel in the middle of the night and Israel allowed them time to leave harms way & they don't, that's on them. No matter how Obama & the other Hamas sympathizers try to justify the Hamas Muslim supporters, Hamas is still a Muslim terrorist organization.

[Read More @ Business Insider](#)

SAY NO! TO CRITICAL RACE THEORY

Box5@AmericanIndianReporter.com

CLICK Box5 ABOVE For Your FREE Bi-Monthly American Indian Reporter

Native American Statue Unveiled in California's Capitol Park



Assemblyman James Ramos surrounded by tribal leaders and citizens. (Photo/Assemblyman James C. Ramos Office)

Native American Heritage Month. Excitement filled the air in Sacramento on a cool and breezy Tuesday morning as some 500 tribal leaders and citizens, elected leaders, other dignitaries, and students gathered for the unveiling of the first-ever Capitol Park monument, near California's state capitol, that acknowledges California American Indian tribes.

The historic tribute specifically recognizes the Sacramento region tribes of Wilton Rancheria, Ione Band of Miwok Indians, Chicken Ranch

Rancheria of Me-Wuk Indians, Tuolumne Band of Me-Wuk Indians, Buena Vista Rancheria of Me-Wuk Indians, and Shingle Springs Band of Miwok Indians.

The Miwok skirt dancer portrayed in the monument is modeled after William J. Franklin Sr., the late respected Miwok leader and cultural dancer. Franklin played a critical role in preserving Miwok dances and traditions, and helped build three Northern California roundhouses, dedicated spaces for Native American ceremonies, songs, dances, and gatherings.

Sacramento sculptor Ronnie Frostad designed the monument.

The new monument replaces the statue of controversial Franciscan Friar Junipero Serra, which stood in the park since 1967, was toppled by protestors on July 4 2020, but because the sculpture was created pursuant to legislation in the 1960s, another law was required to create a new monument.

[Read More @ NNO](#)



[Read More @ ICT](#)

Cherokee Nation citizen helps Texas to first World Series title

Jon Gray became the first Cherokee Nation citizen to pitch for the winning team in the baseball championship



This article was first published in the Cherokee Phoenix

Texas Rangers starting pitcher Jon Gray, Cherokee Nation, throws against the Arizona Diamondbacks during the fourth inning in Game 3 of the baseball World Series Monday, Oct. 30, 2023, in Phoenix. (Godofredo A. Vásquez, AP)

National Congress of American Indians Swears in Newly Elected 2023-2025 Executive Committee

NEW ORLEANS — On the last days of its 80th Annual Convention & Marketplace, the National Congress of American Indians (NCAI) swore in the newly elected 2023-2025 NCAI Executive Committee. The organization's Executive Committee is comprised of four Executive Board Officers and Regional Vice Presidents and Alternates from each of the 12 NCAI regions.



Newly elected NCAI President Mark Macarro, Chairman of Pechanga Band of Luiseño Indians, expressed a message of unity and healing on the horizon for Indian Country.

"I am deeply humbled and pleased to have been chosen by the National Congress of American Indians to lead this esteemed organization over the next two years," said President Mark Macarro. *"The next two years will undoubtedly present challenges, but together, we are ready for the journey ahead. I dedicate myself not only to the tribal leaders and delegates of NCAI, but to all of Indian Country, and I look forward to what we can achieve together."*

[Read More @ NNO](#)

NCAI Faces Controversial Constitutional Amendments to Remove State Recognized Tribes

[Read More @ NATIVE NEWS ONLINE](#)



NEW ORLEANS — One of the most controversial and divisive issues facing the National Congress of American Indians (NCAI) in years will be voted on this week at the largest Native American national organization's 80th Annual Convention and Marketplace convening at the Ernest N. Morial Convention Center meeting in New Orleans. Members will vote on Thursday on two separate constitutional amendments that will restrict voting rights to those from federally recognized tribes versus state recognized tribes. One amendment will limit NCAI

membership to federally recognized tribes, and only citizens of federally recognized tribes will be eligible for an individual Indian membership. Those from state recognized tribes will be restricted to associate member status with no voting rights. A second amendment would ensure NCAI board members and regional vice presidents are citizens of federally recognized tribes. *****

MY VIEW: Ernie C. Salgado, Jr.
What a way to celebrate Native American Heritage Month, "Shoot yourself in the foot," simply by re-

ducing the size of its political base. However, given the current legal challenges against the American Indian Tribal status with the Government as "Racial" & not a "political relationship." The "BIA" Indians promote Blood Quantum's which is nothing short of political genocide created by congress for that very purpose. The current amendments before the NCAI amendments, if adopted would directly support the challenges to the Tribes defense that the relationship between the Tribal Governments and U.S. Govern-

ment is "Racial" and not "Political" The 5th Amendment "Equality Clause" is the bases for the legal challenge against the tribes. In the most recent case before the supreme court the justices ruled in favor of the tribes but failed to rule on the issue of "Race or Political relationship between the tribe and U.S. Government." My grandfather O. J. Salgado past chairman for Pechanga, uncle Billy chairman Cahuilla & Max Mazzetti chairman Rincon all charter members of NCAI are rolling in their graves.

Box5@AmericanIndianReporter.com

CLICK Box5 ABOVE For Your FREE Bi-Monthly American Indian Reporter

Black Americans, Asian Americans, Mexican Americans, and White Americans: Why has Mayorkas not been fired, or impeached?

(ThyBlackMan.com) It is clear that America is not what it used to be, from the proud and hard-working individuals and families from decades ago, to our momentous institutions and global leadership, there has been a rapid decline in those things that made America America, and Americans Americans.

It is not unreasonable to think that it is possible that the nation we cherish

so much may not resemble a reasonably recognizable version of itself in the future, for if a nation has no borders or enforces its border sovereignty, it ceases to be a nation.

Under Joe Biden, America is facing the worst border crisis in our history. With the assistance of United States Secretary of Homeland Security Alejandro Mayorkas, the Biden administration has subverted Ameri-

ca's border integrity with policies that are creating a growing national security crisis, putting the lives and safety of Americans across the country at risk.

I have spent a substantial amount of time discussing the incompetence of Biden, but the ineptness of Mayorkas is something I am past overdue to discuss. I've read somewhere that U.S. Customs and Border Protec-

tion had over 1.7 million encounters with illegal aliens at the southern border in Fiscal Year 2021 alone - reportedly the largest amount ever recorded in a single year. According to the New York Post, over 4 million (known) have entered the U.S. illegally since Biden took office.

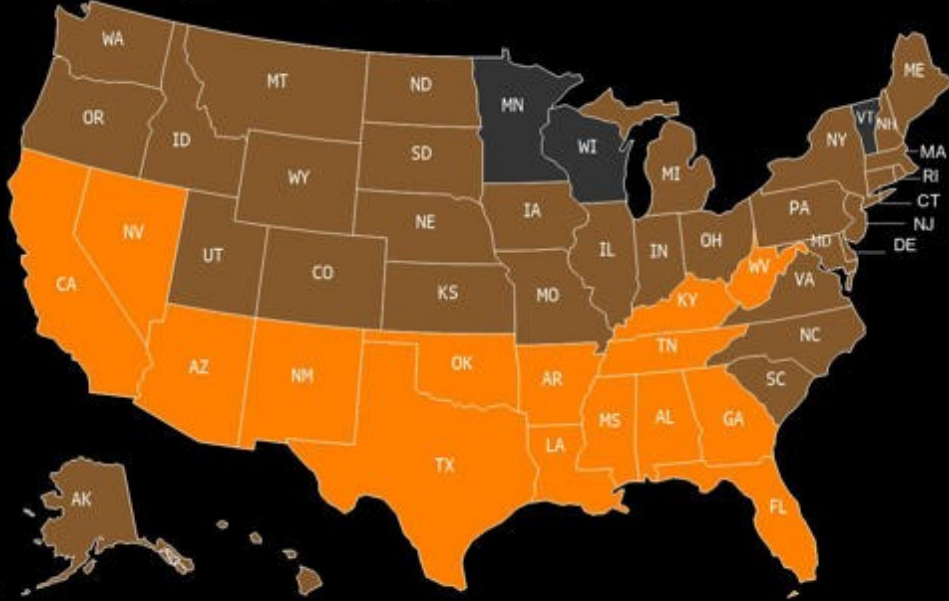
[Read More @ Thy Black Man](#)

MY VIEW: by *Ernie Salgado, Jr.*: The answer my friend is not "Blowin' in the Wind" as Bob Dylan professed in his 1962 hit song. No, it's more important to **BUILD** the **WOKE** Voting **BASE** with imported **VOTERS**, **Murder** the **UNBORN**, **Smoke** **DOPE**, and if you should happen to **DISAGREE** with their **IDEOLOGY**, **LGBTQ**, **Gender** **IDENTITY** & Make **FAKE** Claims such as **Climate** **CHANGE** & **Promote** **Men** can get **PREGNANT** You could find yourself in **DEEP** unprocessed **SEWAGE**. Does **January 6th** or the **BS** indictments of President **TRUMP** Ring a **BELL**? Yet, the **BIG GUY** and **JUNIOR** go **FREE**!

Inflation Stress

Rising costs is more stressful for people living in poorer states

39.2 48.2% of population reporting high inflation stress



Source: Federal Reserve Bank of Dallas

Bloomberg

Where Inflation Stress Is the Highest in the U.S.

[Read More @ Bloomberg](#)

(Bloomberg) - US inflation may have faded but the strain it's imposed on American households has not, according to Census Bureau polling.

Just over half of respondents described recent increases in the cost of living as "very stressful" in the Bureau's latest Household Pulse survey, published last month. That's a slightly higher share than a year earlier - even though the headline rate of inflation has plunged by more than half in that period, to 3.7% from above 8%.

Southern states have the highest inci-

dence of inflation stress, according to a study of the Census Bureau data by the Federal Reserve Bank of Dallas.

But southern states also tend to have higher poverty rates and lower incomes than their northern counterparts.

The Dallas Fed researchers found that in Texas, predictors of high inflation stress include income - the strongest one - as well as household size, race and ethnicity, and housing tenure. Hispanic and Black families are more likely to feel high inflation stress, as are renters.

Here's the annual income you need to fall in America's lower, middle, and upper class — plus 3 simple tips to boost you up the ladder



We're well into 2023, but millions of Americans are still reeling from the financial strain of 2022. And perhaps that's because many of the causes that are still hanging above our heads.

According to the U.S. Census Bureau, the median annual income for Americans in 2021 was \$70,784. How this breaks down in terms of class strata can get complicated: living on \$70K in rural Montana is a lot different than in downtown Manhattan.

Still, the Pew Research Center has done commendable work turning census data into meaningful benchmarks. In an April 2022 report, they found that the median income of middle-class households in 2020 was \$90,131 - up 50% from \$59,934 in 1970, as measured in 2020 dollars.

Using 2018 figures, Pew defined class-income breakdown in 2020 like this, based on three-person households, adjusted for the cost of living in a metropolitan area: According to the U.S. Census Bureau, the

median annual income for Americans in 2021 was \$70,784. How this breaks down in terms of class strata can get complicated: living on \$70K in rural Montana is a lot different than in downtown Manhattan.

Still, the Pew Research Center has done commendable work turning census data into meaningful benchmarks. In an April 2022 report, they found that the median income of middle-class households in 2020 was \$90,131 - up 50% from \$59,934 in 1970, as measured in 2020 dollars.

Using 2018 figures, Pew defined class-income breakdown in 2020 like this, based on three-person households, adjusted for the cost of living in a metropolitan area:

- Lower-income households had incomes less than \$48,500;
- Upper-income households had incomes greater than \$145,500;
- Middle-income households fell into a range between those two numbers.

[Read More @ Money-](#)

The 6 Best Native American-Owned Hotels in the U.S.



The Sycuan Band of the Kumeyaay Nation purchased the U.S. Grant in 2003 and renovated the hotel over the course of three years. © Provided by AFAR



CALIE.org

"Making A Difference"

Number One American Indian Website In The World!

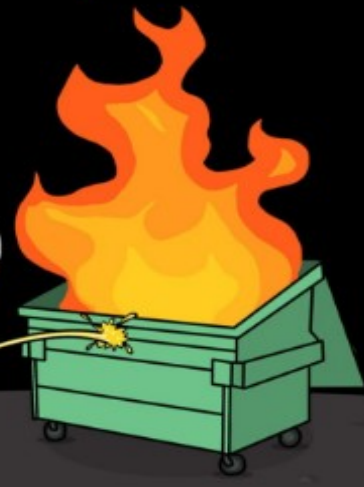
[CLICK HERE for CALIE.org](#)

California Indian Education, Inc.
 Soboba Indian Reservation, So. California
 Mail: P.O. Box 366, San Jacinto CA 92581
 Phone 951.217.7205 * Email: CALIE.org
 Non-Profit 501(c)(3) * Tribal Organization

Box5@AmericanIndianReporter.com

CLICK Box5 ABOVE For Your FREE Bi-Monthly American Indian Reporter

DUMPSTER FIRE NEWS



BPR
NEWSROOM

Biden opponent states the obvious: It's 'very difficult' to be a Jew in the Democratic party now

The reaction to Israel's war on the Hamas terrorist organization in Gaza has ripped off the mask of the Democrat House caucus to reveal the ugly face of Jew-hatred that has been introduced like a virus by far-left "Squad" members. One Democrat who is concerned about how antisemitism has infected his party, Rep. Dean Phillips (D-Minn.) stated the obvious that it's "very difficult" to be a person of Jewish faith in a party that has been consumed by its animosity for Israel, which militant progressives seem to despise even more than they do white people. Phillips, who just announced a primary challenge to President Joe Biden, appeared on Fri-

day's edition of HBO's "Real Time With Bill Maher" where the topic of the party's troubling direction came up.

He told the host that, "being a Jewish member of Congress in the Democratic Caucus is very difficult right now," adding there is seemingly a "lack of progressive love when it comes to our doorstep."

Maher - who is an old-school liberal of the type no longer welcomed in the party - asked the congressman whether the modern Democratic Party is too "race-obsessed?"

[Read More @ BPR](#)



Rep. Dean Phillips

College campuses hotbeds of hate & hypocrisy

It's shocking how quickly U.S. college campuses transformed from being ridiculous clown shows packed with harmless frightened snowflakes into dangerous seething cauldrons of violent anti-Semitic hatred.

What happened to all the speech codes and the assortment of pronouns universities insist students must use along with demands for expulsion for saying anything "hurtful" to minorities? Where are the "safe spaces" for the minority Jewish students being threatened and attacked by fellow students and faculty?

The people of Palestine will not allow a single homosexual in our land, such perversion brings the wrath of Allah," an Islamic scholar at Jerusalem's Al-Aqsa Mosque, said in a brutal reality check for the "Palestine" crowd. Some on social media quipped, *"Queers for Palestine" is like "Chickens for KFC."*

Why don't Jewish students qualify for protection from physical attack and hate speech? Are pro-Hamas and antisemitic speakers being shouted down and chased off campus? Just a few weeks ago delicate snowflake students and hypocritical faculty couldn't abide views they disagreed with but now rationalize tor-

ture, rape, and the murder of babies and the elderly.

Since the massacre of 1,400 people by the Arab terrorist group Hamas in Israel on October 7, all the left-wing campus blather about diversity, equity, and inclusion (DEI) has been exposed as a lie.

There are no on-campus penalties for spewing dehumanizing and denigrating filth at Jewish students. Marxist faculty members delight in joining campus mobs encouraging them to abuse Jews.

Campus hypocrites who spent years decrying disagreeable phrases, challenging books, advocating for minority rights, and chasing conservative speakers off campus, now advocate and condone hatred and violence of the most sickening kind. Black lives may matter to this crowd, but Jewish lives not at all.



Ben Shapiro: Understand evil or perish by its hand

This week, the Metropolitan Police in London were videotaped removing posters with pictures of hostages taken by Hamas. The posters were being removed from Cullimore Chemist in Edgware. The chemist's CEO, Hassan Khan, recently retweeted posts branding Israel and the IDF "filthy animals" and encouraging Iran and Hezbollah to attack Israel.

There are two ways to reduce tension in a community. The first is to cave to those who are the most dangerous and the most radical - in this case, the Hamas supporters. Criminalize anyone who would ask just why a community in the West should be expected to contain people who support Hamas. Take them to jail for asking the question on tape.

The second way to lower community tensions is to recognize that those very people who defend Hamas are a danger to your community - that the problem isn't community quiescence, but the constituency of the community itself.

That there can be no community with people who root for Hamas.

This should be obvious. But it isn't. It isn't because the West simply refuses to look reality in the face. Better to arrest those who speak it

than to look reality in the face. Reality is ugly. Reality is unpleasant. And reality might require you to recognize that importation of millions of people who hate the West was an awful idea, and that means should be taken to reverse that process.

- And so, instead, a way must be found to pretend away the threat.
- Blame it on Israel.
- Jabber about the two-state solution.
- Talk about Islamophobia.

Whatever you do, don't look the realities of multiculturalism's dramatic failure directly in the face. This, of course, plays directly into the hands of Hamas. They now understand that they can say and do literally anything, and that much of the West will cover for them in order to maintain the fiction that multiculturalism works. They don't even bother to hide the ball. Hamas officials have spent the last weeks explaining that they wish to murder every Jew, and that they wish for their own civilians to die.

[Read More @ BPR](#)

Cartoonist breaks silence after WaPo removes his anti-Hamas work amid cries of 'Islamophobia'

A cartoonist who lampooned Hamas terrorists over their use of children as human shields and was censored by The Washington Post reacted after the left-wing paper's "unfortunate" canceling of his work.

Michael Ramirez, who works for the Las Vegas Review-Journal, has a collaborative agreement with the WaPo but the cartoon, titled "Human shields" was pulled after it was deemed to be offensive by "woke" whiners who have overwhelmingly sided with the Islamist savages who carried out acts of primitive barbarism in butchering Israeli civilians, including women, children and babies during last month's sneak attack on the Jewish state.

[Read More @ BPR](#)

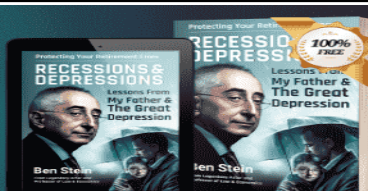
Maybe public school 'diploma mills' should be more like Catholic schools, says Bill Maher

HBO's "Real Time" host Bill Maher argued Friday that public schools should try to be more like Catholic schools. The surprise take from the liberal comedian was rooted in his belief that public schools are churning out violent, know-nothing youths.

As proof, Maher played a dozen or so recent to relatively recent videos of public school kids attacking and even beating their teachers. [Read More @ BPR](#)

Beat The Next RECESSION
With Ben Steins' NEW Report

[Read More @ Ben Stein Report](#)



The 25 Unbreakable MLB Records



Connie Mack: 3,948 Losses As Manager

Ownerships, investors groups, executives, and fans just don't seem to have the slightest patience when it comes to losing. If the team isn't winning, you better start trading players, signing stars, firing managers, or doing whatever you need to do to turn the franchise around.

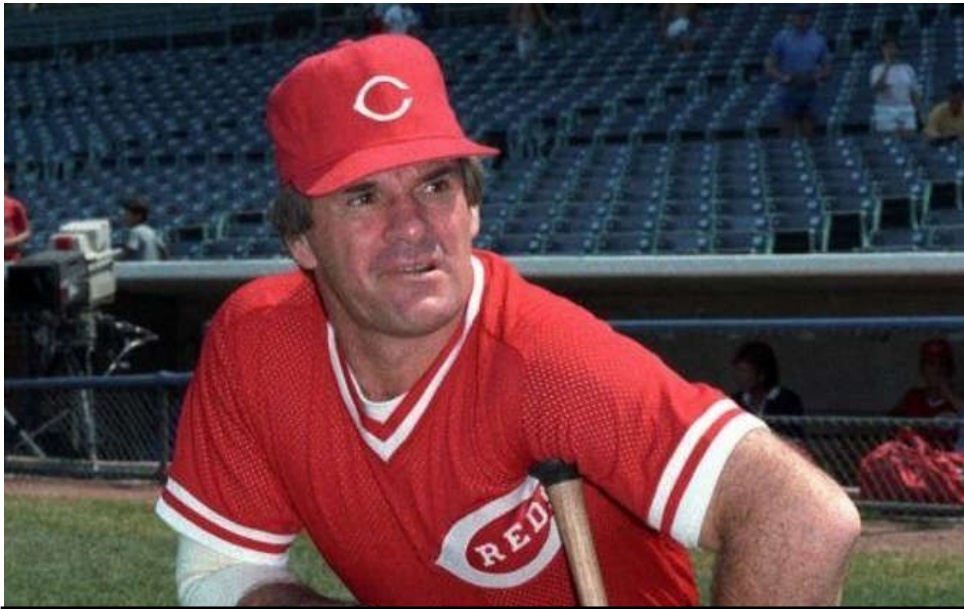
So, that's why no manager is ever going to come close to Connie Mack's infamous record of 3,948 career losses as a manager. To put this number into context, the second on that list is John McGraw with 1,948 losses. Still, he does hold the record for most wins (3,731) as well, but that's something that happens when you manage for 49 straight seasons.



Joe DiMaggio: 56 Consecutive Games with a hit

His streak started on May 15th, 1941, in a game against the Chicago White Sox, which would last until July 17th in Cleveland. In that run, he would go 56 straight games with at least one hit, surpassing George Sisler's 41 and Willie Keeler's 44 consecutive games.

In the years since, the only player who has come close to breaking that record was Pete Rose, who went 44 straight games with a hit in 1978.



Pete Rose: 4,256 Career Hits

In 1985, Rose entered the MLB record books by surpassing Ty Cobb's previous record of 4,192 career hits and going on to get a total of 4,256 career hits. They are the only players in history to get more than 4,000 hits.

In addition to the hitting record, Pete Rose led the league in hits for seven seasons, which was one shy of Cobb's record. Six of those seasons were with the Cincinnati Reds, and one for the Philadelphia Phillies. He also had a brief stint with the Montreal Expos



Nolan Ryan: 5,714 Strikeouts

Considered one of the greatest pitchers of all time, "The Express" was well known for his polarizing fastball. In his 27-year MLB career, he would go down as the pitcher with the most strikeouts with 5,714. The only player who comes close to this record is Randy Johnson with 4,875.

If that wasn't enough, Ryan also holds the record for most No-Hitters, achieving a total of seven throughout his career. The second player with the most No-Hitters is Sandy Koufax with four.



Cal Ripken Jr.: 2,632 Consecutive Games Played

He was one of the best and most respected players of his era. He played his entire career with the Baltimore Orioles and would take part in 19 All-Star games, but his biggest achievement was breaking the record for most consecutive games played.

Ripken Jr. achieved that historic record by playing in every game from May 30th, 1982 to September 19th, 1998. He did not miss a single game for 17 seasons and would go on to play a total of 2,632 consecutive games, surpassing the previous record set by Lou Gehrig with 2,130 games played.



Ichiro Suzuki: 262 hits In A Single Season

Since his arrival to the MLB in 2001, the Japanese outfielder has set numerous records, among them getting 262 single-season hits in 2004. He broke George Sisler's previous record of 257, which he achieved in 1920.

Ichiro also got more than 200 hits for 10 consecutive seasons, something no other player has been able to do in MLB history.



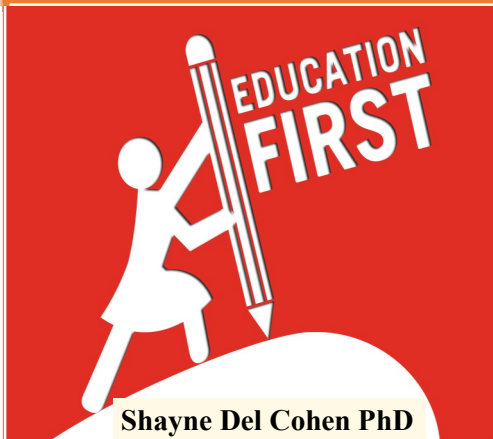
Cy Young: 511 Career Wins

There have been many great pitchers over the years, but no one has ever come close to reaching Cy Young's career win total of 511. He remarkably managed to win an average of 23 games a season during his 22-year career.

There is a reason why the award given to the best pitcher each season is named after him. He also holds the records for most innings pitched (7,356). All records that are impossible to break in today's game as all teams limit their pitchers' workload.

Box5@AmericanIndianReporter.com

CLICK Box5 ABOVE For Your FREE Bi-Monthly American Indian Reporter



Shayne's Journal

Shayne's Journal is a daily blog posted by Shayne Del Cohen, PhD
Email: shayne@sprintmail.com



"Introduction To Investment mechanisms Part II"

The last column (AIR Nov. 1, 2023 Issue) discussed the need for communities to understand the financial mechanisms that influence - if not control - the financial world.

Below (*with a lot of help from nerd wallet*) is a list of terms with which leadership needs to be familiar so they can translate to others.;

1. U.S. government bonds and securities

Governments worldwide sell bonds and securities to print money, fund government spending and services and pay down debt. U.S. government and agency bonds and securities carry the "full faith and credit" guarantee of the U.S. government and are considered one of the safest investments. What that means: regardless of war, inflation or the state of the economy, the U.S. government pays back its bondholders. As such, they're considered a safe investment option.

The U.S. Treasury sells securities in the form of Treasury bills, notes and bonds. Treasury bills carry no interest, or "zero coupon," and a maturity ranging from several days to 52 weeks. Treasury notes are fixed-income securities with maturities at two, three, five, seven and 10 years. Treasury bonds, also known as T-bonds, are long-term, fixed-income securities with terms from 10 to 30 years. Interest income from Treasury securities is exempt from state and local taxes. These securities can be bought for a minimum of \$100 through Treasury Direct or a broker.

U.S. Savings Bonds and TIPS

Two of the most common types of U.S. savings bonds are I-bonds and Series EE Savings Bonds. I-bonds are a favorite safe investment vehicle, known for "virtually no credit and default risk," according to the Financial Industry Regulatory Authority. Priced at \$25, they're an accessible investment choice for a new investor.

Treasury Inflation-Protected Securities, or TIPS, and STRIPS are U.S. government bonds protected against inflation and a low-risk investment choice for inflation-wary investors. The minimum price to invest is \$100.

Agency securities

Agency securities are bonds issued by either federal government agencies or government-sponsored enterprises, known as GSEs.

The Government National Mortgage Association, also called GNMA or Ginnie Mae, is a U.S.

federal agency whose debt is guaranteed by the U.S. government. As a result, agency securities carry virtually no risk.

GSEs Fannie Mae and Freddie Mac are corporations the U.S. government created to address public concerns like affordable housing. Fannie Mae and Freddie Mac agency securities have excellent credit, are low risk and offer higher yields than U.S. Treasuries and savings bonds.

Some agency securities, such as bonds that fund the Tennessee Valley Authority, have the benefit of being exempt from state and local taxes. While it does vary, the minimum price to invest in agency securities is \$10,000, and they can be bought through a broker.

2. Municipal bonds, or munis

Local governments (including tribes) raise funds to improve public infrastructure like schools and roads by selling municipal bonds. Since an investment in a municipal bond is an investment in a public good, munis are a relatively safe investment that also receives tax breaks on the income earned from interest.

Typically, no federal income tax is levied, and you may also benefit from state and local tax exemptions. Munis can be purchased through a broker, generally at a minimum of \$5,000. While they offer more risk than a U.S. government bond, they also typically have higher yields.

3. International and emerging markets bonds

The U.S. government is not the only country you can invest in or who can invest in you. Like corporate bonds, there are many shades of international and emerging market bonds with varying interest rates, maturity dates and credit quality. However, since there is no international bond regulator, information can be harder to come by, meaning you may have to make a trade with incomplete information.

"Sovereign risk" details the risk profile for a particular country and the likelihood that the country will default on its debt. Political and economic instability can affect the bond's risk of default and whether your bond is repaid.

4. Corporate bonds

There are many types of corporate bonds, with varying interest rates, maturity dates and credit quality. Say you want to buy a corporate bond, which helps fund Corporation X's operations.

You, the investor, buy and receive a bond as a corporate IOU. In return, you get regular interest payments.

The risk you take as an investor varies depending on the creditworthiness of the corporation, and unlike certain government bonds, is affected by inflation and rate hikes.

While corporate bonds may carry relatively more risk than a U.S. government bond, they are still generally less volatile than stocks. If a company goes bankrupt and is liquidated, bondholders are more likely than stockholders to receive part of their initial investment.

Corporate bonds are graded investment or non-investment grade. Non-investment grade bonds, or "junk bonds," are considered higher risk and earn higher returns than investment-grade bonds or U.S. government bonds. However, you also run a higher risk of default, or not getting your money back.

You can invest in corporate bonds through a broker. For more information on bond trade and transaction data, you can also use TRACE, the Trade Reporting and Compliance Engine. TRACE is a U.S. government price dissemination service that provides access to transaction data for all eligible corporate bonds.

5. Bond ETFs

If you'd like to easily diversify your bond holdings, bond exchange-traded funds allow you to conveniently invest in a basket of bonds. Bond ETFs can offer a further layer of diversification within the bond asset class.

6. Green bonds

Socially conscious investors may also want to consider investment options like green bonds and other ESG funds. For investors who want to make returns and a difference, investment vehicles driven by environmental, social and governance principles are a growing option.

Green bonds, for instance, follow sustainability principles that include guidance on the use of proceeds, the process for project evaluation and selection, the management of proceeds and reporting.

Like I said, don't let it intimidate you.....its all part of a great game. Make a game board. Or at least review The Rule of 72 or play the "Penny A Day Doubled" grid.

How Chihuahuas view themselves when the doorbell rings. 🐶❤️



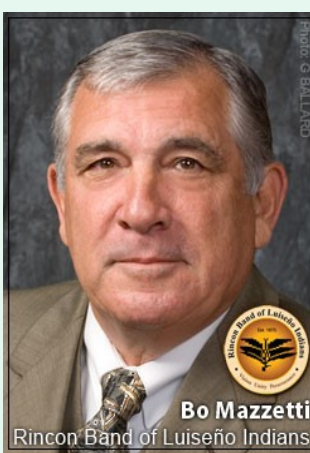
**Rooted
Winchester Church
Luke 1:37
For the word of God
will never fail.**

Amen

Biden-Harris Administration Announces Almost \$8 Million for Tribal Recycling Infrastructure Projects in the Pacific Southwest

Article contributed by Gary Ballard San Deigo CA

SAN FRANCISCO - Today, in conjunction with America Recycles Day, the U.S. Environmental Protection Agency (EPA) is announcing nine selectees across the nation's Pacific Southwest region to receive a total of \$7,915,660 in Solid Waste Infrastructure for Recycling grants for Tribes and Intertribal Consortia. These grants, which are part of President Biden's Investing in America agenda, will expand recycling infrastructure and education for Tribal waste management systems across the region.



Bo Mazzetti
Rincon Band of Luiseño Indians

Rincon Band of Luiseño Indians (\$1,500,000) in California will expand materials management infrastructure at the Rincon transfer station to facilitate greater reuse, recycling, composting, collection, and storage of recyclable and organic materials on the Rincon Reservation. The project includes asphalt paving; installation of a filtered drainage system; purchasing equipment including a tub grinder and a recycling station for plastic bottles, cans, card-

board, and glass; and roofing and secondary containment for tires, composting, hazardous waste, and e-waste collection areas for added safety.

"We are excited to upgrade our solid waste and recycling infrastructure program on our tribal reservation," said Chairman Bo Mazzetti of the Rincon Band of Luiseño Indians. "Our goal is to keep our tribal lands clean and green for our future generations while educating our people on the importance of recycling and the many environmental and economic benefits that can be achieved. Together we can create positive change."

[Read More @ EPA](#)

Have a Blessed & Safe Thanksgiving

Box5@AmericanIndianReporter.com

CLICK Box5 ABOVE For Your FREE Bi-Monthly American Indian Reporter

Judges toss lawsuit targeting North Dakota House subdistricts for tribal nations [Read More @ AP](#)

BISMARCK, N.D. (AP) — A federal three-judge panel in North Dakota has dismissed a lawsuit brought by Republican district officials who alleged that the consideration of race was unconstitutional in the creation of state House subdistricts that included ones encompassing tribal nations.

The lawsuit filed early last year by the two GOP legislative district officials targeted the two subdivided districts the Legislature drew in 2021, which included subdistricts for the Fort Berthold and Turtle Mountain Indian reservations. The lawsuit alleged that the “racial gerrymandering” was a violation of the equal protection clause.

The ruling issued Thursday by U.S. District Court Chief Judge Peter Welte, Eighth Circuit Court of Appeals Judge Ralph Erickson and U.S. District Court Judge Daniel Hovland granted

motions for summary judgment made by the state and the Mandan, Hidatsa and Arikara Nation, and denied the plaintiffs' motion for summary judgment, dismissing the case.

The judges said the state “had good reasons and strong evidence to believe the subdistricts were required by” the federal Voting Rights Act.

The plaintiffs will discuss their next steps, including a possible appeal to the U.S. Supreme Court, attorney Bob Harms told The Associated Press.

MY VIEW; By Ernie C. Salgado, Jr.

This lawsuit is just another legal challenge to the Tribal Sovereignty Rights of the American Indian Tribal Governments.

The most resent challenge was the against the “Indian Child Welfare Act,” which cited the

“Racial Preference” was in violation of the “Equal Protection Clause” as defined by the 5th Amendment of the U.S. Constitution.

And although the supreme court ruled in favor if the Tribes it failed to rule on the issue of “Race,” issuing a Kamala Harris word salad for justification of their decision.

Well surprise, surprise, *Maverick Gaming LLC v United States* is to be before the supreme court very soon and is basically identical to *Brackeen v Haaland* as “Race” and that the “Political Relationship between the American Indian Tribes and the United States Government is not valid

Maverick Gaming LLC v United States it is a serious challenge to tribal gaming, sovereignty and federal recognition as political entity as a tribe.



Southern California American Indian Resource Center, Inc.

SCAIR

San Diego Resource Center
239 East Main Street
El Cajon CA 92020
619-328-0676

SCAIR

Ventura Resource Center
877 South Victoria Ave. Suite 110
Ventura CA 93003
805-765-6243

Serving San Diego, Ventura, Santa Barbara, San Luis Obispo, Santa Cruz, San Benito, Monterey and Sonoma Counties.

SCAIR Native NetWORKS Program is a “Work Readiness Training Program.”

For more information please contact:

Call Us @ 1-888-217-2247 or @ SCAIRInc.org

*SCAIR is a Not For Profit 501(c)(3) Tribal Organization, Established in 1997 to provide Education, Cultural and Employment Opportunities for the Hawaiian Natives, American Indian and Alaskan Native Tribal Community.

LIMITED CAREER OPPORTUNITY

HEAVY EQUIPMENT OPERATOR & INTERNSHIP

CALL US AT THE SCAIR TRAINING CENTER



CALIE.org

“Making A Difference”

[CLICK HERE for CALIE.org](#)

California Indian Education, Inc.
Soboba Indian Reservation, So. California
Mail: P.O. Box 366, San Jacinto CA 92581
Phone 951.217.7205 * Email: CALIE.org
Non-Profit 501(c)(3) * Tribal Organization

Number One American Indian Website In The World!

Box5@AmericanIndianReporter.com

CLICK Box5 ABOVE For Your FREE Bi-Monthly American Indian Reporter

K's



"Happy Thanksgiving & Veterans Day"

CUSTOM MADE HANDBAGS

"Quality at Affordable Prices"

"54-Year Alcatraz Anniversary"



**FREE DELIVERY!
ORDER BY DEC. FIRST**

1.619.792.851

ckay4info@yahoo.com

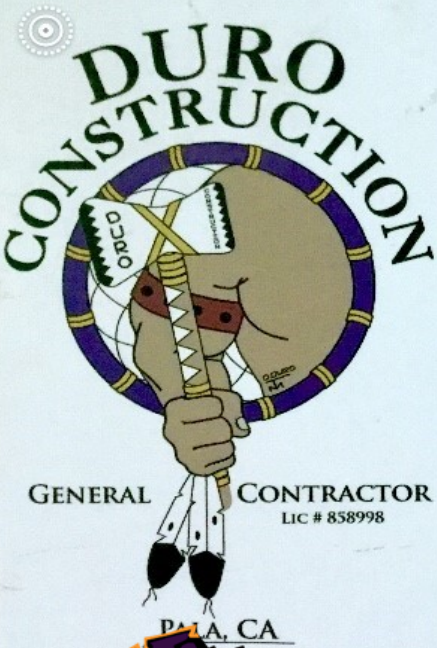
All Credit Cards Accepted



Christmas is just 40 days away!

Santa's Waiting, Get your Orders In

Don't Wait, Shop Now & Save \$\$



**DAVID DURO, SR.
OWNER**

**35008 PALA TEMECULA RD
PMB 424
PALA, CA 92059**

PHONE: (760) 419-0568

REALSKINZ11@YAHOO.COM

**HAPPY
THANKSGIVING**



From all of us at the American Indian Reporter We hope you enjoy our newspaper and we welcome your ideas and opinions.

