ADVENTURES IN BANKING

VOLUME 1 ISSUE 3
The story begins with shape-shifters, four birds - Eagle, Raven, Hawk, and Owl - perched on telephone lines on the outskirts of the Native community. They are spiritual helpers to a group of teens - Shining Star, Theresa, Ranger, and Jay. These young teens learn financial resources as they embark on many adventures, and encounter intrigue in the process.

**Adventures in Banking** finds the teens learning about bank accounts and financial services while experiencing a bank robbery, the exciting capture of the robber, and learning that today's banking tools accomplish the same thing as their ancestors' tools did.

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**EAGLE**

Eagle is an ancient spirit: all knowing, all seeing. As a human, he transforms into a strong leader who guides others through their journeys. He wears a medicine bag.

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**OWL**

Owl is a wise one, and beyond. As a human, she conveys wisdom to others about their life situations. Owl always carries her fringed purse.

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**RAVEN**

Raven is the one who brings balance: all-encompassing of all the attributes of life. In human form, she evokes reasonable consideration of all facts. Raven wears a turquoise ring.

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**HAWK**

Hawk is a hunter and a messenger, a patient observer with a quirky sense of humor. In human form, he is always physically fit and active. He constantly wears his bead and bone choker.
SOMEBODY IN AMERICA, A SMALL RESERVATION IS WATCHED
BY A GROUP OF SHAPE-SHIFTING SPIRITS.

YES, THAT BOY IS HEADING
FOR A WORLD OF HURT.

THERESA IS A GREAT FRIEND,
BUT SHE NEEDS TO LEARN THAT
JAY HAS TO GROW UP AND TAKE
RESPONSIBILITY FOR HIS OWN ACTIONS.

I'VE KNOWN ALL OF THESE KIDS'
FAMILIES FOR CENTURIES,
AND THEY ARE VERY HARDWORKING CLANS.
IN THERESA'S FAMILY,
HER MOM WORKS AT THE
SCHOOL AS A TEACHER.

THEM USED TO BE VERY ACTIVE IN
DANCING ON THE POWWOW SCENE,
BUT LATELY THE KIDS ARE MORE
INTO THEIR OWN THINGS,
I THINK THEY WILL BE
LEARNING A LOT THIS YEAR.

YEAH, THERESA'S DAD WAS KILLED
A FEW YEARS AGO BY A HIT AND RUN,
IT HAS BEEN HARD FOR THEM,
BUT THERESA'S BROTHER IS
QUIET THE ATHLETE.

JAY'S FAMILY HAS A LONG
LINE OF HEALERS,
OF MEDICINE PEOPLE,
JAY WILL HAVE MANY CHOICES TO MAKE,
AND HE ISN'T DOING SO GREAT RIGHT NOW.

GIRL, YOU SHOULD HAVE BEEN THERE LAST NIGHT-
WE KICKED THE REBELS' BUTTS! WE DIDN'T EVEN HAVE JAY,
AND WE STILL WON!
I KNOW THE COACH WAS REALLY PISSED
THAT HE COULDN'T PLAY, BEING SUSPENDED AND ALL
BUT THIS PROVES WE CAN KEEP MOVING WITH
OR WITHOUT HIM.

YEAH, I'VE TRIED TO TALK TO JAY.
WHY DOES HE HAVE TO BE SO
TOUGH, AND PICK ON LITTLE KIDS
...OR ANYONE FOR THAT MATTER?
HE DOESN'T ACT THAT WAY
AROUND ME. I TEXTED SHINING STAR
TO HELP, BUT SHE WAS BUSY.

YOU NEED TO STOP TRYING
TO SAVE JAY, YOU KNOW IT
DOESN'T DO ANY GOOD
TO TRY TO HELP HIM. ONE OF
THOSE DAYS HE'll PICK
ON THE WRONG PERSON.

HEY BRO, SHE IS GOING TO OPEN A
SAVINGS ACCOUNT AND MAYBE CHECKING TOO.
WE'VE NEVER HAD A SAVINGS ACCOUNT,
BUT MAYBE WE SHOULD OPEN ONE UP.
BET MOM WOULD LIKE THAT.

WHAT FOR?
YOU HAVE TO HAVE MONEY
TO PUT IN AN ACCOUNT,
AND WE AIN'T GOT NONE.

DID I TELL YOU SHE GOT A JOB
AT THE CAR PARTS STORE?
ANYWAY, I PICKED HER UP THERE
AND WE ENDED UP AT HER PLACE.

GET A HAIRCUT,
AND GET A REAL JOB.
I AIN'T CUTTING MY HAIR!

GEEZZ, JUST KIDDING! SERIOUSLY THOUGH, IF YOU GET A JOB, MAYBE YOU'LL STOP STEALING MY MONEY! I'M GONNA FIND A JOB, I'M GAME IF YOU ARE...?

IT'S A DEAL. HMMM, I BET I COULD GET MORE GIRLS IF I HAD MORE MONEY!

LOOKS LIKE IT WILL BE A BUSY DAY DOWN THERE - I WONDER WHAT IS HAPPENING?

WOW, ALL TYPES OF PEOPLE ARE USING THE BANK. WHAT DO THEY DO IN THERE?

NOT BAD THERE, HAWK!

UHHHH, I MEAN... ELI?

NAAH, DON'T LIKE IT. TYRONE? HMMM, WHAT'S WRONG WITH HAWK? YEAH... HAWK IS A PRETTY COOL NAME.

THIS PLACE ISN'T PAVED IN GOLD.
SOME PAPER WE THROW AWAY, AND SOME PAPER WE LOCK AWAY. MONEY IS FUNNY.

GOOD MORNING, YOUNG MAN. HOW CAN I HELP YOU?

DO YOU HAVE AN ACCOUNT WITH US?

WELL, CAN I HAVE SOME MONEY... SOME GREEN... SOME CASH... SOME PAPER?

NO, I DON'T THINK SO. WHAT IS AN ACCOUNT?

WHAT IS AN ACCOUNT?

CANT I JUST GET SOME MONEY?

NO, YOU CAN'T. YOU HAVE TO HAVE AN ACCOUNT WITH US.

SO, YOU CAN'T JUST GIVE ME MONEY? REALLY? DON'T YOU HAVE A LOT OF IT HERE?

DO YOU HAVE ANY MONEY HERE?

NO - THAT'S WHY I'M COMING IN HERE! TO GET SOME!
MAYBE YOU SHOULD SPEAK WITH OUR ACCOUNT MANAGER SO HE CAN EXPLAIN HOW THIS ALL WORKS.

THERE ARE PROCESSES AND TOOLS - MR. BROWN CAN HELP YOU FIGURE OUT WHICH ONES YOU NEED. I CAN SEE IF HE'S AVAILABLE NOW.

NO, THAT'S OKAY.

I'LL COME BACK ANOTHER DAY.

GOOD MORNING.

YAAAAWN

HUH?

HEY DUDES, YOU WON'T BELIEVE WHAT I JUST DID!

IS THAT A BAD THING?

WHAT DID YOU DO?

NO TELLING.

LEMMIE GUESS... YOU POOPED ON SOMEONE'S HEAD?

PLEASE TELL ME YOU DIDN'T SCARE SOME LITTLE OLD LADY AGAIN?

NO, NO, NO. YOU KNOW THAT BUILDING THAT IS CALLED A BANK?

I WENT IN IT, TO GET SOME MONEY!

WHAT? GET MONEY?

YEAH, BUT THE LADY WOULDN'T GIVE ME ANY.

I COULD HAVE TOLD YOU THAT, SILLY.

THEN WHY DIDN'T YOU? YOU COULD HAVE SAVED ME A LOT OF EMBARRASSMENT.
YOU? EMBARRASSED?
GIMME A BREAK!

WHY DIDN'T YOU
ASK ME ABOUT IT?

YOU'RE KIDDING,
HAWK, ASK QUESTIONS?
HE ACTS FIRST,
THEN ASKS LATER!

I WAS PRETTY NERVOUS.
I WAS AFRAID OF DOING SOMETHING WRONG,
OR UPSETTING SOMEONE,
OR WAKING UP THE COP
AT THE FRONT DOOR.
WHICH I GUESS I KIND OF DID.

DON'T YOU MEAN
SECURITY GUARD?

WAS IT SCARY?

THERE WAS A
POLICE OFFICER THERE?

COP, SECURITY GUARD,
POLICE OFFICER,
SAME THING?

MM-HMM!

HEY! I WAS THERE.
IT GOT PRETTY TENSE THERE
FOR A FEW MINUTES.

I BET IT DID.

DID YOU SCARE
ANYONE ELSE?

THE TELLER SEEMED
PRETTY UNCOMFORTABLE.

WHAT DID SHE SAY?

SHE KEPT ASKING IF I HAD
AN ACCOUNT, WHATEVER THAT IS.
SHE SAID I NEEDED MONEY
IN THE BANK BEFORE I COULD TAKE
MONEY OUT. BUT HOW DO
I GET MONEY IN THE BANK?

HEY HEY HEY! I'LL OPEN
AN ACCOUNT WITH THIS!

HA HA!

HA HA!

HA HA!

HA HA!
Hey Dad?

Yes, shining star?

Hey dad?

Yes, that's definitely the way to go. You still interested in saving for a car?

Yes!

More than ever!

Yeah, even Jay. Theresa doesn't, but I'm sure she will.

That's great, good for you guys.

Ranger told us something... and not just my friends, but Grandma mentioned it as well. That I should maybe think about a savings account.

No, but I will later - maybe open the account with them.

Did I ever tell you about the time my dad's buddy stole my paycheck and forged my name on it? Yup - he cashed it at the liquor store.

I knew it had to be this guy that my dad had had over, drinking all night. I was so mad.

Didn't you call the police?

We gotta help Jay.

Yeah, and he went to jail for a little while, but I never got my money back. He later ended up in prison for a lot of other things.

I can come to the bank with you if you want, don't forget to take your social security card and your ID.

Actually, that's okay. If I need help, I will let you know, though.

Thanks, Dad!

Fine, Miss Independent, ha ha! I'm proud of you, my girl.
So now that I have a part-time job, we won't have as much time to hang.

My brother and I are going to get jobs, too. We were just talking about it today. Anyone hiring that you guys know of?

I've been working at the rec center down the road, cleaning up and checking people in behind the counter.

I have a job at the college - I'm doing some office work for my cousin. He's the office manager there.

But now, when we do have time to hang, we can actually go places and spend a little money!

I won't be spending much. I'm saving!

This is so cool - having my own money to spend. No more asking my mom all the time! I get my checks, go the check-cashing place, and I am good!

Having your own money is cool! Welcome to the club, shining star.

I've gotten two checks, and I'm keeping them safe in my piggy bank that I've had since I was eight. I haven't cashed them yet.

Well, desperate people do desperate things.

You know you'll want to take those to the bank soon, right? Checks aren't good forever. You have to deposit or cash them within 6 months or sometimes less.

I'm going to get paid this week, and I'm going straight to the bank to open a savings account. I want to make sure my money's safe.

Shell make sure to do that real real soon, ranger.

Um, yeah. I was planning to.

You guys are getting savings accounts? Why?!? You're spending your cash on those expensive tennis shoes, instead of stashing it!

Yeah, my dad and grandma said I need to get a savings account as well. Since I want to buy a car.

In my humble opinion, it is safer in the bank. And that way you have to really think about the cash in order to get it. If you have it lying around all the time, you will spend it faster.

I won't spend it - I have discipline!

I have discipline for davyyys.

Right Jay, but seems to me you're spending your cash on those expensive tennis shoes, instead of stashing it!

Back off! I need those to keep my groove up on the playing field!
Yeah, right! Just like you were saving for that skateboard! Where is the board now?

He just ate it!

Well, getting a savings account sounds good to me. Last week, my big brother raided my moneybox under my bed. He took twenty dollars! I'll never see that again.

What do you mean, 'rates'? You mean I have to pay them to keep my money there?

Yeah, they are a business! They provide a service. They charge a fee for checks and stuff, but it's not a lot, and interest rates vary. Do your research, dude.

I'm going to check out the bank here, and the one in the next town over. You guys should research them for yourselves. Some rates are better than others.

Well, I've gotta get to work. I'm on three-to-close today.

Crap! I work at three too. I can't be late again.

We can go together tomorrow, Shining Star! Wanna come too?

Sure, but on one condition, you have to ride with us.

Okay... I can be bought. I'm cheap!

Hmmm, I don't know... I will have to think about it. Can someone buy me a shake?

Let's meet up at 3:30 PM. Everyone is free at that time, right?

New accounts

Hello there, what can I do for you today?
Investment

We want to talk about starting savings accounts. Can you help us?

Of course.

Do all of you want to open accounts?

Maybe. I need to see your options first.

I see.

I've already checked out the bank in the next town.

Ooooo! Well, we certainly want your business.

Let's see what we can offer, that they don't.

Don't say a word, and no one will get hurt!

I know where you live, if you don't give me at least 5 minutes after I leave...

...you can only imagine what will happen to you.
YOU DID NOT JUST DO THAT!

WHAM!

WHUMP!

KAPOW!
YOU KIDS OK?

YEAH, WE WERE JUST IN THE BANK, AND GOING TO OPEN SAVINGS ACCOUNTS BUT... WOW!

M-M-M-MAYBE NOT!

YEAH

BESIDES, THE BANK HAS INSURANCE TO COVER ANY LOSS... BUT NEVERMIND THAT. YOU SURE YOU GUYS ARE ALRIGHT?

YOU KIDS MUSTN’T TAKE WHAT HAPPENED HERE AS A ‘NORMAL’ EVENT. THIS MAN IS A CROOK! AND HE DIDN’T GET AWAY. WE JUST HAPPENED TO BE AT THE RIGHT PLACE AND THE RIGHT TIME TO HELP.

YEAH, MAN, I’VE NEVER SEEN ANYONE FIGHT LIKE THAT BEFORE.

YEAH - OH MY GOSH! YOU ARE ONE FAST-MOVIN’ LADY!

HEY, SERIOUSLY, MAYBE PUTTING OUR MONEY IN THE BANK ISN’T A GOOD THING.

HEY, YOU GUYS HAVE SOME TIME? THERE’S AN INTERESTING BUILDING DOWN THE STREET WE WOULD LIKE YOU TO CHECK OUT. IT HAS SOME VERY COOL STUFF IN IT. YOU WANNA COME?

SURE, WE HAVE SOME TIME NOW.
They all walk into the small building. Inside is a musky smell like old newspapers.

These are ooooolllldddd!

I've seen some of these in historical books about indigenous people. You know, our people.

Awesome stuff!

I don't remember this place being here before.

You would be correct. These are the tools of indigenous peoples from all over the world, but mostly from the North American continent. The steel ones, of course, were the trade items.

Take a look at these tools. Many native people used different types of stones, wood, and metal. The best was the iron knife, and later, steel points.

The tools were useful, but in time they got better, right? Can you see how they evolved?

So, guys, remind me what you were doing in the bank in the first place?

We were going to open accounts.

None of it was making any sense to us.
IT ALL SEEMED WEIRD AND CONFUSING, AND THEN THE BANK GETS ROBBED!!! IT REALLY DOESN'T SEEM LIKE A VERY SAFE PLACE.

WELL, I UNDERSTAND YOUR FEAR, ESPECIALLY SINCE YOU WERE RIGHT THERE WITNESSING THE WHOLE ORDEAL! ANY UNCOMFORTABLE EVENT IN OUR LIVES CAN BE HARD TO OVERCOME. FOR INSTANCE, LIKE FALLING OFF A HORSE. IT IS BETTER TO GET RIGHT BACK ON AFTER YOU FALL, THAN TO WAIT AND THINK ABOUT IT.

USUALLY, IT IS NEVER AS BAD AS YOU THINK IT MIGHT BE.

I DON'T KNOW

FEARS ARE LIKE THAT. IT'S BETTER TO FACE THEM HEAD ON.

THINK OF YOUR ANCESTORS. IF THEY HAD LET FEAR RUN THEIR TRIBES THEY WOULD HAVE NEVER BEEN ABLE TO SURVIVE ALL THE HARDSHIPS THAT CAME THEIR WAY. YOU GUYS ARE THE RESULT OF THE SURVIVAL OF A FEARLESS PEOPLE!

MY GRANDMOTHER TELLS ME THAT WE OVERCAME FEAR BECAUSE OF OUR FAITH IN CREATOR AND THAT WE COME FROM A LONG LINE OF SPIRITUAL HEALERS AND WARRIORS.

MY DAD TELLS ME THAT WHENEVER I FEAR ANYTHING, I SHOULD REMEMBER IT ISN'T THE WORST THING IT COULD ALWAYS BE WORSE.

LOGICALLY, NOW THAT I'M CALMER, IT DOESN'T MAKE SENSE TO JUST RUN BACK TO HIDING OUR MONEY UNDER A ROCK, OR A BED. WE'VE GOT TO MOVE FORWARD WITH OUR BIG PLANS FOR BUSINESS.

I HAVE A SMALL STONE I CARRY WITH ME ALL THE TIME. MY UNCLE GAVE IT TO ME. HE HELPS WITH SPECIAL CEREMONIES. WHEN I'M SCARED, I PULL IT OUT AND RUB IT. IT HELPS!

WELL, MAYBE THAT WAS A TEST OF COURAGE.

YEAH, THAT'S RIGHT.

WE CAN'T LET THIS LITTLE SET BACK CHANGE OUR LIVES!
GOOD POINT

YOU SAID EARLIER SOMETHING ABOUT 'BANK TOOLS', RIGHT?

YEAH.

WELL GUYS, I THINK THE BANK CALLS WHAT YOU USE IN THE MODERN WORLD TO DO BUSINESS 'TOOLS'. IT IS MUCH LIKE THESE OLD-FASHIONED TANGIBLE TOOLS. THINK OF THESE MODERN TOOLS LIKE THE ONES YOUR ANCESTORS HAD TO USE.

THIS ARROW WAS USED FOR HUNTING. IF IT HIT ITS MARK, THE HUNTER BROUGHT HOME FOOD. THE TOOL WAS THE ARROW, AND THE RESULT WAS THE FOOD THAT WAS NEEDED.

NOW THINK OF A DEPOSIT SLIP LIKE A DIFFERENT KIND OF TOOL.

IT IS USED TO PLACE YOUR MONEY INTO THE BANK. BIG OR SMALL DEPOSIT, THE MONEY WILL ADD UP IN YOUR ACCOUNT, AND YOU'LL BE ABLE TO USE IT TO GET THINGS YOU NEED, LIKE FOOD.

SO YOU SEE, THE DEPOSIT SLIP IS JUST A TOOL, BUT THE MONEY IS THE REAL OBJECTIVE. JUST LIKE THE BUFFALO, DEER, OR WHATEVER, IS WHAT THE ARROW HITS. THE ARROW IS JUST A TOOL. THE FOOD BROUGHT BACK TO CAMP, OR THE MONEY DEPOSITED, IS THE RESULT OF USING THE TOOL.

ME TOO!

OHHH, YES! I GET IT TOO!

I'D RATHER JUST TAKE THE ARROW LIKE IT IS.

HEY! I COMPLETELY GET IT!

WELL GUYS, I THINK MAYBE TOMORROW WE SHOULD HEAD BACK TO THE BANK AND OPEN OUR ACCOUNTS.

WELL WORK ON HIM.

YEAH, I AGREE. IT'S KINDA COOL TO THINK OF OUR ANCESTORS AS SOME OF THE FIRST TOOL-MAKERS AND NOW WE WILL BE LIKE THEM, BUT USING MODERN TOOLS TO MAKE OUR LIVES BETTER.
**Rose Red Elk (Sioux/Assiniboine)**

Author of the Empowerment $aga series of stories, Rose is an international performing arts entertainer, also known by her Native American traditional and stage name, Red Feather Woman. An accomplished award winning recording artist, storyteller, singer, songwriter and author from the Fort Peck Reservation in Poplar, Montana, and an enrolled member of the Sioux/Assiniboine Tribes, Rose continues to discover the realms of spiritual awareness through the gift of storytelling, in written, oral and musical forms. Her fiction is themed with traditional values, blended with ancient stories from the past.

[www.redfeatherwoman.com](http://www.redfeatherwoman.com)

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**Matthew Barkhausen**

Matthew worked with the Native American and woman owned small business Circuit Media as an illustrator for the Empowerment $aga series of stories. His artwork for this and other projects focuses on Native American culture. He has provided artwork to the Rocky Mountain Indian Chamber of Commerce and other Native American organizations. Matthew is of Cherokee and Tuscarora heritage. He has a B.A. in interactive media design from the Art Institute of Colorado.

[www.matthewbarkhausen.com](http://www.matthewbarkhausen.com)

Other Circuit Media illustrators who contributed greatly to the project were Jon Hormachea, creative design director, and Ali Bibbo, graphic designer.

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**Joseph Arnold**

Working as a freelancer for a Denver based company, Joe created the original images of the characters. His artwork reflects his philosophy that dedication and practice are critical aspects of being an artist. After serving five years active duty with the U.S. Army 82nd Airborne and three years with the Colorado National Guard, Joe completed his education in June 2102 at The Art Institute of Colorado with a bachelor's degree in media arts and animation. He has worked for Disney Online Studios Boulder and 12-6 Studios in Denver.

Original concept by J.P. Barham
Creating the Empowerment Saga

The Empowerment Saga is a series of stories to engage youth 14-18 years of age in developing basic financial skills so they will learn how to build and preserve their own financial wealth. These stories, offered in colorful comic-style graphics, are reservation-based in order to bring “home” to Native youth the message of handling their finances from an early age.

Recognizing the importance of financial knowledge to IIM account holders, the U.S. Department of the Interior, Office of the Special Trustee for American Indians (OST) has been working for years to bring financial skills training to account holders of all ages. OST has partnered with other government agencies, Native community development financial institutions, Native organizations, and others to offer culturally sensitive financial education.

The Empowerment Saga is another opportunity to expand financial skills training in Indian Country by encouraging youth-to-youth and multi-generational discussions about this topic. The stories highlight the value of knowing these financial skills, and illustrate the challenging consequences when this knowledge is not known or used properly.

The characters and stories of the Empowerment Saga series are wholly-owned by the government of the United States and cannot be used without the written consent of the government. For more information regarding financial education opportunities in Indian Country, please contact:

OST's Director of Financial Education
brian_ross@ost.doi.gov

or

Trust Beneficiary Call Center
1-888-678-6836

To contact your Fiduciary Trust Officer please visit: http://www.doi.gov/ost/fto

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