



AMERIND

ADVISOR

**SHARED VALUES
AND ALIGNED VISIONS FOR
INDIAN COUNTRY P.12**



AMERIND NEWS



VOL.2 | 2024

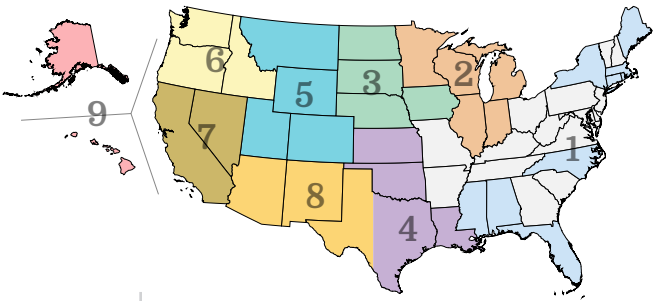


Table of Contents

Message from CEO 3

Seamless Service Supports a Pueblo’s Growing Dreams 4

Minimize Risks with Checklists in the Workplace 6

Digital Equity in Indian Country 8

Shared Values and Aligned Visions for Indian Country 10

Celebrating a Career of Commitment to Tribal Housing 13

AMERIND Events 14

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Chief Executive Officer
Pueblo of Acoma


Robert Dahl
Chief Operating Officer





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Guuwaadzi' Haubaa (Hello to all!)



DEREK VALDO
Chief Executive Officer

As we begin a new year, we welcome a moment to reflect on 2023 and feel gratitude for what we have. While it was one of the most challenging of my 23 years at AMERIND, we have much to look forward to in the new year. At AMERIND, we have demonstrated a strength of spirit that matches that of our founding members. AMERIND was borne out of a moment of crisis when the traditional insurance industry turned its back on Indian Country. Today, we face a struggling economy, a year of floods, fires, storms, and a strained supply chain. Yet, AMERIND has proven its commitment to join hands with Tribes and stand unwavering through this storm.

The last year, unfortunately, played out just as we projected. Our leadership prepared for the financial hardships we anticipated in 2023, carefully watching and calculating what changes we'd need to make to cause the least amount of discomfort to our

members while ensuring our sustainability. It's not easy to implement double digit rate increases in every program, especially at a time when communities are facing rising inflation across the board. I have taken calls from Tribal elders and I hear it in your voices. This year has tested our spirit. But I assure you, AMERIND's promise to Protect our People will not waiver. When the catastrophes we cannot foresee or prevent occur, Tribes will always have AMERIND.

We will be transparent because we value your trust. We are preparing for economic instability to continue for two to three years. This is the time to harden our communities as the storm rages on. We are working harder to help Tribes and individuals build defensible space around their properties, utilize available grants to improve protection, and invest in safety education. We are not defenseless against some of these threats, and we will work to empower our communities in every way we can.

I feel grateful to face these challenges with the perspective gained from my spiritual sabbatical in 2022. A year of service to my Tribe has maintained my focus where it needs to be: our communities. Every action we take to ensure AMERIND's stability is done with their wellbeing in mind. That's why this year we have continued our investments in Tribal housing and education and taken on new initiatives to advance Tribal voices, such as native voting rights. We remember that the strength of each tribe is directly related to the strength of our network.

We are pleased to report we are growing that network, having seen tremendous growth in new customers in 2023. AMERIND is becoming more efficient for customers. This growth is assurance we are strengthening our position in these uncertain economic times.

I ask for many blessings upon each of you in 2024. I am grateful for your patience and understanding as we weigh the greater good in all our business decisions. The new year brings new hope for abundance and a resolve to Protect our People.

Sincerely,

Derek Valdo, Chief Executive Officer
Pueblo of Acoma

ABOUT US

An AM Best A- (Excellent) rated company, AMERIND is the only 100 percent Tribally owned insurance provider committed to Indian Country. More than 400 Tribes united and pooled resources to create AMERIND to keep money within Indian Country.

INSURANCE PRODUCTS

- Tribal Governments and Businesses
- Tribal Workers' Compensation
- Tribal Commercial Auto Program
- Native American Homeowners and Renters Program

SERVICES

- AMERIND Critical Infrastructure
 - Broadband Deployment Services
 - Grant Writing Support
 - Logistical Support
 - Digital Inclusion/Equity Support
 - Cyber Security Support

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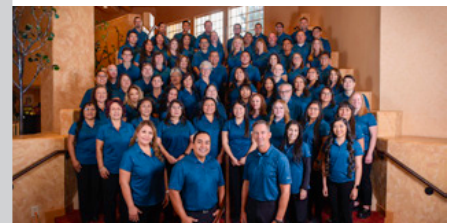
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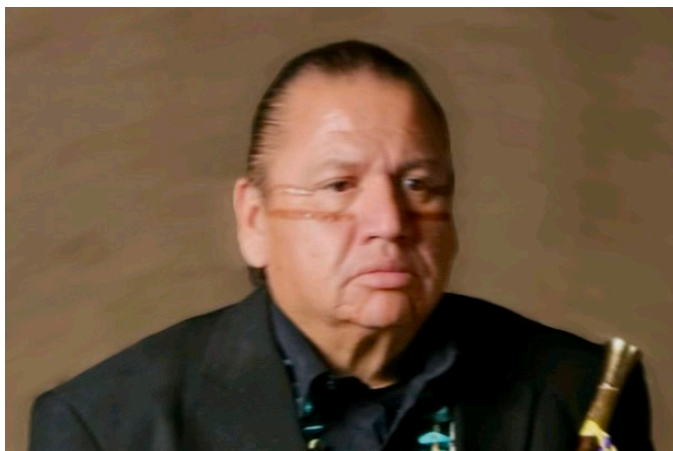
ON THE COVER!

Notah Begay III & Gabby Lemieux
AMERIND's sponsored athletes



#020751 A- Excellent

Seamless Service Supports a Pueblo's Growing Dreams



Governor Craig Quanchello of Picuris Pueblo

Governor Craig Quanchello of Picuris Pueblo knows a thing or two about the importance of personalized service. Despite being the smallest pueblo in New Mexico, Picuris Pueblo has the largest solar array in the state. They were also the first pueblo to contract with the state government to produce cannabis and hemp commercially. His community has unique needs and opportunities, which is why he chooses AMERIND.

"What makes AMERIND truly unique is their commitment to preserve our culture, our heritage, and our people," Governor Quanchello said. "They're actively investing in our communities, supporting our aspirations for the future. With AMERIND you're not just getting an insurance provider, you're getting a partner who understands our Tribes like no other."

Governor Quanchello had first heard others speak about AMERIND's values at tribal governor's meetings. AMERIND's reputation for supporting Indian Country sparked his curiosity, but their line of coverage and

service offerings sealed the deal. "I thought it was very interesting to hear of a Native-owned insurance company, but I thought maybe they wouldn't have everything we needed. The more I learned about AMERIND, the more we were attracted to them," he said. Governor Quanchello appreciated AMERIND's tailored approach to insuring Tribes and tribal businesses along with their specialized coverage.

"It's hard to overstate the value of having a provider who understands our circumstances and challenges," the governor said of AMERIND's cultural sensitivity and community support. "We see that AMERIND is actively involved in supporting Tribal communities through community outreach, scholarships, and other initiatives. This mattered to us."

When Picuris Pueblo was hit with a natural disaster, a serious act of vandalism, and theft on their travel center, AMERIND responded immediately with support. AMERIND's swift action and proven claims process kept the Tribe from experiencing significant financial hardship and prolonged stress.

They go beyond just an insurance provider. They're actively investing in our communities, supporting our aspirations for the future.

“Knowing that we’re building a partnership with AMERIND strengthens our sense of security and stability as a community. That helps us recover from unexpected events and safeguards our assets.”

“Thieves used a truck to back into our store and bust its walls, which affected our business and economy,” he said. “AMERIND has consistently made the claims process smooth and straight forward. It was a seamless process. When we needed to get back on our feet, AMERIND stepped it up.” As a tribal member, Quanchello knows the impact these types of losses can have on a community. He says AMERIND provides more than financial protection; they provide peace of mind.

“Knowing that we’re building a partnership with AMERIND strengthens our sense of security and stability as a community. That helps us recover from unexpected events and safeguards our assets,” Governor Quanchello said.

Picuris Pueblo has already paved new ground for pueblos in New Mexico, accomplishing big entrepreneurial goals. Governor Quanchello says his Tribal leadership isn’t stopping there. As the pueblo works to move

away from government funding and toward self-sustaining economic models, Quanchello needs partners who can both value their rich cultural traditions while dreaming big for the future. “Nobody else is going to do it for us. We’ve got to keep up with the times, build resources and opportunities that our kids are proud of. We’re hoping to be self-sufficient in energy production within a few years,” he said.

AMERIND stands with Picuris Pueblo as they plan for tomorrow and future generations. With exceptional service, and shared values, Picuris Pueblo can keep the focus on their growing dreams. “AMERIND’s vision of ‘Tribes Protecting Tribes’ isn’t just a message. They understand where we want to go, the heritage we came from, and they understand that when we focus on our community’s future, we’re taking care of our relatives.”

PICURIS PUEBLO OF NEW MEXICO

- ▶ 7,000 feet above sea level
- ▶ Largest solar array in New Mexico
- ▶ First pueblo to contract with state government to produce cannabis and hemp commercially

Minimize Risk with Checklists in the Workplace

Tribes and Tribal gaming entities often encounter workplace injuries due to employees failing to exercise appropriate safety measures. A formal workplace safety program can ensure a safe and healthy environment for employees with defined procedures to prevent workplace accidents. They mitigate risk and foster a culture of safety and employee wellbeing.

Checklists play a crucial role in the effective implementation of workplace safety programs. They are simple, yet powerful tools that guide employees through safety protocols, ensuring no step is skipped or overlooked. For instance, a construction site might use a checklist to remember vital safety measures like wearing hard hats, securing scaffolding, and verifying equipment safety. Without a checklist, the risk of overlooking these precautions increases, potentially leading to severe accidents or even fatalities.

The benefits of using checklists extend beyond safety. They streamline tasks and contribute to quality control, task management, and team efficiency. Also, by providing clear instructions and expectations, checklists reduce errors and ensure consistency. In fact, a study by the World Health Organization showed that surgical teams using a safety checklist reduced their rate of inpatient complications from 11% to 7%. This demonstrates the power of checklists in minimizing errors and improving outcomes.

A safe workforce is a productive workforce. AMERIND can help you integrate a workplace safety program that harnesses the power of checklists to keep staff and patrons injury-free.



CONSIDER IMPLEMENTING CHECKLISTS INTO YOUR WORKPLACE TO:

- ☐ Ensure safety protocols are met
- ☐ Prevent workplace injuries
- ☐ Reduce errors and oversight
- ☐ Ensure consistency and efficiency
- ☐ Increase accountability
- ☐ Promote communication & collaboration

WORKPLACE INJURIES: BY THE NUMBERS

- ▶ Private industry employers reported 2.8 million nonfatal workplace injuries and illnesses in 2022.
- ▶ In 2022, the rate of reported workplace injuries was 2.3 cases per 100 full-time employees.
- ▶ Over the 2021-2022 period, 66.5% of nonfatal workplace injuries and illnesses involved days away from work, job restriction or transfer.

Source: Bureau of Labor Statistics, U.S. Department of Labor, Survey of Occupational Injuries and Illnesses, in cooperation with participating state agencies.



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Digital Equity in Indian Country



When Davida Delmar (Navajo) is asked to summarize the work she does, she often says, “there is a gap in Indian Country that prevents communities from fully participating online. This gap, or problem, is the digital divide. Digital inclusion is the work we and Tribal practitioners are doing every day to bridge that gap and achieve our goal of digital equity where everyone has access to skills and technology. ”

Davida is the Digital Inclusion Manager at AMERIND Critical Infrastructure (ACI). Her job is the result of a unique partnership between ACI and the National Digital Inclusion Alliance. On any given day, she can be found helping out the seven Tribal Digital Navigators who are building digital skills programs in their Tribal communities across the nation. Davida also travels across the US facilitating workshops and providing knowledge on the basics of digital inclusion. As Native America leverages the \$3 billion set aside for tribes in the American Rescue Plan Act to

close the digital divide, groups like the National Digital Inclusion Alliance and AMERIND Critical Infrastructure are shining a spotlight on the need to include digital skills programs and education in tandem with infrastructure builds. For some communities, this means providing appropriate devices, such as computers and tablets, which Tribal citizens can use to apply for jobs, build e-commerce businesses, or connect with Tribal language programs. For others, it includes guidance on safely using internet apps and tools, while avoiding the dangers of frauds, and scams perpetrated on the internet. For Davida, the work is about preserving Tribal sovereignty by creating a community of Indigenous practitioners who are helping each other build best practices of digital inclusion efforts in Tribal communities and advocating for more partnership and consultation opportunities with state and federal entities.

DEFINITIONS

DIGITAL DIVIDE

The digital divide is the gap between those who have affordable access, skills, and support to effectively engage online and those who do not. As technology constantly evolves, the digital divide prevents equal participation and opportunity in all parts of life, disproportionately affecting people of color, Indigenous peoples, households with low incomes, people with disabilities, people in rural areas, and older adults.

DIGITAL NAVIGATORS

Digital navigators are trusted guides who assist community members in internet adoption and the use of computing devices. Digital navigation services include ongoing assistance with affordable internet access, device acquisition, technical skills, and application support.

DIGITAL EQUITY

Digital equity is a condition in which all individuals and communities have the information technology capacity needed for full participation in our society, democracy, and economy. Digital equity is necessary for civic and cultural participation, employment, lifelong learning, and access to essential services.

DIGITAL INCLUSION

Digital Inclusion refers to the activities necessary to ensure that all individuals and communities, including the most disadvantaged, have access to and use of Information and Communication Technologies (ICTs). This includes five elements:

1. Affordable, robust broadband internet service;
2. Internet-enabled devices that meet the needs of the user;
3. Access to digital skills training;
4. Quality technical support; and
5. Applications and online content designed to enable and encourage self-sufficiency, participation and collaboration.

Digital Inclusion must evolve as technology advances. Digital Inclusion requires intentional strategies and investments to reduce and eliminate historical, institutional, and structural barriers to access and use technology.

Source: National Digital Inclusion Alliance



Shared Values and Aligned Visions for Indian Country

At AMERIND, we are committed to keeping Tribal dollars in Indian Country. That's why we support Notah and Gabby – two incredible role models for Native American youth, making a positive impact in Tribal communities.

PARTNER PROFILE

Notah Begay III

(Navajo/San Felipe/Isleta)

Born and raised in Albuquerque, New Mexico, Notah Begay III is the only full-blooded Native American to have ever played on the PGA Tour. He began his collegiate career in 1990 at Stanford University, receiving a Bachelor of Science degree in economics while becoming a 3-time All-American and leading Stanford to a national championship in 1994.

In 1998, Notah shot the first “59” in the history of the Korn Ferry tour and later enjoyed a 12-year career on the PGA Tour, including 4 wins and a spot on the U.S. Presidents Cup Team in 2000. Off the course, Notah joined the NBC Sports broadcast team in 2012, providing commentary at golf's biggest events. Today, he continues his work as a sports analyst, while also playing on the Champions Tour.

Throughout his career, Notah has used his platform to help Native American youth achieve their full potential. He established the NB3 Foundation in 2005 with a vision of empowering all children to live healthy, active lives. Through NB3FIT programs, community outreach grantmaking, and special initiatives, the foundation has improved the lives of young Native Americans across the country. AMERIND is a proud sponsor of the foundation's work.

“AMERIND continues to positively impact our native communities through services created specifically for our businesses & families!

ACCOLADES & AWARDS:

- ▶ 2009 Golf Magazine, Innovator of the Year
- ▶ 2010 Institute for International Sport, Top 100 Sports Educators
- ▶ 2014 Stanford University, Athletic Hall of Fame
- ▶ 2021 Albuquerque Academy Athletics Hall of Fame
- ▶ 2022 National High School Hall of Fame
- ▶ 2022 PGA Tour, US Jr Presidents Cup Captain

PARTNER PROFILE

Gabby Lemieux

(Shoshone-Paiute Tribes of the Duck Valley Indian Reservation)

Gabby Lemieux is the first female Native American professional golfer, currently playing on the Epson Tour, LPGA's official qualifying tour. Gabby grew up in Caldwell, ID playing a wide range of sports including golf. In high school, she was a 5A State Champion and record holding golfer. She attended Texas Tech University where she had four collegiate wins, was ranked #1 in the country, and was named 'Big 12 Player of the Year' in 2016. Gabby graduated with her Bachelor of Science in Human Development and Family Studies in 2018.

Gabby has competed in three LPGA events, and in 2022, she made history by becoming the first Native American to compete in the U.S. Women's Open. On the road to the LPGA, Gabby is not only fiercely working to break new ground for Native American women in golf, but she is equally determined to make an impact on Native American communities. As an example of hard work and determination, Gabby is an active role model and supporter of Native youth.

Follow your dreams. If you want to play golf, play golf. If you want to play a different sport, go for it. If you want to go to college, follow your dreams, you can get there.



I hope to be the light that younger generations see and inspire them to follow their dreams, just like I did.

"I chose to partner with AMERIND because of their commitment to Indian Country. They are dedicated to protecting and serving members of Tribal communities." Gabby continued, "AMERIND is also giving me the opportunity to live out my dream to play on the LPGA Tour. They are enabling me to break barriers and their continued support drives me to become the best person I can, on and off the course, and to someday have that same presence within Indian Country. I hope to be the light that younger generations see and inspire them to follow their dreams, just like I did."



The MolinaCares Accord and Molina Healthcare of New Mexico are proud to support the National Indian Council on Aging!

Thank you for your fundraising efforts to address disparities amongst Native American elders.

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Celebrating a Career of Commitment to Tribal Housing



Marlene Garcia, recently retired as executive director of Ak-Chin Housing Department.

Credit: Ak-Chin O'odham Runner Newspaper.

About 30 years ago, Marlene Garcia wanted a chance to work closer to home in the Ak-Chin Indian Community of Arizona. She took what she thought would be a temporary job to assist Ak-Chin Housing Department's new executive director to get the office running smoothly. Before long she'd find the job would become her career and housing would become her legacy.

In 2023, Marlene retired as executive director of the Ak-Chin Housing Department. She leaves the post after more than tripling the amount of Tribal housing available and setting the community on a path toward remarkable growth.

"We were in a little office, just enough room for two desks," Marlene described the humble beginnings of the program in the 1990s.

AMERIND has been a proud partner to the Ak-Chin Indian Community from those early days. The program began with 12 homes, but we believed the future would be brighter with the right support.

"From the moment we opened the housing department, my director decided we were going to go with AMERIND because it was a Tribally owned company, and they were really supportive. Now, we have more than 300 homes insured with AMERIND. I have never thought about changing," she said.

AMERIND proudly supports Tribal members working hard to make a difference. As a mother of four, grandmother of five, and loving daughter to her own mother, it's easy to see Marlene's commitment to her community. We worked to give her peace of mind that Ak-Chin would be protected.

"I've always felt that AMERIND has been there for us," she said. "They answered any questions or concerns that I may have had, or my employees have had. I feel that they have always been truthful. I like that I can call AMERIND's CEO, Derek Valdo, and ask him anything."

Marlene also had an encouraging director, who insisted on sending her to attend many trainings and obtain certifications. It wasn't until he stepped down that she realized he was preparing her to take over.

"My director knew it would be better for our tribal members for me to be the next executive director," she explained, still grateful for his faith in her.

Today, the state of housing in the Ak-Chin Indian Community is stronger than ever thanks to Marlene's leadership and the relationships she built. In 2024, at least 62 new homes will be built for Tribal members. There are additional plans to build another 60 next year. Though Marlene is no longer leading the charge, AMERIND looks forward to continuing to serve Ak-Chin's growing insurance needs.

"I just feel that our tribal members are thankful when they get a home and when they're moving in," Marlene said. "Some of them are crying. I feel really good that we are able to get them a new home. I always felt that's what inspired me to provide housing."

Marlene spent decades working to get the most for Tribal members out of the funding available. A career that started out of a wish to be closer to home, became a blessing to many others wishing for a home of their own. In her retirement, Marlene says she looks forward to spending more time caring for her mother, being present at her grandchildren's activities, and enjoying being a part of her thriving Tribal community.

From all of us at AMERIND, we thank Marlene for her dedication and service.

SAVE THE DATE



April 25, 2024 AMERIND 19th Annual Protecting Tribal Families Golf Fundraiser

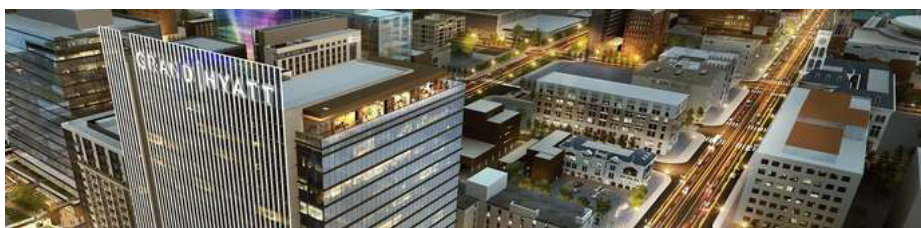
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November 6-7, 2024 AMERIND 2024 Annual Conference & Tradeshow

Grand Hyatt | Nashville, TN

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Contact Regina Baca for additional information.

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Native American businesses and tribal entities have unique needs and challenges – and we understand that. Our Native American Financial Services team is proud of our long history serving tribal organizations of all sizes. We work with you to develop customized strategies to help preserve and grow tribal resources as those needs continue to evolve.

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