

RESOLUTION OF THE GOVERNING BODY OF  
THE THREE AFFILIATED TRIBES OF THE  
FORT BERTHOLD RESERVATION

- WHEREAS, This Nation having accepted the Indian Reorganization Act of June 18, 1934, and the authority under said Act; and
- WHEREAS, The Constitution and Bylaws of the Three Affiliated Tribes authorizes and empowers the Tribal Business Council to engage in activities for the welfare and benefit of the Tribes and tribal members; and
- WHEREAS, There are currently 82 Indian ranch/farm operators on the Fort Berthold Reservation who are receiving financial assistance loans from the Farmers Home Administration (FmHA); and
- WHEREAS, In general, ranchers and farmers in the State of North Dakota utilizing FmHA are facing: (1) a depressed market for their products; (2) rising interest rates on FmHA operating loans; (3) a 30% delinquency rate on loans (700 operators in the State of North Dakota have received letters indicating refusal of further loans for lack of "repayability", and (4) poor credit ratings after FmHA foreclosures; and
- WHEREAS, The reservation Indian operators are facing these and additional problems: (1) 33 operators received delinquency letters to improve operation; (2) past overextension of credit based on collateral value and not on productivity, and (3) lack of agricultural financial management skills; and
- WHEREAS, A continuation of the current FmHA policies will adversely affect the economic situation of individual Indian operators and in turn the tribal government; and
- NOW, THEREFORE, BE IT RESOLVED, that the Tribal Business Council hereby supports the following recommendations for FmHA policy:
- (1) Reduce the interest rate on operating loans;
  - (2) evaluate the criteria used in granting and refusing further operating loans (EXAMPLE: summer operation vs. cow/calf operation);
  - (3) provide additional technical assistance to Indian operators in financial management; and
  - (4) provide for improved training and screening of applicants prior to their receiving loans.

C E R T I F I C A T I O N

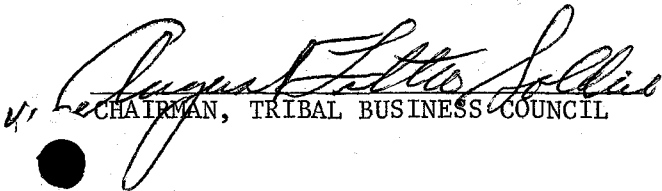
I, the undersigned, as Secretary of the Tribal Business Council of the Three Affiliated Tribes of the Fort Berthold Reservation, hereby certify that the Tribal Business Council is composed of 11 members of whom 7 constitutes a quorum, 11 were present at a Regular Meeting, thereof duly called, noticed, convened and held on the 13th day of May 1982; that the foregoing resolution was duly adopted at such meeting by the affirmative vote of 9 members, 0 members opposed, 0 members abstained, 0 members not voting and that said resolution has not been rescinded or amended in any way.

Chairman    (Voting)    (~~Not-Voting~~).

DATED THIS 13 DAY OF MAY 1982.

  
SECRETARY, TRIBAL BUSINESS COUNCIL

ATTEST:

  
CHAIRMAN, TRIBAL BUSINESS COUNCIL