



Pathfinder

Oneida Trust Committee Newsletter for the Oneida Minors Trust Fund

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Finding Ways To Give During Hard Times

Originally written by Sherrole Benton and updated by the Oneida Trust Department.

Oneida people are known for their hospitality and generous nature. Their warmth and friendliness comes from a cultural value of caring for others. In previous generations, the Oneida preserved their harvests of food. Having put enough away for future needs may be where their hospitality and good nature comes from.

Even during an economic crisis, Oneida people find ways to donate to charity such as the Oneida Nation matching employee donations to United Way.

Most charities are seeing less money given to their causes. They're reaching out for new and creative ways for people to help them with their programs. These days, a lot of people making small donations are more effective than a few rich people making big donations.

What if you don't have enough money to give? You may find that after planning your personal or family budget, there's not much left. But, there are other ways for teens and young adults to help others or give to a charity.

Donating used clothing or household items in good condition are easy ways to help others. Teens who've outgrown last year's jeans, hoodies, and t-shirts can donate them to social service programs that support homeless teens or distressed families.

Attending an event hosted by a charity is another good way to help. By paying for

the ticket, or participating in their activities, you'll have fun while supporting their cause. Volunteering to work for a charitable event is another great way to help others.

Teens are very comfortable with digital media and social networking on the internet. There are some web sites that offer "pay to click" programs for charity. Teens can choose to have their payments or rewards sent to any charity of their choice.

A few websites that encourage web surfers to make charitable contributions are Club Bing, Free Rice, and Good Search. Teens may discover www.clubbing.com to be fun and worthwhile. Young adults might find the educational site, www.freerice.com, to be challenging, fun, and a great way to relieve hunger in the world.

As Native people, being kind and caring toward others is important. These values can be seen in practices like: the big feasts offered at tribal gatherings, the give-aways in special events, and the traveling song for everyone's safe journey at the close of pow-wows.

Managing one's own personal or family budget is most important for the health of one's family and community. Being kind and helpful toward others is another important cultural value to Native people. Generosity can be shown in many ways from donating, volunteering, attending charitable events, and using websites that donate to charity.

Committee Members

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- Loretta V Metoxen
- Tracy Metoxen
- Debra Powless
- Elaine Skenandore-Cornelius
- Brandon Yellow-Bird Stevens
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MAILING ENDED

As of January 2016 the Pathfinder Mailing was discontinued. The Pathfinder can now be found on the Oneida-nsn.gov website for your easy access.



Teen Summer Businesses

Originally written by Sherrole Benton and updated by the Oneida Trust Department.

After a few weeks of summer vacation, many teens get bored and want something to do.

Most fun things cost money like movies, new games, CDs, arcades, bowling, or specialized skills camps that require a fee, even cool shoes or new summer clothes.

Many parents want their children to earn and save their money so some offer to chip in to help pay for big things the kids want. So teens must figure out how to get a job or how to earn money.

Finding a summer job may be difficult. A lot of adults, who've lost their jobs, are taking jobs that teens usually have. Teens could start their own summer businesses, by offering their labor or skills to those who need help for a fee.

On Facebook some Oneida people responded to a survey and suggested what teens can do to earn money and suggested they would pay about \$20 to \$40 dollars for some chores or projects. Others would pay \$100 per week for babysitting. Here are some of the responses provided:

- Help with some daily jobs people need like assisting the elderly, babysitting, and walking a dog.
- Help with weekly chores like mowing the lawn, weeding the garden, and light housecleaning.

- Help with special projects like staining decks, painting a house, and cleaning gutters.
- Teens can also offer services doing digital photography, tutoring on computers, or giving social media lessons.

These are time-tested jobs for motivated youth.

Busy families and professionals need help with many household chores. Some chores need to be done daily or weekly and others are special projects.

Parents can help by promoting their child's business to relatives, friends, and co-workers. Teens can promote their services on Facebook, in the tribal newspaper, and in fliers on local bulletin boards.

Teens need to be honest with their customers, by doing their chore or project well, to get repeat business. Remember, satisfied customers will bring new business contacts.

Some teens might even choose to do volunteer work for experience, future job references, or service learning credits.

Whether teens choose to start a business or volunteer for a good cause, they are doing something positive for themselves, their family, and their community.

Online Resources:

Project CHANGE – "Creating Habits and Awareness for the Next Generation's Economy" is a joint partnership between the Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA) and the Jump\$tart Coalition for Personal Financial Literacy.

<http://projectchange.sec.gov/projectchange.shtml>

HIP Pocket Change – Play games, watch cartoons, and learn about money through the United States Mint.

<http://www.usmint.gov/kids/cartoons/>

Hard Copy – Alexander, Who Used to be Rich Last Sunday by Judith Viorst.

Although Alexander and his money are quickly parted, he comes to realize all the things that can be done with a dollar.



<http://tools.atozteacherstuff.com/word-search-maker/wordsearch.php>

Teen Summer Jobs

X W B S K
 D D V C K
 N V O N S
 B Z L
 G B U
 W O N
 Y J T
 J K E
 Q B E
 V M R
 U E O
 C L D
 R Y H
 E G B
 P N S
 K I B
 Y N Q
 A R C
 M A G
 Y E E
 E L A
 N G B V D
 O I Q E H
 M Q Z I R

U E W
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 N M L
 Q F C
 S C A
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 M F X
 O R J
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 J C P Y E
 G A N G Y

- LEARNING
- FUTURE
- EXPERIENCE
- SUMMER
- MONEY
- EARN
- SAVE
- JOB
- BUSINESS
- TIMETESTED
- PROJECTS
- HELPING
- SERVICES
- PROMOTE
- SATISFIED
- CONTACTS
- VOLUNTEER

Redeeming Your Paw Points – Sadly our Paw Points game is being discontinued. If you collected any Paw Points now is the time to redeem them. There are limited quantities of the remaining prizes to choose from, therefore prizes may be substituted dependent on when your points are received. All points must be redeemed by October 31, 2016.

We appreciate everyone's participation in playing this game and encourage everyone to continue reading the Pathfinder while we develop it further for new and more interactive learning tools.





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Oneida Enrollment Department

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1-800-571-9902

Also found on:

Facebook
Oneida Intranet
Oneida Internet
Click through links at:
www.oneidanation.org,
Resources-Members Only,
Enrollment, Minor Trust



**Looking for a
Minors Trust
Distribution 1099
Misc Tax form?**

We may have it. You
may call 920-869-6200
or 1-800-571-9902 for
more information.

Important Information

History – In 1994, GTC authorized the Oneida Trust Committee to administer the Minors’ Trust Fund. Eligible enrolled tribal members under age 18 who receive a per capita payment, have their payments deposited directly into the Minors’ Trust Account. There is an investment portfolio for minors up to age 14 and another investment portfolio for age 15+. The 15+ investment portfolio is a conservative portfolio to help preserve the principal.

Keep Your Address Current – Please keep your address current with the Enrollment Department. Important forms and statements are mailed to your address on file with this department.

Make sure your Social Security Number (SSN) is on file – If no SSN is on file when you claim your Minor Trust Account, we are required to withhold Federal Income Tax at a specialized rate. In 2015 the withholding rate was 28%.

Open a Bank Account – Start a banking relationship before you receive any Trust monies. Find a financial institution that fits your needs. Remember, most banks may put a “hold” on funds until a check clears, sometimes up to 11 days.

Are you eligible to CLAIM or DEFER? You must be enrolled and have a Minors’ Trust Account. You must be at least age 18 on or before September 1 of the Payment Year with proof of graduation.

What does **CLAIM** mean? Claim means you submit acceptable documents to the Enrollment Department to receive your entire Minor Trust Account fund. When all of your funds are claimed your Minor Trust Account will be closed.

What does **DEFER** mean? This means you can leave all of, or a part of, your Minor Trust Account funds invested. These “deferred funds” are not taxable. Additional Information on the deferral process will be included in the paperwork you receive when you are eligible to claim your Minor Trust Account funds.

Do you have your diploma or HSED/GED? You are required to have attained a High School Diploma, High School Equivalency Diploma, or General Education Diploma before the age of 21. If you don’t, you can’t submit a request for your Minor Trust Account funds until you obtain your proof of education.

Not able to provide a diploma or HSED/GED? There are special provisions for persons who are determined to be incompetent or have a learning disability, please

contact the Enrollment Department if you feel this applies to you. If you will be age 21 by September 1 of the Payment Year you are not required to provide any proof of education, however, you must still submit a request to claim your Minor Trust Account as you will only have until prior to your 22 birthday to claim it.

Paper check or Direct Deposit? Your Minors’ Trust Payment may be large. You may sign up for Direct Deposit so the payment is sent directly to your bank account and you may have access to your funds immediately. If, you do not sign up for Direct Deposit you will be issued a paper check. See “Open a Bank Account” above.

Stay away from check-cashing businesses – A check cashing place may charge up to 8% to cash your check. For example, if your check is for \$30,000, the fee will be \$2,400!

Income Tax – Payment from your Minors’ Trust Account is considered taxable income to the state and federal governments. The payment will be reported to the Internal Revenue Service (IRS). When you get a Minor Trust Account payment, a 1099-MISC tax form will be mailed by February, of the next year. You will need this form and the Adult 1099 to file your tax returns. Contact a qualified tax professional with questions.

2016 Minor Trust Payment Timeline

- You must be at least age 18 by Sept. 1, 2016
- Forms will be Mailed by: **March 31, 2016.**
- **FORM DEADLINE: JULY 1, 2016, by close of business 4:30 PM.**
- **Other Document* Deadline:** Sept. 1, 2016, by close of business 4:30 PM.
- **Payments will be Mailed/Deposited by:** Oct. 30, 2016.
- **Tax Information will be Mailed by:** Feb. 2, 2017.

* “Other Documents” may include: Proof of Graduation, Direct Deposit Authorization or Change, Address Changes, SSN, etc.

Continue to check the Pathfinder, Kalihwisaks, Facebook or special mailings for any changes or updates. Please contact the Enrollment Department at 920-869-6200 or 1-800-571-9902 if you have questions or suggestions.

Yawá?kó

Susan White, Trust Director