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The Perceived Economic, Social, and Cultural Impacts of Gaming on a Michigan Indian Tribe

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THE PERCEIVED ECONOMIC, SOCIAL, AND CULTURAL IMPACTS OF GAMING ON A MICHIGAN INDIAN TRIBE

by

Maureen Elizabeth Myers

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THE PERCEIVED ECONOMIC, SOCIAL, AND CULTURAL IMPACTS OF GAMING ON A MICHIGAN INDIAN TRIBE

Maureen Elizabeth Myers, D.P.A.
Western Michigan University, 2000

The economic, social and cultural effect of tribal gaming on a Michigan Indian tribe is the focus of this study. Twelve individuals, identified as knowledgeable informants, were interviewed on how the tribal community has been impacted by the successful gaming operations and whether the nature of the gaming enterprises was an important factor.

During the interview process, the members of the community defined the changes in their lives resulting from the large amount of income that was benefiting this previously impoverished community. The participants were asked to describe, in their own words, important changes that had occurred in their personal, family, community and cultural lives. Individuals described their attitudes toward the gaming operations, per capita payments, community programs and social problems that were created with the coming of the casinos.

While the focus of this study was on the effect of gambling as an economic development tool, to the majority of those interviewed the source
of the money was not a major factor. Rather the amount of the money, the ensuing rapid pace of economic change and social conflict were the defining events. The tribe's economic status and infrastructure have radically improved but at the cost of a loss of community cohesiveness. A striking theme that emerged from the interviews was the countervailing trends of rediscovery and strengthening of traditional Native American culture and the new found material wealth being experienced by the tribe which is creating an Indian middle class.
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I would like to express my appreciation to the leadership and members of the Saginaw Chippewa Tribe and all the individuals who participated in the interview process. Without their help, none of the research would have been possible. They have given of their time and shared their lives and unique experiences with me. I have learned a great deal from this study and hope it provides insights on this amazing phenomenon that has occurred in the United States in the last decade.

Maureen Elizabeth Myers
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INTRODUCTION

The economies of American Indian reservations have historically been characterized by lack of development, high levels of unemployment and bleak prospects for improvement. Physical isolation, discrimination, impoverished resources and legal barriers hindered tribal economic growth. With the passage of the Indian Gaming Regulatory Act in 1988, however, a new source of income for the tribes was legalized. Casino gaming and bingo became major financial resources for the tribes. In 1993, a journalist for U.S. News and World Report characterized the perspective of many Native Americans toward the booming casino development on reservations: "Devastated by unemployment, substandard housing and schools and crippling alcoholism, many Indians have come to see gambling as 'the new buffalo'--the first true economic opportunity in two centuries" (Popkin, 1993, p. 30).

As Indian gaming spread from a few sites to hundreds of locations across the country, controversy arose. Opposition grew from commercial, religious and political sources. From the data available, it seems clear that economically a number of the tribes have benefited; yet, how this has
affected the Native American communities themselves has been disputed within and outside these areas. Goodman, in 1994, characterized this ambivalence, “Although there is controversy even within the Native American community about the expansion of Indian gaming, generally tribal leadership believes that gaming represents one of the best current opportunities for Indian economic development and self-sufficiency” (p. 163).

Purpose

The purpose of this study is to identify the socioeconomic and cultural effects of the presence of gaming facilities on an American Indian community. The rapid spread of legalized gambling in the U.S., particularly on tribal lands, is a striking phenomenon. Most studies to date have looked at the economic impact of this large influx of dollars and people on the surrounding communities. How this development has changed the quality of life for tribal members has not been so well addressed. While the tribes have a unique status as independent nations, they are also impacted by public policies of local, state and federal agencies. This creates the need to assess how the presence of gaming enhances or degrades the life of the community and how gaming should be regulated, promoted or diversified. Gaming creates a firestorm of
controversy whenever it appears. State legislatures shy away from this contentious issue that provokes religious, moral and commercial arguments. In Michigan, where Governor Engler generally opposes gambling, it took a public referendum to address the question of whether gaming should be allowed to spread off of tribal lands. That 1996 measure, that narrowly passed, ends the tribes' monopoly on this enterprise and undoubtedly will affect their gaming efforts.
CHAPTER II

REVIEW OF RELATED LITERATURE AND
BACKGROUND MATERIALS

Gaming History

The American Indian population of the United States, particularly those who live on reservations, has experienced acutely high levels of poverty and unemployment. According to the U.S. Census Bureau, in 1980, the average unemployment rate was 13 percent on reservations compared to 6.5 percent for the country. The median household income on reservations was $5,000 less than the national average. According to the 1990 census, 30.9 percent were below the poverty line, with the poorest counties in the U.S. located on Indian Reservations (Deloitte & Touche, 1994). In 1999, Native Americans still exhibit unemployment and poverty rates higher than any other group (National Gambling Impact Study Commission, 1999). The economies of the reservation still receive more income from welfare than employment (Moore, 1993). Nonetheless, from 1977 to 1992, Bureau of Indian Affairs (BIA) economic development assistance to tribes decreased by two-thirds, thereby further aggravating the depressed conditions. In Michigan, the poverty rate for American
Indians grew from 22.1 percent in 1979 to 25.8 percent in 1989; that was double the state average and eight time greater than that for white, non-Hispanics (Michigan Metropolitan Information Center, undated).

A prime hindrance to economic development on Indian lands has been their status as autonomous trust lands. This makes it difficult to attract business because outside interests can only lease land. In case of commercial disputes, they are unable to sue in local or state courts or repossess property. Instead, these non-Indian enterprises have to deal in tribal courts (McCulloch, 1994). Furthermore, each tribe has its own legal code, constitution and tribunals (Dahl, 1995). Many tribes do not believe in exploiting natural resources, viewing it as desecration. With few economic resources, tribes had little money for investment. Neither could they use their land as collateral (Turner, 1994). Therefore, in an effort to solicit additional revenues, some tribes began accepting landfills and nuclear waste incinerators on their lands (Moore, 1993). This type of development is one that is scorned by many other communities.

There is an historic tradition in this country that treats Indian tribes as sovereign states. During the Napoleonic era, a number of tribes even established independent relations with European powers. The Constitution of the United States, Commerce Clause, provides recognition of Indian tribes as separate nations. The federal government has *de facto*
considered them as equal to the 50 states. Generally, the courts have ruled that federal laws apply on reservations, "the mainstream view is that tribes are treated as 'subordinate and dependent nations' with more rights than the states" (Moore, 1993, p. 1800). The tribes are also similar to corporations (being incorporated under the Indian Reorganization Act of 1934). Being both governments and corporations, they have the onus of providing for education, law, infrastructure and economic development (Murray, 1993).

From supporting the separation of American Indians on reservations to a move towards forced assimilation, the U.S. Government has varied widely in its policy towards Native Americans. In the 1800's, the tribes were deemed "dependent" and "civilizing the Indians involved a complicated view of progress through separation and isolation of the tribes" (Brosnan, 1996, p. 216). Later federal policy moved toward assimilation. The Allotment policies started at the end of the last century were designed to divide up tribal lands and distribute them to individual tribal members in order to create a farming economy. However, the National Gambling Impact Study Commission (1999) portrays vividly how this move "had a disastrous impact on tribes and caused substantial reduction in lands owned by tribes and individual Indians" (p. 6-6). In the 1950's the government's "Termination Policy" went as far as to break up a
number of reservations and terminate their tribal status. This whipsawing of policy continued in 1975 with the Indian Self-Determination and Educational Assistance Act. This legislation attempted to strengthen tribal governments and economic development on the reservation. Subsequent legislation has provided the tribes greater opportunity for self-government. The 1988 Indian Self-Governance Act allowed the tribes to receive block grants directly from the Interior Department. Tribal governments have also assumed control of federal programs and services formerly the responsibility of the federal Bureau of Indian Affairs (BIA). This law was recently extended to 1996, including millions of dollars in administration payments to the tribes that previously were paid to the BIA.

Federal courts have ruled that states have virtually no legal jurisdiction over Indian tribes. Tribal sovereignty has been recognized in some cases concerning jurisdictional matters with the states, especially concerning law enforcement and taxation. In some cases, state officials have negotiated "government-to-government" agreements with tribes for environmental management, tax collection, law enforcement, and hunting and fishing regulation.

In the 1970's, because of the high level of poverty and the legal limitation of tribal involvement in a number of ventures, a few tribes
began to open bingo operations in private halls, trailers or converted garages. Maine's Penobscot tribe was among the early Indian gambling entrepreneurs. It provided bingo games, in 1976, with play only offered on Sundays ("Congress Clears," 1988). As other tribes began to enter into the limited gaming industry, states attempted to close them down for being in violation of their gaming statutes. The tribes challenged the application of state laws to reservations based on their sovereignty under federal law.

In 1982, the Supreme Court left standing a ruling by a lower court that Florida (and by implication other states) could not regulate bingo on Indian reservations if the game was legal elsewhere in the state. This established the distinction between criminal/prohibitory and civil/regulatory jurisdiction of the tribes and the state. At that time, most states allowed charity bingo or "Las Vegas night" charity gambling. Because state regulations were held by the courts not to apply to the tribes because of their sovereign status, they began offering much higher stakes than the charity games. Subsequently, in 1987, a Supreme Court decision, California v. Cabazon Band of Mission Indians, 480 U.S. 202, ruled that states could not regulate Indian gambling to any degree without explicit Congressional authority (Moore, 1993).
During the 1980's, the momentum for expansion of reservation gambling increased, unhampered by federal opposition. The Reagan Administration, Andersen wrote, "reacted with benign neglect" (1984, p. 58). In fact Vanderpo contends that "sovereignty was convenient for the Reagan and Bush Administrations, when they pushed reservation gambling as a revenue source, simultaneously slashing funds for Indian programs" (1992, p. 12). Federal control of gaming frees tribes from state interference but leaves them dependent on the ability of Congress to restrict their sovereignty. The move in the Congress returning power to the tribes is thus based "less on recognition of tribal sovereignty and more on fiscal cost-shifting" (McCulloch, 1994, p. 112). Many saw these 1980 cuts in education, medical care, housing, and economic development as devastating to the tribes. Then, in 1988, Congress passed a critical piece of legislation, the Indian Gambling Regulatory Act (IGRA).

The Indian Gambling Regulatory Act of 1988

Eadington has pointed out that "Congress had the right to completely outlaw all gambling on Indian land, but that never was a real option, since it would have instantly created an economic depression on the reservations that would have required millions of dollars in federal aid" (1990, p. 5). Instead, Congress moved to legitimize this tribal
enterprise. The Indian Gambling Regulatory Act of 1988, 25 USC 2701, took six years for Congress to pass. The law represented “a compromise between the tribes, that are extremely leery of any diminution of their sovereignty and the states, that adamantly oppose any gambling operations within their borders unless they have regulatory authority over them” (Congress Clears,” 1988, p. 2730). Denny describes how “the Act’s ostensible goal was to push tribal economic development and strengthen tribal government . . . while at the same time protecting Native people from organized crime” (1992, p. 35).

The IGRA gave the tribes authority over all gambling not outlawed by federal or state statutes. Only two states are exempt from the IGRA, Hawaii and Utah, which do not allow any form of gambling within their borders. The IGRA only allows tribal governments, not individuals, to run casinos. The Act defined three classes of gaming, each having specific jurisdictional control by the tribes: the federal government, the states or a combination of the two. Class I gaming consists of traditional tribal games and is totally under tribal control. Class II, that includes games such as bingo and lotto, is governed by the tribes and the federal government. Class III, the most lucrative and controversial category, includes lotteries, slot machines, blackjack, casino games, and pari-mutuel betting. To conduct Class III gaming, the tribes must enter into a
compact with the state. Tribes must adopt “ordinances or resolutions regulating gaming” (Greenberg & Zelio, 1992, p. 5) before they can conduct Class II or III games. The law also provides restrictions on management contracts entered into by tribes requiring that at least 60 percent of the net proceeds from all Class III gaming on Indian lands must be given to the tribe (Greenberg & Zelio, 1992).

The law also stipulates the purposes for which net revenues may be used. Those monies must:

not be used for purposes other than (i) to fund tribal government operations or programs; (ii) to provide for the general welfare of the Indian tribe and its members; (iii) to promote tribal economic development; (iv) to donate to charitable organizations; or (v) to help fund operations of local government agencies (Indian Gaming Regulatory Act, P.L. 100-497 [S. 555]; October 17, 1988)

Gambling is allowed on “Indian land,” meaning on Indian reservations or on land held in trust for the tribe by the federal government. For land to be declared a trust, it must be approved by the Secretary of the Interior. This arrangement also needs the concurrence of the state governor and local officials. These public officials must be convinced that gambling on such land is “in the best interest of the tribe and its members and not detrimental to the surrounding community” (Greenberg & Zelio, 1992, p. 5).
To protect the existing or sunk investment of the tribes in gaming facilities, the IGRA contained a "grandfather clause" that permitted the continuation of blackjack or other prohibited banking games that were operating before May 1, 1988, without the negotiation of a compact. This provision applied to four states including Michigan, but it did not allow for expansion to new sites. The law also created the National Indian Gaming Commission to provide oversight for the tribal gambling industry. It was to be funded partially with Indian gambling revenues. Since its enactment, however, a number of legislators have questioned whether the commission was adequately funded to be effective as a regulator (Denny, 1993).

Other provisions of the law include prohibition of taxation or fees on Indian gambling except for costs agreed to by the tribes to compensate for the cost of regulation and inspections. Such taxation was not to be for general revenue creation. Additionally, states may not refuse to negotiate a compact if gambling exists anywhere in the state. Otherwise, the tribes are entitled to negotiate directly with the federal government. States have exacted some recompense for signing treaties and have on occasion forced tribes to trade any outstanding claims on land in the state in return for compact approval (National Gambling Impact Study Commission, 1999).
Once compacts are established, they are in effect until renegotiated. States must not only negotiate; they must do so in “good faith.” However, the definition of good faith is frequently under dispute. If the state fails to negotiate in good faith, the tribes can sue in federal district court. Subsequently, if the court finds against the state, it can order that the state and tribal government conclude a compact within 60 days. In some cases, tribes have been using this provision to sue states for failure to negotiate in good faith (Greenberg & Zelio, 1992). However, in some other cases the state has invoked the 11th Amendment that has left the tribes with limited legal recourse. The Supreme Court ruled on March 27, 1996, in Seminole Tribe v. Florida, No. 94-12, in a harshly divided decision split by a margin of four to five, that tribes cannot sue the states in federal court for failure to negotiate a gambling compact. At the same time, the Court refused to address whether tribes can appeal directly to the Secretary of the Interior (Lam, 1996g). Florida was supported by 31 states in this case that is seen as a strong test of federalism (Savage, 1995b). This decision has created a roadblock to negotiations between tribes and state governments that still persists.

Many disputes surround the original intent of the IGRA. The Indian Gaming Regulatory Act of 1988 was, Williams believes, “not a radical change in policy, but rather an attempt to regularize and codify a
A number of state governors contend that the law's intent was only to permit tribal casino gambling in states where such commercial operation was legal (Moore, 1993). Because existence of any form of gambling in the state, even those conducted by nonprofit organizations, has been interpreted to allow for high-stakes commercial gaming on the reservations, critics contend that "state lotteries and charitable games have created a loophole for Indian gambling" (Moore, 1993, p. 1799). Some experts argue that when the Indian Gambling Regulatory Act of 1988 was passed, "most people expected that it would simply promote the spread of high stakes Indian bingo. . . . Congress never intended to have an untaxed Las Vegas in the middle of Connecticut" (Sylvester, 1993, p. 31). Tribal leaders, in response, have invoked sovereignty, pursuit of self-sufficiency and economic development as justifications for the expansion of casino gambling. Stanich points to tribal opposition to the law, believing that "most tribes nationwide take issue with the law saying it seriously erodes the authority of tribal governments" (1990, p. A4). Johnson believes that the "IGRA added another layer of legislation over Native American right to self-government" (1995, p. 21). In his 1998 legal analysis of the impact of the IGRA on tribal sovereignty, Elvine-Kreis asserts that the legislation "has compromised and is in contradiction to the relationship between the
United States government and the Native American tribes” (p. 180). Stein (1998) supports this view believing that the IGRA opened the door for states to interfere in tribal self-determination and fear that “gaming with all its attendant baggage, will further erode the grip American Indian nations have on their retained sovereign treaty rights” (p. 85).

**Other Factors Affecting the Spread of Indian Gaming**

The spread of tribal gaming has been encouraged by a more positive national attitude toward gambling. “For much of this century,” Atchinson wrote, “gambling was generally regarded as a pernicious vice, only slightly less savory than prostitution. . . .” However, a new respectability is coming from the fact that “. . . mob-affiliated bookies and numbers runners are being supplanted by state governments, charitable and religious groups and blue-chip entertainment-leisure conglomerates” (1989, p. 115). Frey in his 1998 analysis of the socioeconomic impact of gaming describes “corporate marketing efforts [that] have created an image of gambling . . . as a desirable recreational activity that is most enjoyed in settings that remind one of Disneyland rather than a backroom bar” (p. 10). Tribes may also be gaining more support by advertising the constructive use they have made of gaming profits and by down-playing the corruption and for potential crime. Along with state lotteries whose profits go...
towards public education, tribal gambling is "alchemizing vice into virtue" (Atchinson, 1989, p. 115).

Indian casinos are cashing in on a national trend towards gambling. Gambling, in the form of lotteries or more traditional casino gaming, is becoming a common feature in the lives of millions of Americans. The gambling industry nationwide is moving away from skilled games to games of pure chance like lotteries, bingo and slot machines that offer long odds but huge payouts and are more accessible to novice gamblers. Lotteries, often operated by state governments, have particularly increased the number of individuals participating in gambling nationwide. This trend has also been further stimulated by new gambling technologies that are "making betting easier, quicker, more exciting and more seductive" (Atchinson, 1989, p. 113). Younger gamblers are being enticed by video versions of slot machines and casino games. Cash is no longer a necessity with the availability of credit and debit cards. The use of sophisticated market research and advertising has also stimulated the market.

Scope of Activity

Commercial gambling is producing billions of dollars in revenues in the U.S. today. At a presentation to a 1994 American Society for Public
Administration conference, Lawrence Truitt contended that “gambling is the fastest growing industry of the 1990's” (Truitt, 1994, p. 1). Gambling is estimated by some to be the eleventh largest industry in sales in the U.S. (Cantor, 1996, October 6). In 1993, it was estimated that over $300 billion is wagered each year, and $30 billion is lost by gamblers at all gambling establishments (Thompson, 1994; Worsnop, 1994). A 1996 GAO report indicated that $407 billion was wagered in 1994 (“Casino Boom,” 1996). The National Gambling Impact Study Commission (1999) estimated total revenues in 1997 at $20.5 billion. Beside, widespread horse racing and 37 state lotteries, casino gambling is becoming an established business in many states. Christiansen (1998) also asserts that Americans spend ten percent of their entertainment dollars on gambling.

No longer do Las Vegas and Atlantic City hold a monopoly on non-tribal casinos. In 1994, ten states (excluding Indian reservations) had authorized casinos (Gold, 1994). According to Christiansen (1998), “Consumer spending on legal gambling grew at an average annual rate of 11.4 percent between 1982 and 1995 as suppliers soaked up the unsatisfied demand for risk” (p. 40). He believes that in spite of the incredible growth, “There is substantial unsatisfied demand left in the United States for casino games” (p. 41), and concludes that “gambling is regarded by
policymakers, the media and the public as an industry that is different and not subject to economic laws that govern other industries" (p. 36). At the same time, he believes that it is not "operating independently of the large economic context" (p. 36). In summary, Christiansen views gambling as a "problematic activity . . . a demand function of staggering proportions, mysterious and long repressed" (p. 37).

In response to this astounding level of demand, South Dakota, Colorado, Louisiana and Mississippi have legalized either casino or riverboat gambling with varying restrictions and regulations. Illinois tightly regulates its riverboat operations while Mississippi has been dubbed "the Will Rogers of casinos: it never seems to meet one it doesn't like" (Perlman, 1995, p. 40).

By 1998, every state except Hawaii and Utah had some form of legal gambling (Stein, 1998). This growth has been spurred by government need for new revenue sources without a concomitant increase in taxes. Gaming has been seen as "a way to raise revenues painlessly and at the same time spur economic development" (Gold, 1994, p. 28). Promoters use the enticement of new employment to sell gambling. It was estimated that 57,000 jobs would be created with legalization of a casino in Chicago and 25,000 if one were built in New Orleans (Thompson, 1994). However, Goodman, a noted analyst of gaming, believes that "a
model of economic development that relies on gambling and chance to replace the jobs lost in productive industries is at least as disturbing for our future as the losses suffered by unsuccessful bettors" (Goodman, 1995, p. xi). He cites gaming as a siphon for resources that might have gone into more productive parts of the economy. His view on its effects on tribal communities is somewhat different. He believes that "the very different economic, political, and cultural conditions of Indian tribes account for the relative economic success of casinos on Indian reservations" (Goodman, 1995, p. 107).

Estimates of current tribal gaming activity vary greatly. In 1992, gamblers are estimated to have wagered as much as $15 billion in tribal-owned casinos and bingo halls (Wallace & Sunde, 1993). In 1995, the National Indian Gaming Commission reported there were 115 tribes with Class III gaming operations, and 131 tribal/state compacts in 23 states (Moore, 1995). The Bureau of Indian Affairs reported that as of 1994, 74 tribes in 18 states had signed 100 compacts with annual gross revenue of $1.5 billion (McCulloch, 1994). Another source indicated that as many as 720 tribes operate gambling enterprises, depending on the definition of a tribe (Vizenor, 1992). Christiansen (1998) says "up to February 1997, 142 tribes in 24 states had compacts for Class III gaming with 281 tribal gambling facilities" (p. 44). The National Gambling Impact Study
Commission (1999) indicated that in 1998, 146 tribes were operating Class III gambling facilities in 31 states. Additionally the Commission also reported that tribal gaming revenues for that year had reached $6.7 billion. Tribal casinos in large metropolitan areas grew especially quickly due to the lack of competition in the area. Over half of all tribal gaming revenues, the Commission reports, are generated by the 20 largest gambling establishments. A former president of the National Indian Gaming Association predicted that eventually nearly all of the reservations in the U.S. will have casinos (Goodman, 1994).

While the number of gambling establishments is impressive, tribal gambling encompasses only ten percent of the U.S. industry. There exists a misperception that all Indians are growing rich from the spoils of gaming, when in fact less than one-third of tribes in the U.S. participate in commercial gaming (National Gambling Impact Study Commission, 1999). Some tribes, such as the Navajo, strongly oppose gambling and have voted to reject legalization of it on their reservations (Vinje, 1996).

The industry is estimated to be growing by $500 million to $1 billion a year, with some gaming experts predicting a 200 percent growth within three to four years (Wallace & Sunde, 1993). The increased availability of slot machines, the most popular and lucrative form of gambling, is having a particularly significant impact. Furthering this
boom, an incentive to marketing of casinos was provided when a law was passed in 1989 allowing Indians to advertise nationwide. The windfall of gaming revenues has spurred the construction of new facilities in many states.

Economic Benefits of Tribal Gaming

Nelson Rose, a professor specializing in gambling, believes that the casinos are "the biggest economic advance for the Indians in three centuries" ("Bugsy and the Indians," 1992, p. 28). These profitable ventures are producing millions in revenues for many tribes. The tribes and their gaming associations argue strongly for the economic benefits deriving from gambling. While Indian reservations accounted for only five percent of total gambling dollars in the U.S., that $1.5 billion makes a significant difference to the small number of tribes that are profiting. Under the depressed economic conditions of the reservations, the advent of Indian gambling in the last ten years has created a boon and a boom for many tribes. Because of this, observers have noted that the resulting rich economic base is "transforming tribes into an economic force to be reckoned with" (Sylvester, 1993, p. 30). Wallace and Sunde picturesquely describe how "the great beast that once provided Indians with sustenance
has come back in the guise of slot machines, blackjack tables, roulette wheels and bingo cards" (1993, p. 1F).

One of the reasons why the wealth generated by the tribal casinos has not been siphoned off to other areas, a fate that many see in the casinos of Atlantic City, is because the tribes have retained a management interest and a large portion of the profits. As Christiansen notes “The lion’s share of Indian gambling revenues stays on reservations” (1998, p. 44). He also points out that while tribes paid contract management fees of around $228 million in 1996, that direct tribal revenues totaled $1.9 billion.

Claims have been made by pro-gaming supporters that by allowing the tribes to conduct gambling, tribal economic welfare would be improved and dependency on federal assistance would be greatly decreased. Profitable gaming facilities on the reservations could mean reduced federal support for services such as health care. Both Indian leaders and BIA officials have called tribal gambling a great economic boon. It is “an economic revolution” according to one BIA official, and the chairman of the National Indian Gaming Association pronounces it the “best economic development package in the last 200 years for the tribes” (Wallace & Sunde, 1993, p. 1F). In spite of the fact that some might consider this characterization to be hyperbole, other stakeholders see benefits spilling
beyond the reservation. The April 1993 issue of *Lodging Hospitality*, a trade magazine, predicted Indian gambling would be a stimulant to the nation's hospitality industry over the next ten years.

**State Tribal Benefits**

A number of states provide specific examples of the positive impact of these ventures. Worsnop calculates that this industry has created over 30,000 jobs in five states (1994). While the National Gambling Impact Study Commission (1999) estimated that Indian gambling facilities had created over 100,000 jobs by 1999. Nationally, there has been some success in decreasing unemployment and welfare rates. Between 1990 and 1992 the proportion of Indian Aid to Family with Dependent Children (AFDC) recipients in counties with casinos decreased 3.2 percent while those in non-casino counties increased 14.6 percent (McCulloch, 1994). Many states are also requiring tribes to use their gaming revenues to cover the cost of carrying out state regulation of the casinos and any negative effects on the local communities: “Although the tribes may choose any local governments to receive funds, the money is to be aimed at mitigating the effects of casino operations” (Zelio, 1994, p. 41).

Minnesota, with seventeen casinos in 1993, was the third largest gambling state in the union, surpassed only by Nevada and New Jersey.
The American Indian gaming industry in 1993 employed 10,000 people and was the seventh largest employer in the state and many of the employees are tribal members. By 1995, the percentage of Indian employees in some of the Minnesota casinos ranged from 70 and 100 percent (Cozzetto, 1995). In 1991, fourteen casinos generated $19 million (Denny, 1992). Gambling has created over 10,000 jobs in the state. The three Dakota communities in the southern part of the state give out payments from $2,000 to $4,000 per month to each enrolled member of the tribe (Magnuson, 1994). The state government of Minnesota saw gaming as a way to reduce welfare and its hopes have been met to some degree. As early as 1984, the Sioux in Minnesota used bingo profits for a new medical clinic, daycare center and cultural center (Andersen, 1984). The Mdewakanton tribe paid each member $400,000 in 1993 from gaming profits, and not surprisingly, many individuals are now claiming to be part of the tribe (Annin, 1994).

In that state, one of the most successful tribes that has profited immensely from gaming is the Mille Lacs Band of Ojibwa. The tribe that operates a casino, a bingo room, and three restaurants has contributed millions to the tribal funds since 1991. Unemployment on the reservation, formerly close to 60 percent, has almost evaporated. Many casino employees were drawn from the ranks of the hard core unemployed. The
tribe insures that all net revenues go to the tribal government. Currently the profits are being used to build homes, roads, a health clinic and two schools (Moore, 1993). The tribe sees the casino as the means to achieving economic self-sufficiency, with tribal members at times receiving dividend checks for up to $20,000 per person per month (Popkin, 1993). Because of the level of success the casinos are achieving, a number of tribal members are returning to the reservations. The Mille Lacs have also been innovative in economic development outside of gambling. They were the first tribe to take advantage of the 1982 Tribal Tax Status Act that allows tribes to finance reservation improvements with $15 million of tax-exempt bonds. The tribe has invested the money in agribusiness, financial services and manufacturing (Moore, 1993).

In Connecticut, the Mashantucket Pequot tribe was the first to start a casino as allowed under the IGRA. Among the most lucrative ventures, the Connecticut Foxwoods casino was estimated to have grossed $1 billion in 1993, with the tribe raking in over half of the revenues (Popkin, 1993). In 1994, the slot machines alone produced $500 million in revenue (Cantor, 1996c). The 1993 payroll was estimated at $86 million (Moore, 1993). Foxwoods is the biggest casino in the Western Hemisphere and among the highest moneymakers in the world. The tribe contends that it generates more income tax revenues than most companies in the
The casino "promises to be a boon to the local economy and a bonanza for the 200 member tribe" (Baker & Rosenberg, 1992, p. 29). With over 15,000 visitors a day, supporters believe it will be a force to revive the Connecticut economy (Wallace, 1993). Yet the tribe was rebuffed in its original dealings with the state to establish the casino. When the state of Connecticut refused to negotiate, the tribe took the state to court and won. When it was refused local funding, it turned to Chinese developers in Malaysia who financed the $58 million casino. As part of the agreement with the state, the tribe has the sole right to operate slot machines, in exchange for 25 percent of the annual take or $100 million, whichever is greater, going to the state (Wallace, 1993). In 1992, the tribe made $26 million from slot machines profits.

Net profits from the casino were used to pay tribe members between $5,000 and $100,000 in 1992 (Wallace, 1993). The Pequots have also benefited the local community through donations of more than $4 million to charities and organizations in 1993 with $2 million going to the World Special Olympics (Zelio, 1994). Because Indian gambling revenues are the largest contributor to the state's budget next to the federal government, significant political clout has accrued to the tribe. Some claim that the Pequots have used their casino monopoly to exert "immense political and economic influence" (Bogert, 1994a, p. 24). In
1993-94, the Pequots contributed $365,000 to the Democratic Party and another $100,000 to the Republicans (Victor, 1995).

In California, the Cabazon Band of Mission Indians has experienced similar economic advancement. The tribe has seen the unemployment rate plummet to almost zero. The tribe’s reservation has expanded from a low of three families to 70, with free daycare, medical care and college educational aid being provided (Moore, 1993). In March of 1994, the California legislature approved a joint resolution recognizing the sovereign status of the California Indian Nations and acknowledging the $200 million in jobs, services and tax revenues that tribal gaming contributes (Zelio, 1994).

From growing gambling profits, the South Dakota Sioux tribe has made long term investments. The tribe has made $10 million worth of loans to Indian cattle ranchers. Additionally, the Flandreau Sioux have invested in such diverse ventures as a mini-mall and a hog processing plant (Moore, 1993).

In Florida, gambling profits have allowed the Seminoles to create endowed scholarships, to establish a tribal credit union and to purchase livestock. While in Oklahoma, the Creek Nation, has used bingo as “a very successful economic development project” (Atchinson, 1989, p. 115.) In 1993, the Syracuse New York Oneida tribe opened the $10 million
Turning Stone casino, with an estimated profit of over $100 million a year (Popkin, 1993).

Only one national survey of the tribes involved in gaming could be identified. In 1995, Wayne J. Stein at the University of Montana's Center for Native American Studies surveyed tribes in 48 states on the effects of gaming on their tribal conditions. Individuals from 25 Indian nations, representing tribes with the largest gaming enterprises, responded. Nineteen of these tribes reported having casino operations. Positive gains in education were identified by 75 percent of the respondents while 28 percent indicated it was too early to judge. A litany of new educational services were cited to substantiate the bases for educational improvement --from tuition grants, to new renovations, to tribal language programs. Outcomes included higher college attendance, better facilities and better graduation rates as well as the intangible benefits of increased pride and self-esteem among students. Improved or new services for children were cited by a great majority of respondents, including daycare, food programs and group homes. The elderly also benefited with 45 percent identifying improved programs provided by their tribes. Seventy-two percent also reported their tribes were reinvesting their gaming profits in other ventures. Additionally, 92 percent reported "a resounding yes that employment had improved greatly in their regions because of tribal
gaming ventures" (Stein, 1996, p. 8). Seventy-six percent reported that their tribe had gained better control of its future through initiatives such as economic development funding, long-range planning and savings, infrastructure development and less dependence on federal assistance. Eighty-four percent expressed support for other tribes moving into gaming ventures. Some negatives were also mentioned, including loss of cultural values, higher incidence of crime, internal dissension over gaming and detrimental effects of per capita distributions (Stein, 1995).

Beyond the economic benefits listed above, a number of other justifications have been proffered for the use of gambling as an economic development strategy for Native American tribes. In New York, some Mohawks have argued in favor of gambling, believing that traditional occupations such as dairy farming and fishing have been limited by the effects of pollution. Also, competitively pursuing these trades through large scale farming and fishing requires a significant commitment of resources for technology and also entails a high degree of risk. While gaming has been a boon to many tribes and a catalyst to economic growth, it is not a universal phenomenon, with a large portion of tribes not participating (Stein, 1998).
Opposition to Indian Gaming

State and Local Resistance

This enriched economic base has reaffirmed the Indian tribes' desire for sovereignty. Tribes are attempting to assert greater control over their reservations and are seeking to reduce federal control. As gambling revenues have increased individual income and tribal self-sufficiency, they have further reduced Indian dependence on state and federal assistance.

However, the new dependence of tribal governments on gambling revenues is not viewed as a positive development by many in the state governments. In fact, it has become an extremely contentious issue. Impoverished Indian tribes have entered into high stakes gaming activities that were previously considered illegal by the states. Due to the sovereign status of the tribes, however, state laws usually are not enforceable on reservations. The large amounts of gambling dollars that are enriching some of the tribes have produced a backlash and profound resistance from non-Indians and state governments. The rapid expansion of this form of revenue generation "presents a challenge to lawmakers who consider high-stakes casino gambling to be contrary to the public interest" (Greenberg & Zelio, 1992, p. 2).
While tribal governments tout the economic merits of reservation gaming, cities and states resent the extraction by the tribes of large, non-taxable amounts of revenues. Vizenor notes that while state residents are throwing millions of dollars at the casinos, “tribes throw nothing back to the states in fees or taxation” (1992, p. 411). The specter of uncontrolled gambling and the spread of casinos into the cities have helped to crystallize opposition among city, state, and community leaders. Others have questioned whether legalized gambling actually promotes economic development since it is not productive, but rather extracts resources from one person and gives them to the casino or others.

A number of religious and other groups believe the promotion and proliferation of gambling poses a moral problem. However, according to Frey, “The Religious Right, led by the National Coalition Against Gambling, has been very vocal in their opposition but relatively ineffective in deterring the spread of gaming” (Frey, 1998, p. 9). These groups fear that the availability of casinos will create many new compulsive gamblers. Problem gamblers, mostly men, are estimated to comprise between one to seven percent of the population (Truitt, 1994; Deloitte & Touche, 1995; Thompson, 1994). Goodman estimated there were 9.3 million adults and 1.3 million teenagers with problem gambling in 1994. In Michigan, a survey conducted by the Michigan Department of Community Health
indicated that 4.9 percent of the state's adults have lifelong compulsive gambling problems ("Four Point Nine Percent," 2000). An estimate from the Midwest indicated that "lifetime gambling-related debts in Wisconsin averaged $61,000 and [averaged] $215,000 in Illinois" (Lesieur, 1998).

Objections frequently come from the mental health community. They fear especially for the young gamblers in the belief that compulsive gambling often starts at an early age (Worsnop, 1994). Goodman asserts that "the latest kinds of legalized games . . . such as electronic gambling machines in stores and bars or interactive TV betting at home, tend to be more decentralized, more available, more addictive and more profitable to the gaming industry" (1994, p. 5). In a study of the economic and social impact of Indian gaming in Minnesota, Cozzetto (1995) cites a number of indicators of increasing numbers seeking help for compulsive gambling problems. The six centers created to treat chronic gamblers were at full capacity in 1995, with waiting lists. The problem appears to be more marked among Indian gamblers. Cozzetto believes that if "the economic benefits do indeed outweigh any social cost . . . tribal leaders need to take a proactive role in . . . providing programs to address the problem" (p. 128). In Michigan, Gambler's Anonymous chapters more than doubled between 1991 and 1996. Ricci cites gambling counselors who "agree that the lubricant for much present-day problem gambling is credit-card use...
In the old days, you could sustain a gambling problem for 40 years. Now you’re wiped out in a couple of months” (1996, p. 4G).

Other critics, including some tribal leaders, believe that the emphasis on speculation over hard work provides a detrimental environment for the tribes and the communities. Others oppose gambling as a zero-sum game, that has as its sole aim, taking something away from someone for nothing: “Tribes . . . have found the glitter deceptive, the jobs menial and the money hard to handle; gambling is no substitute for a real economy” (Munk, 1995, p. 26). Others have pointed out that “gambling does not create new wealth, it only distributes existing wealth” (Sparrowe, 1996, p. 5).

The National Governor’s Association (NGA) and the National Association of Attorneys General are leading a concerted attack on the spread of legalized tribal gambling from a state’s rights perspective. NGA Chairman Governor Roy Romer of Colorado has averred that “For the federal government to say ‘You are going to have casino gambling whether you like it or not’ is offensive to the basic tenets of democracy” (Wallace & Sunde, 1993, p. 5F). The issue has created vehement political arguments in many states. Moore reports that according to its governor, “opposition to casino gaming is probably the most political and vociferous issue in Rhode Island today” (1993, p. 1799). Because of this climate, many states
have refused to negotiate with the Indian tribes over gambling. They have defended themselves from court suits by appealing to the 11th Amendment that prohibits people of one state from suing another state in federal court unless it is clearly abrogated in the statute. Other states have contended that the IGRA violates the 10th Amendment that limits what the federal government can force state governments to do (Worsnop, 1994). While the courts have ruled against the tribes in three cases, the tribes have been allowed to sue the governor or other state officials.

Opponents feel that some Indian tribes have abused the intent of the IGRA. As an example, they cite the Golden Hill Paugussetts, a small tribe in Connecticut, that claimed huge chunks of land in Bridgeport and sought federal recognition in order to build a casino there (Moore, 1993). Other states have taken a hard line to prevent the development of tribal gaming in their states. Arizona's governor, in a drastic move in 1993, closed down all Las Vegas charity nights in order to eliminate tribal gaming. Subsequently, the tribes proved willing to negotiate, resulting in a compromise on limited gaming (Sylvester, 1993).

At the federal level, there has been some criticism of the tribes' adherence to the IGRA stipulations. In 1993, the Office of Inspector General for the Department of Interior found excessive management fees in 18 of 27 tribal management contracts. It found some tribes were being
taken advantage of financially on payments for capital debts and machine leasing. Lueders describes tribes where the “bulk of the profits are going to the white business people with whom they enter gaming related contracts” (1994, p. 31). Because of this, there are a number of pending lawsuits brought by the tribes against management companies.

There is also contentiousness in some communities because many tribes believe they are free from basic labor laws, and will not provide unemployment insurance or worker disability coverage. Being sovereign entities, they are not covered by laws against sexual harassment, minimum wage, discrimination or other state or local regulations.

In an effort to constrain gambling growth, 49 governors petitioned Congress to clarify the IGRA (Torricelli, 1994). A policy was adopted by the NGA intended to drastically limit the types of gaming the tribes would be allowed to conduct. Limitations would be similar to those on charity gambling, including betting limits and restricted hours (Goodman, 1994). Wallace and Sunde believed that “Congress is under assault to amend, gut or repeal the 1988 act” (1993, p. 5F). Goodman (1994), in his study of gambling as a strategy for economic development, has suggested that the federal government establish a set of national standards controlling Indian gaming. However, he believes that this would in essence eliminate state influence and at the same time impinge on Native American tribal
sovereignty. Kindt (1998) proposes that these reform efforts are spurred on by the fact that after the passage of the IGRA, "there was little or no actual regulation" (p. 92). Tribes, he asserts, were "Not only exempt from state and federal taxes but also exempt from most federal regulations, such as those relating to discrimination, equal employment opportunity and sexual harassment, Indian gambling was uncontrolled by 1993" (p. 92). Further, he continues, "the National Indian Gaming Commission . . . reported that 84 percent of Indian gambling activities were in 'non-compliance'" (p. 92).

The tribes have vigorously opposed any move toward greater federal control. The official position of the National Indian Gaming Association (NIGA) has been to defend the current statutory language as a bond the government has made with the tribes (Goodman, 1994). As another attempt at reining in the extent of tribal gaming, bills were introduced in 1993 to outlaw tribal gaming unless specifically authorized by the states to require the tribes to open their revenue records to the state (Goodman, 1994). The tribes have viewed this as an attempt to curtail the gains they have made and to promote established gambling interests. They have dubbed the 1993 bill the "Donald Trump Protection Act" (Goodman, 1994). Additionally, the Congress has made attempts to impose a federal tax on gaming profits. In 1995, the tribes defeated an
attempt by Congress to impose such a tariff by astutely aligning themselves with anti-tax groups and appealing to the Republican disdain for new taxes (Victor, 1995). It was reported in 1998 that the federal government is looking at changing the amount of Tribal Priority Allocation funding tribes receive. "Tribes with gaming operations are being pressured to give up their Tribal Priority Allocations, that fund basic government services" (Whitman, 1998a, p. 1).

Some see a Congressional anti-gambling bent in the Congress in a Senate bill passed in 1992 banning any state, county, city or Indian tribes from sponsoring sports-connected gambling. As a further move, in April 1995, then House Rules Committee Chairman Gerald Solomon introduced a bill to amend the IGRA to give states more control over Indian gaming (Munk, 1995). Congress, Vizenor (1992) believes, favors Native American assimilation and allocating to the states the power to control casinos. Anders (1998) reports that the Federal government is looking to tighten the provisions of the IGRA. The Senate Indian Affairs Committee "seeks stricter federal guidelines, including licensing of games, background checks of key casino employees, and accounting with respect to revenues and profits" (p. 106).

A particularly cogent impetus for reform is the inability of states to control federally regulated Indian reservations in order to prevent
corruption or mob intervention. The states' desire for state enforcement of criminal statutes and taxes on reservations could be a motivating factor in eliminating sovereignty. Because Congress has the power to revoke the limited sovereignty of the reservations, Vizenor (1992) believes that ironically, "casinos could be the last representation of tribal sovereignty" (p. 143). A diametrically opposed assertion made by some is that because of the widespread increase of Indian and non-Indian gambling in the country today, states may eventually legalize gambling and destroy the highly profitable monopoly of the tribes in many areas (Warrior, 1992).

David Wilkins provides a different perspective on the fragility of the tribal sovereignty and the enforceability of treaties. He describes how the integrity of treaty rights has been damaged historically by a number of court rulings, particularly the 1896 Ward v. Race Horse 163 U.S. 504 in that

the Supreme Court announced a set of powerful and problematic doctrines that constricted Indian treaty rights and also articulated a vision of tribal-state political relations that elevated states' rights to a preeminent role above even federally sanctioned Indian treaty rights (Wilkins, 1996, p. 87).

Ward held that Wyoming's laws superseded off-reservation hunting rights that were guaranteed under treaty with the majority opinion calling such rights a "temporary and precarious privilege" (Wilkins, 1996, p. 104). The majority also held that treaty rights could not be "destructive of the

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rights of one of the States” (p. 113), citing the contentious “equal footing doctrine” that claimed equality of state and federal rights. This decision was later modified by United States v. Winans 187 U.S. 371 in that the Supreme Court held that “Indian treaty rights were vitally important, that the language of the treaty was to be interpreted as Indians understood it, and that Indians ‘reserved’ all rights not specifically ceded away” (Wilkins, 1996, p. 117). But Ward was given new life in recent cases including Crow Tribe of Indians and Thomas Ten Bear v. Repsis, No. 94-8097 (filed 26 December 1995) and can be seen to present a potential threat to tribal treaties.

In 1996, President Clinton commissioned the National Gambling Impact Study Commission to review government policies with respect to gambling throughout the U.S., including tribal gaming; to assess impacts such as crime, gambling problems and economic effects. The Commission’s Final Report (1999) resulted in a number of recommendations related to tribal gaming. Many of the recommendations are intended to provide for proper regulatory oversight, improved labor relations, reporting, and coordination among the groups involved in resolving issues related to tribal gaming.
Competitive Opposition

State governors and local officials are protesting that Indian-run casinos are negatively impacting state lotteries, racetracks, and charity gambling. A Minnesota state representative has said that "You can't take $3 billion out of the economy without affecting things" (Wallace & Sunde, 1993, 5F). In Minnesota and Wisconsin, dog track owners blame millions in losses on Indian casinos gambling (Moore, 1993). In Michigan, the tribal casinos and the new Detroit casino has been blamed for the closure of a major racetrack and decline at another along with state lottery sales (Lam & Dixon, 1999). The states are resentful of the transfer of taxable gambling from the tracks to the tax-exempt casinos. A 1998 study conducted in Arizona suggests that Indian casinos may funnel taxable dollars into the non-taxable arena (Anders, Siegel & Yacoub, 1998). States are also registering complaints from the charitable organizations that depend on revenues garnered by "Las Vegas" nights (Andersen, 1984). They allege that Indian bingo halls and casinos have an unfair advantage over church or charity sponsored gaming that has low stakes and low payoffs. Others protest the advantage the tribes have because they can sell liquor or cigarettes cheaper than other establishments thanks to their state tax exemption.
Particularly opposed to Indian gaming are professional Las Vegas gambling interests. Some of them fear that the tribes will saturate the gaming market if not controlled (Greenberg & Zelio, 1992). In 1993, gambling magnate Donald Trump sued to have the IGRA declared unconstitutional, claiming that tribal enterprises were being given a competitive edge (Popkin, 1993). When the State of California raided gaming halls in San Diego, some tribal gambling proponents implied that it was motivated by pressure from Las Vegas interests. Indian advocates at the same time characterized this as stemming from a racist motivation (Baker & Rosenberg, 1992).

Fear of the Criminal Element

Because “Congress never intended to permit widespread Indian gambling” (Moore, 1993, p. 1797), some contend that lack of regulation has made corruption and infiltration by organized crime possible. There is a traditional assumption that “gaming establishments attract criminal elements . . . and encourage other forms of crime, such as drug smuggling and prostitution” (Kopvillem, 1990, p. 14). At a Senate hearing in 1989, a mobster confessed to involvement of organized crime in a high stakes Indian bingo hall and allegedly stealing $600,000 a year. He also claimed at least twelve other bingo halls were mob controlled (Popkin, 1993).
1991, a Florida tribe fired its management company alleging mob connections (Popkin, 1993). *U.S. News and World Report* interviewed federal, state and local law enforcement officials and obtained documents under the Freedom of Information Act that raised “serious doubts about the integrity and inviolability of Indian casinos” (Popkin, 1993, p. 30). The same article also reported that there were six ongoing investigations, and there have been some alleged connections in new casinos with the mob.

It is believed that because of lack of regulatory oversight, corruption and tribal government mismanagement characterized a number of the early reservation casinos. A February 1989 Senate hearing on corruption in Indian casinos surfaced allegations of sloppy management and characterized the problems as “disorganized” crime (Atchison, 1989, p. 115). Again in January of 1993, an Interior Department report indicated that “lax government oversight has resulted in unscrupulous management companies cheating tribes out of more than $12 million” (“Some Say,” 1993, p. 5F). More jaded observers have contended that “Indian gambling is an experiment that might convince even Milton Friedman that government regulation is in order” (Segal, 1992, p. 27). A 1996 General Accounting Office report recommended tighter controls on large cash transactions to avoid the potential for
money laundering. While Indian casinos are regulated by the Internal Revenue Service, the GAO predicted that limited IRS review would occur due to scarce resources ("Casino Boom," 1996, p. 4A). In 1995, the Governor’s Blue Ribbon Commission on Michigan Gaming recommended a number of oversight measures including: more state regulations, state and local police coordination on interjurisdictional crimes, criminal reporting and background checks, audits and accounting requirements, oversight by closed circuit television to monitor cash movements, and requiring casinos to pay a greater share of oversight costs (Governor’s Blue Ribbon Commission, 1995). Anders (1998) sees other potential threats in that “due to the nature of the business—primarily on a cash basis without receipts or written records—there are opportunities for theft, embezzlement and criminal infiltration” (p. 104).

Indian tribal leaders deny mob infiltration averring that “Indian-owned casinos and bingo halls are more heavily regulated than the glitz palaces in Atlantic City and Las Vegas” (Popkin, 1993, p. 30). In August of 1993, the FBI’s organized crime section indicated there were no “publicly known cases of current mob infiltration” (Popkin, 1993, p. 30). In fact, there appears to be a prevailing attitude that the great proportion of the Indian casinos are honest and free of mob control (Popkin, 1993). In his 1994 book on legalized gambling, Goodman in concluding “To date
there is no evidence that organized crime has significantly infiltrated Indian gambling operations" (p. 158), cited federal Justice Department findings. To combat the threat posed by the criminal element, many of the tribal casinos employ Las Vegas professionals and have in-house security teams. The management companies often are publicly traded and have "passed overlapping layers of government scrutiny" (Popkin, 1993, p. 30).

The National Indian Gaming Commission believes there is a learning curve in operating casinos and that tribes were passing through a period similar to what Nevada industry experienced in the 1930's (Popkin, 1993). The Gaming Commission rules under the IGRA did not take effect at the beginning of 1993 and a director was selected long after enactment of the statute. Consequently, the National Indian Gaming Commission (NIGC) was faced with a large backlog of management contracts to review. The NIGC has been criticized as being slow to hire field operatives and to set up an apparatus for enforcement of its decisions. It has been characterized as following a "minimalist approach" that is "effectively insuring that good programs are flukes, not formulas" (Segal, 1992, p. 30). However, others have pointed to the limited funding provided for regulation. In 1993, the NICG had a staff of 25 people and an annual budget of $3 million to regulate 150 halls compared to the New
Jersey Casino Control Commission, with 400 people and $23 million to regulate 12 casinos (Segal, 1992). The new chairman of the NIGC is Harold Monteau who has resisted further regulation of Indian gaming (Orwall, 1996). Besides the NICG, the Department of Justice, the FBI and the BIA also provide oversight. Additionally, the tribal/state compacts stipulate a number of law enforcement and security requirements.

Effects on Culture and Values

Without doubt, bingo and gambling can bring millions of dollars into a native community, but many people inside and outside Indian country worry that corruption, organized crime, and social deterioration follow these enterprises like a shadow (Warrior, 1992, p. 142).

It is not only the state and local governments that oppose reservation gambling. The members of the Indian tribes themselves do not stand as a united front on this issue. The most dramatic illustration of this division was the standoff between the Mohawks on the Akwesasne Reservation that extends into both New York and Canada, straddling the St. Lawrence River.

In 1990, several Mohawk tribal members defied a referendum that rejected construction of a gaming hall, and started independent operations. Supporting them were a group of militant pro-gambling
Mohawks, the self-named Warriors, who claimed they were fighting for sovereignty and economic independence (Johansen, 1993). On the other side, the elected tribal leaders believed that gambling "would kill the Mohawk people, our culture, our history" (Kopvillem, 1990, p. 14). The anti-gambling forces deemed gambling as an activity that was dependent on non-native currency and viewed the concept of profit as alien to traditional culture. Anti-gambling forces erected barricades to keep out gamblers and violence broke out on a escalating scale. Professor Bruce Johansen in his book on the conflict states that "During the final week of April [1990], there was a surge of violence at Akwesasne on a level so personal and pervasive that few people in the United States have seen its equal" (1993, p. 73). In the ensuing conflict that became an armed battle, two were killed and the casino damaged. By the end of April 1990, at least 2,000 people had been evacuated on both sides of the border, and estimates ranged as high as half the population during the worst of the conflict. (Johansen, 1993). Meanwhile, Mohawk anti-gambling leaders repeatedly called for intervention to stop the upheaval. After the killings, the governments of the U.S. and Canada sent in 400 law enforcement officials to subdue the insurrection. (Kopvillem, 1990; Pasquaretta, 1994; Vizenor, 1992).
While pro-gambling forces extol the economic riches brought in by the bingo halls and casinos, others caution against the destruction of traditional culture and values and point to the danger of tribes existing only for gambling. Vizenor believes “casino avarice is a mean measure of tribal wisdom . . .” with the $3 billion brought in each year viewed as a “. . . preposterous source of tribal revenue” (1992, p. 411). Among the Mohawks who have retained many indigenous values, the fear exists that gambling will cause an “irretrievable loss of culture” (Curry, 1990, p. 1). Tribal members point to the earlier traditions that did not honor acquisitiveness, believing that gambling’s emphasis on a quick buck “may be a quick way to finish off tribal life once and for all” (Segal, 1992, p. 27). Magnuson (1994) reiterates this fear that some tribal members have that “the proliferation of gaming is the spiritual cancer eating away at what is left of the soul of the Native American communities” (1994, p. 170).

In some states there are claims that some tribal members are being bought off by the gambling interests and this has left a number of tribes deeply divided. In Minnesota, election of tribal leaders is now more heated. Tribal members see gambling as bringing about destruction of tribal customs and lifestyle (Vizenor, 1992).

Pasquaretta, in his 1994 examination of the “Indianness” of gaming, states that it has “contributed to the ongoing transformation of
contemporary Indian identities" (p. 694). He examined how high stakes gambling has aggravated existing conflicts in the tribes. Gaming also creates new leaders who are “politically and economically independent of both elected and traditional governing councils” (p. 697). He describes the view of some tribal members that gambling has been pushed on to the tribes to “promote further cultural ruin and greater assimilation” (p. 697), while opening the door to more federal and state regulation. In sum he believes that, “Insofar as casino gambling fosters materialism, acquisitiveness, and self-interest divested of group interest, it might also represent the last phase in the complete assimilation of indigenous North American peoples” (p. 700). He depicts the quickening decline of traditional life, the extinction of the language and historical forms of government and the lessening of the influence of traditional leaders.

Anders (1998) believes that “because of the enormous profit potential, gaming may undermine the cultural integrity of the Indian communities” (p. 104). As an example he points to a Minnesota tribe that, because of its profitable gambling operations, now finds that “dozens of people with dubious claims are clamoring for tribal membership. This has led to disputes over who is entitled to control the tribe’s gaming operations” (p. 104). Anders also believes that large per capita payments may “exacerbate inequalities between urban and rural tribes” (p. 104).
Warrior also voices concern over the imposition of gambling on a local people without their input.

Most [tribal] councils undertake these gaming operations with precious little input from local people. . . . Without a government vehicle through that local community concerns can be heard and standards created, the probability of abuse and corruption is extremely high. (Warrior, 1992, p. 143)

As counterpoint, other observers believe that the profits from gambling can be used to rebuild tribal life and repopulate a more vital type of reservation. In fact, the strongest success in gambling has been among smaller tribes with strong, stable tribal governments. In a number of areas, casinos are drawing back tribe members who left because of lack of opportunity. Others, including Elvine-Kreis (1998), have traced a tradition of gaming in tribal communities and contends that “Indian gaming was originally part of tribal ceremonies or celebrations” (p. 183). He continues with the conclusion that “Through gaming, that is rooted in tradition, tribes are again finally able to depend on traditional ways of life to sustain their own lives now and in the future” (p. 184). Stein (1998) provides a description of the types of traditional gaming including horse races, lacrosse and archery contests that were a normal part of tribal celebrations.

Like other tribes, the Mille Lacs [of Minnesota] have used gambling profits to fortify their culture. Casino money has paid for research and
archeological collections and bought back reservation land lost, sold or stolen long ago (Wallace & Sunde, 1993, p. 5F).

Venable describes how the traditional holistic Indian tradition is now trying to integrate gambling with community life. He points to the fact that in the past Indian traditions have adapted to those changes needed to maintain the community, such as use of horses (1996).

Gambling's Regressivity

The most significant drawback of gambling as an economic development tool is that it is generally viewed as an extremely regressive form of revenue generation (Atchinson, 1994; Truitt, 1994; Elmore, 1979; Sternlieb & Hughes, 1983). The frequently made argument against state or locally operated lotteries is that participation in gambling is significantly higher among the poor, with monies being derived from those with the least expendable level of resources (Goodman, 1994; Governor's Blue Ribbon Commission, 1995; Zelio, 1994). There is also the potential for higher gambling losses among tribal members because of the proximity of gaming. However, it has been observed that the most successful tribal casinos draw clientele from non-Indian population, where the regressivity would be less pronounced (Warrior, 1992).
Gambling and Economic Development—Theory and Reality

This preceding literature review has provided a description of the current state of Indian gaming in the U.S. today, including a number of positive and negative impacts related to its rapid spread. Gaming as an instrument for economic development and public revenue generation appears to have succeeded. The effects of gambling on social, cultural and moral life have historically received more mixed reviews. While there is strong evidence of the ability of gaming to produce revenues for the tribes and the states, there is also a great variance in tax efficiency of gaming for states. Elmore believes that “The advisability of legalizing gambling in order to generate revenue for the state must be assessed in terms of the equity of gambling as a tax source, i.e., the regressivity of gambling taxes and the efficiency of raising revenues” (1979, p. 18). While New Jersey spends 35 cents in regulation for every one dollar it collects, Nevada spends only six cents on the dollar (Thompson, 1994). There is also the danger of funding specific state programs with dedicated revenue creating a dependence on gambling monies (Goodman, 1994).

As discussed earlier, gambling is generally seen as regressive because of the belief that it disproportionately affects the poor. Proponents, however, point to the potential payout to the gambler, and
also to the voluntary nature of the activity (Elmore, 1979). While some claim that gaming is redistributive, its effectiveness in economic development and redirecting the money to the tribe depends greatly on its ability to attract outside gamblers. As William Thompson of the University of Nevada-Las Vegas points out, “if the casinos fail to attract outstate gamblers then they are merely redistributing income from local citizens to casinos” (Sylvester, 1992). However, the unique status of Indian gaming has created a structure where the benefits are assured to remain within the tribal community rather than to be siphoned off by management companies. The enabling legislation for Indian gaming was intended to retain the majority of the proceeds within the tribal communities in order to redistribute the money to those who were previously living under conditions of extreme resource scarcity.

There is also concern over possible market saturation. Because Indian gaming is relatively young, it is difficult to predict when it will begin to produce diminishing returns. Cozzetto points to the fact that New Jersey has experienced declining revenues in the past years (1995). He points to another example in Minnesota, where some tribes such as the Lower Sioux have experienced “sharp declines in profits from gaming operations” (1995, p. 124). Additionally, he believes that nationally tribes are being challenged by video lottery terminals (VLT) that were approved
by 12 states in 1992. These devices, operated in bars and liquor stores, compete with tribal gaming enterprises and allow instant access to wagering on a number of games such as poker. Gaming analyst Nelson Rose direly predicted that, "VLT's will destroy Indian casinos in South Dakota in three years" (Cozzetto, 1995).

The Atlantic City Study

The contained but highly beneficial economic effects of Indian gaming stand in stark contrast to an earlier pessimism emanating from the Atlantic City model of legalized gaming. Sternlieb and Hughes in their 1983 classic study of The Atlantic City Gamble examined the promises, similar to those of Indian gaming advocates, made before gambling was legalized in New Jersey in 1976. They debunk the majority of these claims, emphasizing that gambling fell far short of being the "silver bullet" Atlantic City voters sought.

The premise of gambling sponsors was that legalized gambling would create more jobs for Atlantic City, a revitalized urban center, increased tourism and reduced reliance on public assistance. Additionally, they foresaw greater state revenues to provide social programs. The voters failed to heed gambling scholar William Eadington's warning that without a significant influx of tourists, "To
locate the casinos in urban areas will lead to exclusively lower-income casinos that are undesirable because of the lack of revenues they are capable of generating as well as the high social cost they might create" (p. 9). The authors feel strongly that public policy decisions supporting legalized gambling were not based on sound analysis.

They summarize their analysis with the statement that "the booming casino business in New Jersey is evident, but legalization of gambling has had negative results as well, among them increased activity by organized crime and a toll in human and economic displacement" (p. 10). While the casinos did very well financially, and created over 30,000 jobs, there was little spillover into the surrounding community with the majority of jobs going to suburbanites. There was only a slight decrease in unemployment and the situation for the low income residents worsened as land values near the casinos increased and fewer affordable homes were available, causing significant relocation of the poor.

While the gambling establishments generated a significant amount of revenue for the city, there was a concurrent increased cost for public services, especially policing and public infrastructure costs. The referendum was approved on the premise that the proceeds would be used to help the elderly and the handicapped. But the money was in fact diverted to provide support for existing programs. At the same time, the
state government reaped considerable benefit (over $100 million in 1982) through gambling revenues. Yet the casinos drew heavily from New Jersey residents, failing to export much of the costs, as hoped, to other states. Because of the great number of "day trippers" (nearly nine million bused in during 1982), few spillover benefits accrued to hotels, restaurants or other businesses.

One of the reasons the authors cite for this failure was that "The state endorsed visions of glorious rebirth, but it failed to provide a governing mechanism that could produce the promised results" (p. 14). The authors point to a lack of coordinated government effort to promote tourism and conventions with the casino management. Intensifying a dismal situation, the casino interests turned themselves into overnight vested institutions: "instant success brought the casinos political clout, and any major reshaping of the casinos' contribution was foreclosed" (p. 14). With the leverage of being a major employer, the casinos were able to co-opt legislators who sought more control of the casinos. Sternlieb and Hughes also fault the Casino Control Commission for becoming a "relatively passive participant" (p. 62) in regulation of the casinos. While concentrating on preventing infiltration of casinos by organized crime, it put few restrictions on the industries that provided services to the casinos.
The authors caution that states must deal with the conflict between fostering a potentially socially harmful activity and the prospects of significant revenue gain. They point to what they consider the critical historic lesson of legalized gambling—"Once a state has decided to legalize gambling, there is a self-generating tendency to expand when revenues don't materialize" (p. 28). While this forecast has been substantiated, one prediction has been proven erroneous by the rapid spread in the 1990's of tribal and non-tribal gaming. They asserted in 1983 that "The future market for casino gaming will be more a division of the amount currently spent on all forms of gambling than it will be an expansion" (p. 157).

A more recent and even grimmer picture of the situation in Atlantic City is provided by David Johnston, an investigative reporter for the Detroit Free Press, Los Angeles Times and Philadelphia Inquirer. He starkly describes the casinos of Atlantic City as equivalent to Third World factories, "thrown up at a distant location, served by a highway designed primarily to obtain raw materials and ship out finished products. The raw materials being the financial resources of the gamblers and the finished products, empty wallets" (Johnston, 1992, p. 18).

His book, Temples of Chance: How America Inc. Bought Out Murder Inc. to Win Control of the Casino Business, traces the passing of control of the gambling industry in Nevada and New Jersey from
organized crime to corporate America. Lured by the huge profits from gambling (currently a $10 billion yearly industry), hotel companies such as Holiday and Ramada sold off their chains to build megacasinos. He describes the ineffectual New Jersey Casino Control Commission's approval of casino development by Donald Trump, Merv Griffin and Bally Company--backed by little more than junk bonds--that financially devastated bond holders and construction interests. The Council ignored the financial stability requirement of the law in pursuit of new casino development. Johnston concludes, "Every time a casino owner borrowed money and could not pay it back, the commission signaled that it would stand by the casino and take its side against creditors, unless the casino would fold anyway. . . ." (1992, p. 299). Johnston portrays corporate gaming as an industry that wants to convey the impression of regulation without its constraints and knows how to use its influence to achieve this end.

"Bad as the mob is, having Corporate America dominate the casino business is worse" (p. 297), he asserts. Because organized crime was limited geographically, socially and by its managerial incompetence, its negative influence was more contained. Not so for the corporations. Johnston describes corporate policies that encourage compulsive gambling and the potential for financial ruin through easy credit, teen age
gambling, and free alcohol. Further, he alludes to the gaming interests' apparent connection to drug money laundering, citing one large casino chain with a marketing office in Medellin, Columbia. He sees the gambling industry poised to plant high tech video poker games in neighborhood bars, further eroding the city neighborhoods.

Description of Indian Gaming in Michigan

Background

The history of tribal gambling in Michigan has followed the course of similar ventures in other states. The first Michigan casino opened in 1984 with “a lone blackjack table in a converted garage near Baraga” (Lam, 1993a, p. 4F). Not long after, the federal government sued to close it down. The tribe fought the lawsuit and claimed immunity because of its sovereign status. While the lawsuit dragged on, other tribes followed suit and opened bingo and card halls (House Fiscal Agency, 1996). Four years later, a district judge ruled in favor of the casinos, and in the same year the Indian Gambling Regulatory Act (IGRA) gave the state's tribes the impetus to open gaming on other reservations.

After five years of negotiations, the Michigan Senate gave final approval to a gaming compact with the tribes in September 1993. These compacts are in effect through 2013. The State's Governor had been sued

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by the tribes in 1990 for failing to negotiate under the “good faith” clause of the IGRA when initial compact negotiations broke down. The seven tribes that were party to the suit disputed the Blanchard Administration’s assertion that video games were not allowed under the IGRA’s application in Michigan. The Engler Administration has continued this stance. However, a more recent Michigan State Court of Appeals decision, Primages v. Liquor Control Commission, “effectively eliminated the State’s defense that electronic games of chance were not authorized by State law and therefore could not be operated per the provisions of the IGRA” (House Fiscal Agency, 1996, p. 5). Michigan also invoked the 11th Amendment defense that prohibits a state from being sued and won. This defense was reaffirmed by the U.S. Supreme Court’s decision in Seminole Tribe of Florida v. State of Florida 116 S. Ct. 1114, 134 L. Ed. 2d 252 (1996) (House Fiscal Agency, 1996).

The compact settled the dispute between the governor and the tribes (Lam, 1996g.). The Senate also passed a bill requiring the governor to abide by the wishes of the local community on off-reservation gambling. The compact specifies what type of gambling will be allowed at the casinos in Michigan. One provision allows the tribes to operate slot machines and video poker that are otherwise illegal in the state. However, the tribes are required to give eight percent of the profits from these games to the
state and two percent to local governments (Lam, 1993a). This occurred because the tribes and the state entered into a consent agreement as a means of taxation on the gaming revenues that is outside the IGRA provisions (House Fiscal Agency, 1996). This agreement has provided a high level of profit for the state because slot machines and video poker machines can account for up to 70 percent of casino revenues. Later, in 1995, being cognizant of the high levels of gaming revenues the tribes receive, the Governor’s Blue Ribbon Commission on Michigan Gaming recommended that the state aggressively pursue negotiations in tribal compacts to increase the percentage of revenues to the state and local governments (Governor’s Blue Ribbon Commission, 1995).

One result of the compacts that has been attracting negative attention is the limited state oversight of the casinos. The short compact documents leave most regulation to the tribes. The compacts “provide that the regulation of Class III gaming is the sole responsibility of the tribe” (House Fiscal Agency, 1996, p. 7). In comparison, other states have much tighter controls, including licensing of all employees, inspections, and audit requirements. In Michigan as in other states, the National Indian Gaming Commission regulates the tribal casinos. Under the compact signed with the state, oversight responsibility was placed with the Michigan Department of Agriculture’s Office of Racing Commissioner.
This agency, however, had limited authority. In the past, it had only two investigators to ensure that slot machines meet technical standards and that the State is getting its eight percent of slot machine profits. That was the extent of oversight provided. It was reported that as late as March of 1996, the two largest casinos in the state, at Mt. Pleasant and Sault Ste. Marie, had not been inspected due to tribal resistance and the small investigative staff. Additionally, the state cannot conduct an inspection without prior notification of the tribes (Lam, 1996f). In 1997, the Office of Racing Commissioner's responsibility was transferred to the Michigan Gaming Control Board (MGBC) that was created to oversee the three newly approved Detroit casinos. The MGCB staff's duties include:

- Inspecting tribal facilities and documents to assure compliance with Tribal-State Gaming Compacts and related agreements;
- Examining casinos' electronic games of chance (slot machines, video poker, etc.) to assure that devices are operating in accordance with terms of Compacts;
- Conducting financial audits to assure that tribes are paying to the State 8 percent of Net Win derived from electronic games of chance, and 2 percent to local municipalities, in accordance with August 1993 Consent Judgement. “Net Win” (sometimes referred to as “Adjusted Gross Receipts”) is casino's gross receipts, less winnings paid to wagerers (Michigan Gaming Control Board, 1999).

Additionally, for this oversight, the seven original tribes, annually pay the MGCB $25,000 each while the four newly recognized tribes have agreed to pay $50,000 annually under their new compacts. The new tribes are limited to one casino per tribe.
Gambling Profits

Gambling on Indian lands has become an extremely lucrative venture in Michigan. As of September 1996, seven Michigan tribes operated seventeen gaming establishments in the Northern Lower and Upper Peninsulas (House Fiscal Agency, 1996). In 1999, the seven tribes operated 17 casinos throughout the state, with a number of other sites planned by newly recognized tribes (Michigan Gaming Law, 1999). Two other casinos were to open during the year, and another four tribes were in the planning stage for casinos (Lam, 1996c). See Figure 1 for a map of gaming locations (Source: Michigan Gaming Law, 1999). In 1993, the combined revenue for the seven tribes was $214 million dollars (University Associates, 1995). In 1996, the total handle (money spent by players) on video and slot machines was $3.9 billion with a total net win by the tribes of $398 million (Office of Racing Commissioner). A rapidly accelerating venture, gross revenues rose 70 percent just between 1992 to 1993 (Lam, 1993a). The estimates indicated that in 1995, Michigan gamblers lost $452 million, twice the amount in 1994 (Lam, 1996b). The MGBC indicated that in 1997, the tribes contributed over $38 million to the state's Strategic Fund and incomplete figures indicate that number had climbed to over $45 million in 1998.
Figure 1. Location of Michigan Tribal Gaming Facilities (Michigan Gaming Law).

The Saginaw Chippewa tribe alone contributed $22 million and $26 million respectively in those years (Michigan Gaming Control Board, 1999). These figures would indicate that the Saginaw Chippewa tribe had a profit of over $325 million. The State of Michigan stands to lose a significant funding source with the opening of the Detroit casinos. Under their existing compacts, the tribes were allowed to curtail the payment of these revenues in the summer of 1999 as they no longer hold a monopoly on slot machines in the state (Michigan Gaming Control Board, 1999).

A 1993 study indicated that Native Americans held 49 percent of Michigan casino jobs and nearly half of these individuals were previously on welfare (Lam, 1993a). From the profits they are receiving, most tribes with casinos are expanding or planning for more elaborate developments such as hotels, restaurants and marinas. As of March 1996, new building plans total $500 million, including casinos, golf courses and commercial enterprises with six new casinos planned or developed in the Lower Peninsula (Lam, 1996c). Estimates have been made that this may reach $1 billion by 1998 with eighteen casinos operating (Lam, 1996c).

The Grand Traverse Band of Ottawa and Chippewa who operate the Leelanau Sands Casino have used gaming proceeds to supplement government-funded programs for the elderly and youth. They have also
augmented health care programs and job training efforts (Eadington, 1990).

While some tribes choose to use gaming profits for tribal endeavors, two tribes, the Saginaw Chippewas and the Grand Traverse Band, distribute the profits through annual payments to tribal members. However, State of Michigan officials have deemed this taxable income. Consequently, they indicated that public assistance would be reduced for those receiving profits from gambling enterprises, making them vulnerable to a loss of their Medicaid coverage. The tribes have opposed this action and argue that the profits are trust money and not unearned income ("Casino Payoff," 1995). At the federal level, the IRS deemed profit from tribal gambling establishments to be free from federal taxes, but that money received by individual members of the tribes is subject to federal tax (National Gambling Impact Study Commission, 1999).

Assessment of Economic Development

Michigan Indian Gaming Enterprises hired the consulting firm of University Associates to conduct an economic impact analysis of Indian gaming in Michigan. The results of that study were released in 1995. This report was compiled from information on all seven Michigan tribes that have gaming enterprises, using 1993 data that was collected from
each Tribal Chairperson and Indian Gaming Manager. The analysis is
based primarily on self-reported tribal data. The sponsor of this report is
a pro-gaming organization, and the report acknowledges that “results of
the analysis focus on the positive economic impact” (University
Associates, 1995, p. 1). However, this is the most detailed analysis of data
that could be identified on the topic of Michigan Indian gaming
enterprises. The consulting firm also collected supporting data from local
communities and secondary data sources. The findings provide an
interesting profile of Indian gaming in the state.

The Michigan's tribal gaming enterprises, all on trust land, are
located solely in rural communities or near small towns. This is not
surprising since all but three are located in the sparsely populated Upper
Peninsula. Besides casinos and bingo halls, a number of the gaming
enterprises have other businesses such as motels, restaurants or gift
shops.

As a gauge of the magnitude of economic activity generated, the
seven tribes reported combined receipts of $214,172,200 in 1993, a 400
percent increase from 1991. In August 1994, according to the report,
there were 4,570 people employed by these gaming enterprises; of those,
64 percent were non-Native Americans. This employment base was
estimated to support a total of 16,400 people. In 1993, this equated to a
total payroll of $46,237,000; that was a 244 percent increase from 1991. Both Indian reservations and the Upper Peninsula have historically exhibited higher levels of unemployment than the rest of the state. University Associates summarized the effect of Indian gaming as successfully “employing large numbers of ‘hard to serve’ people in these traditionally ‘hard to serve’ geographic areas” (1995, p. 10). It was estimated that 34 percent of the employees previously were welfare recipients and 38 percent were unemployed prior to the opening of the gaming facilities. As a result, tribal unemployment on the reservations dropped by 92 percent from 1985 to 1994.

University Associates gathered data, using State of Michigan figures, on private businesses that are major employers in the counties where the gaming enterprises are located. In comparison with these other private sector employers, in five counties the Indian gaming enterprises were the number one employer, and in all but one of the remaining counties, they were between the second and fourth largest employer. Further augmenting the employment base, the consultants assumed for every one job created, there are 2.5 spin-off jobs, or an additional 11,400 jobs. They also concluded from the self-reported data that these employees earn above-average wages for their area. Other positive
benefits identified were an increase in the number of tribal members receiving health benefits, and more individuals employed in full-time jobs.

The report also highlights the spillover effects of this activity. In 1993, the eight enterprises paid a total of $11,626,400 in state and federal taxes, a 194 percent increase from 1991. Based on requirements of the compacts with the State, Michigan in 1994 collected $14,365,000 in new tax revenues from the gaming tribes. Additionally, over $3.6 million in gaming was provided in support to local communities.

The gaming enterprise expended about $16 million on goods from Michigan suppliers in 1993, based on what is characterized as a "buy Michigan" approach by the tribes. The casinos and bingo halls, because of their monopoly on the action, draw in gamblers from long distances and provide a year-round attraction, thereby increasing local tourism. Other spillover dollars are spent when gamblers patronize restaurants, stores and motels in conjunction with their visits to the casinos.

Other benefits believed to accrue from the gaming enterprises are economic development of the tribe and the nearby community, new construction, population growth, improved standard of living, and more employment training allowing for greater tribal self-sufficiency. As the report points out,
Federal law dictates that all profits from Indian Gaming must be reinvested in tribal operations or programs, provide for the general welfare of the tribe and its members, promote tribal economic development, or be given to charities or to reimburse local communities for expenses incurred in supporting casino operations (University Associates, 1994, p. 27).

Gambling profits, at the time of the report, were supporting over 100 tribal programs for social, health care or economic services. The tribal revenues also provided local and nonprofit community programs with $3,600,000.

The Sault Ste. Marie Tribe

Until recently, the Sault Ste. Marie Chippewa tribe was Michigan's largest provider of gaming and was the largest employer in the Upper Peninsula with 2,700 employees in 1995 (Lam, 1995a). The Saginaw Chippewa tribe now holds that title. The Sault Ste. Marie casino has a 52-room hotel, a pool, gift shops, a restaurant and an entertainment lounge. In 1995, the tribe financed a $30 million expansion of its biggest casino, including a nightclub, three restaurants, and a shopping plaza, hotel and convention center. This casino is comparable to many Las Vegas casinos.

The Sault Chippewas are the one Michigan tribe that has intensively pursued diversified economic ventures. To forward this
direction, they created an independent board of five tribe members and six outside bankers and business people to identify opportunities for economic investment (Lam, 1995a). From casino revenues, the Sault tribe has acquired a construction firm, a janitorial service, convenience stores, three hotels, and an auto parts factory, and has invested in other ventures. The tribe also considered opening a factory to train tribe members in neon sign making. In total, the tribe owned twenty businesses and 3,000 acres of land in 1995. It has also invested $3.5 million to buy housing units in the former Kinross Air Force base. Their "$253 million-a-year empire . . . puts the tribe in a league with some of Michigan's largest privately held companies" (Lam, 1995a, p. 1A). However, as Lam continues, not all tribal members support this investment strategy. Some are reported to favor distributing the profits to members as two of the other state tribes do. Also, there has been some opposition from within the Sault community by those who resent the removal of commercial land from the tax rolls. Both the Michigan Municipal League and National League of Cities have asked Congress to look at the trust land laws and their effects on communities (Lam, 1996e).

The tribe is using the proceeds to benefit tribal members through financing such ventures as an elementary school providing instruction in tribal heritage and a rustic culture camp. It is also laying the groundwork
for a $4.5 million cultural museum. In 1994, the tribe earmarked $10 million in gaming profits to be used for social and health programs for the tribe, including the opening of a daycare center (Lam, 1995a). In the Sault, the local economy has also benefited with the opening of new hotels, a strip mall and a Wal-Mart. Additionally, the tribe has renovated a number of downtown buildings “making golden geese out of white elephants” (Weeks, 1995, p. 3C). This same tribe, that in 1975 sued the city for failing to provide basic services, was the sixth biggest taxpayer to the city in 1995 (Lam, 1995a). The tribe has also made a voluntary $65,000 payment for tribal trust land in the Sault and donated $265,000 to Lake Superior State College (Weeks & Weeks, 1994).

Augmenting its new economic power is growing political clout. Bernard Bouschor, chairman of the Sault Ste. Marie Tribe, was described by a political commentator as “a major player in the Michigan economy and state politics “who . . . has directed huge tribal contributions to both parties” (Weeks, 1995, p. 3C). This political influence was evident in the tribe’s pressure to establish a tribal-run casino in Detroit’s Greektown, even though the effort ultimately failed. Subsequently, the tribe supported the successful 1996 referendum that allows for non-tribal casinos in Detroit. Additionally, the tribe donated more than $800,000 to political campaigns in 1994 (Lam, 1995a). Some dissension in the tribe
was reported, however, among those who thought that the tribe could have spent the money better on social services for their community (Lam, 1995a). In reaction, the state legislature passed a measure in 1995 that was part of a campaign reform act that limits a tribe’s ability to make political contributions. This legislation requires all recognized tribes to establish separate segregated funds through Political Action Committees (PACs) in making political contributions. The tribes must adhere to the same limits on the amount of contributions as other PACs. This represented the first attempt in the state to regulate tribal political contributions (House Legislative Analysis Section, 1995).

Other State Tribes

The Bay Mills tribe in the U.P. has used casino winnings to build tribal housing and a community college, improve the water supply and purchase an ambulance. It also planned to build a community health clinic. Another identified benefit was increased job opportunities for tribal members. In 1993, unemployment dropped to 15 percent from previously high levels of up to 70 percent, and the high school dropout rate fell from 90 percent to 35 percent. The tribal chairman indicated that the tribe hopes to eliminate the need for federal aid within the next 10 years. Looking to the future and believing that the gambling boom “can’t
last forever" (Lam, 1993a, p. 4F), the tribe is investing $5 million a year in a trust fund. Members of the tribe are also being induced back to the reservations by the lucrative gaming profits.

Newly Recognized Tribes

In September 1994, the United States Congress recognized three tribes within Michigan, the Pokegan Band of Potawatomi Indians of Dowagiac, the Little River Band of Ottawa Indians of Manistee, and the Little Traverse Bay Band of Ottawa Indians of Petosky. A year later, Governor John Engler and leaders of the three tribes that were planning to open casinos signed a gaming compact. The compact allows for one casino per tribe and establishes local revenue-sharing boards for the disbursement of casino funds to local units of government. They are allowed, as newly recognized tribes, to buy land to create a reservation. In December 1995, the Huron Potawatomi Tribe of Athens was recognized as an additional legitimate tribe in the casino business (Lam, 1996b). Compacts limit each tribe to one casino. In addition, seven other Michigan tribal groups were seeking federal recognition. The Supreme Court's March 1996 ruling that tribes cannot sue the state in federal court for failure to negotiate a compact appeared, however, to create some doubt about the gambling status of these new tribes.
In spite of this perceived deterrent, on December 11, 1998, the Michigan Legislature approved compacts with the four tribes. This had the support of the anti-gambling Governor, who reportedly feared that "the feds would approve casinos without such provisions [for state regulation and limiting the tribes to one casino each]" (Weeks, 1998b, p. 6B). In late 1998, another tribe, the Match-e-be-nash-she-wish Band of Pottawatomi Indians, also known as the Gun Lake Band, was to receive federal recognition. However, the city of Detroit blocked that action, at least temporarily, out of fear that the tribe would open a casino near Detroit. But the burden falls on the city to prove there is a problem with the tribe's Indian lineage to permanently block this perceived competitive threat ("City of Detroit Objects," 1999).

The passage of Proposal E in the November 1996 election, allowing for three non-tribal casinos in Detroit, significantly altered the strategies of the newly recognized tribes. While tribes that already had gaming would no longer be required to contribute eight percent of their slot profits to the Strategic Fund, the new tribes offered to provide these payments as a basis for compact ratification. In January 1997, the Governor signed compacts with the four tribes, granting them exclusivity outside of the three Detroit casinos, as a basis of payments to the Strategic Fund ("New Compacts Signed," 1997).
These newly recognized groups are being avidly pursued by commercial gaming interests. Before they even received recognition, the Huron Potowatamis signed an agreement for a $62 million casino resort and the Gun Lake Band of Ottawa and Chippewa also announced a casino agreement (Lam, 1994a).

Off-Reservation Gambling

Invoking the provision in the IGRA allowing tribes to acquire lands off the reservation, developers in Detroit and other areas of the state have attempted to bring gambling into the heavily populated southeastern area of the state. But until 1996, these efforts were consistently stymied. One proposal, for a $60 million casino to be run by the Sault Ste. Marie Chippewas in Greektown (considered the most likely to see fruition) was rejected by Governor Engler in 1995. Promoters of the venture asserted that the casino would create 800 new businesses in the area. They forecast $400 million in profits, with $20 million going to the city for police and fire protection. Additionally, they estimated that the state would receive $32 million; the Sault Ste. Marie tribe would get $103 million; the other state tribes would split $30 million; and the management team would get $69 million (Lam, 1993b). With the defeat of this initiative, it was considered highly unlikely that Governor Engler
would approve any form of off-reservation gaming in the state. However, the governor was overruled by a public referendum during the November 1996 election.

The passage of Proposal E allowed for the operation of three non-tribal casinos in the City of Detroit. Though the proposal would create new competition, it was actively supported by the tribes, with the Sault tribe contributing $435,000 (Lam, 1996i). Passage of Proposal E eliminates the requirement that the tribes contribute eight percent of net revenues from electronic gaming to the state. This occurred because the presence of non-tribal casinos voids the exclusivity clause of the tribal compacts that granted them a monopoly over electronic gaming. This policy change is estimated to cause a loss to the state's Strategic Fund of $25 - 30 million annually. While Proposal E contained a provision requiring an 18 percent tax on casino gross gaming revenues—about half of that goes to the state and half to local units of government—the net impact on state revenues is uncertain. It does not however eliminate the requirement that two percent of this net profit be paid to local units of government (House Fiscal Agency, 1996). In February 1997, the Lac Vieux Desert Band announced plans to file a federal lawsuit challenging the Constitutionality of Proposal E and alleging that the tribes have
exclusive rights to casino gaming based on federal treaties and the state compacts ("Chippewas to Challenge," 1997).

The Saginaw Chippewa Tribe

The Saginaw Chippewa tribe, located in central Michigan, is federally recognized under Indian Reorganization Act of 1934. The tribe was constituted by three bands of Chippewas: the Saginaw, the Swan Creek and the Black River. This group is estimated to have settled in the area in the mid 1700's. Following the pattern of many other tribes, the Saginaw Chippewa reservation was created through the forfeiture of land through a number of treaties with the United States government. Over seven million acres were ceded to the U.S. under the Treaty of 1819 (Saginaw Chippewa Tribe, undated). According to the history of the tribe provided in its tribal web page, treaties between the tribe and the U.S. Government eroded their tribal lands until, “in 1855, the bands of Saginaw, Swan Creek and Black River were removed by Treaty to five townships in Isabella County, Michigan and a few tracts of land in Saginaw County” (Saginaw Chippewa Tribe, 1998, July 15, http://www.sagchip.com/history.htm). Losing their original homeland, individual tribal members were allotted 40 or 80 acres on the Isabella Reservation under the Treaty of 1864. Tribal documents indicate that in 1855, the reservation encompassed 138,000 acres, while
today there are only 723 acres in Isabella County and 573 acres in tribal trust land (Saginaw Chippewa Indian Tribe of Michigan, undated).

The tribal government is run by the Tribal Council. The tribe is required by its Constitution to hold elections every two years. Until 1999, the Tribal Council had 12 members, 10 members serving Isabella County (where the reservation is located), one member serving Saganing and one serving the At Large districts. Because of the inequity of this representation, constitutional reforms were recently proposed. Not waiting for the constitutional reform to take place, the Tribal Council moved ahead and restructured the boundaries of the three voting districts within the current Constitution citing "the necessity of restoring democracy by balancing the voting districts" ("Legislation Restructures," 1999, p. 1). The reform allocated ten seats to District I. This district's boundaries have been greatly expanded to include not only the Saginaw Chippewa reservation but also 40 additional counties, that the Tribal Council believes "were generally included in the Tribe's traditional territory" ("Legislation Restructures," 1999, p. 1). Saganing maintains one seat. District III--now meant to include any other tribal member outside of District I and II--also maintains one seat. This was a means of resolving the fact that "For years, those members [off-reservation] have complained
that they were disenfranchised from the tribe” (“Legislation Restructures,” 1999, p. 15).

In 1994, the Saginaw Chippewa tribe, consisted of 2,571 members, 813 of who lived on the reservation outside of Mt. Pleasant. Tribal enrollment in 1999 was reported as 2,800 (Associated Press, 1999). The tribe also has a small reservation outside of Bay City (Saganing). In 1981, the tribe opened a bingo hall and six years later, in 1987, added a card room. As gaming profits increased, the tribe invested in a larger gaming facility, the Soaring Eagle Casino, which opened in August 1993. This new building tripled the gaming area operated by the tribe. The winter of 1996 saw the grand opening of a multi-million dollar casino “billed as one of the biggest between Las Vegas and Atlantic City” (Bebow, 1996, p. 8A). A luxury hotel later opened in the complex on July 27, 1998, with “512 guest rooms, 26,000 square feet of conference space, entertainment and restaurant (“Community Excitement Builds,” 1998, p. 9).

The Saginaw Chippewa tribe’s casino is the most successful in the state, hosting half of the action statewide (BeVier, 1996b). The tribe reported in 1994 that 1,250 people were employed in its gaming operations with a payroll of $20 million (Lam, 1994b). As of 1994, the tribe had become the number one employer in Isabella County (University
Associates, 1995). Its gaming ventures produced profits of $65 million that year (Lam, 1994b). That year also marked the first year in that dividends from the gaming operations were paid to individual tribe members. The IGRA, Section 11 allows per capita distributions if the tribe meets certain requirements. In total, $16 million was paid out in 1994. This reflected an allocation of $8,000 per adult and $2,000 per child (Lam, 1994b). In 1995, the Mt. Pleasant tribe gave $19,000 to each of its 2,700 adult tribal members (Lam, 1996c). Currently, only one other tribe in the state follows this somewhat controversial practice. The Grand Traverse Band of Ottawa and Chippewa distributes half of its casino’s net profits to its 2,930 members.

The tribe is using the gaming profits for a wealth of programs for tribal members from the proceeds from its gaming operations. (See Table 2 in Chapter IV for a listing of tribal programs in 1999). The tribe operates its own Montessori school for elementary students. In 1996, the tribe reported having over 200 members attending college. In 1998, the tribe opened its own tribal college. Additionally, the tribe is offering a $20,000 annual living stipend in exchange for 20 hours of work a week to subsidize college attendance (BeVier, 1996c) through its Tribal Leadership Program. The tribe has built a modern tribal police and court building and has expanded its health clinic. Other developments
sponsored by the tribe include new housing and expanded social services, including substance abuse programs. Until recently, the tribe provided the only alcohol free casino in the state. To address growing concern over the potential for increased crime, the tribe has cross deputized tribal police with Isabella County and has added 16 officers (Cantor, 1996c).

The tribe has also become a political force within the state and nationally. The tribe recently purchased a building on Embassy Row in Washington D.C. for legislative activity. The tribe then hired Howard Baker, a former Senate Majority Leader, as a lobbyist. To make its voice heard, the tribe donated $220,000 to the Democrats and $80,000 to the Republicans in the 1998-1999 campaign year that was the “second highest soft money donation from Michigan” (Associated Press, 1999, p. 2A). The same Associated Press article deemed that the Saginaw Chippewa Tribe, with its “profits of over $200 million a year from its business operations . . . has become a major player in the gambling and political world” (Associated Press, 1999, p. A1).

The effects of the gaming operations are also evidenced in the local community that is benefiting financially from the tribe’s gaming interests. In accordance with its state compact, the tribe paid $3.5 million to local government in 1995. In 1994, the Mt. Pleasant tribe paid over $6.7 million to the state, the largest amount of any state tribe (Weeks &
Weeks, 1994). In 1995, the tribe contributed $13.6 million to the state’s Strategic Fund (BeVier, 1996b) and that figure mushroomed to $25.6 million in 1998 (Michigan Gaming Control Board, 1999). The tribe has invested in programs for the local community, including contributions to Central Michigan University’s athletic programs (Cantor, 1996c). In 1998, reported figures indicate that since 1994 the tribe has given over $21 million to surrounding communities and $85.7 million to the state (Whitman, 1998b). The tribe is now by far the largest contributor of gaming revenues to state coffers (Hoffman, 1999).

Interest in this lucrative venture has extended to Central Michigan University’s curriculum. The school is offering a gaming management concentration to take advantage of this area boom. However, concern over the potential negative impact of the gaming operations also exists and prompted the University to form a task force to evaluate the impact of the casinos on CMU students. Fear has been expressed at the high rate of gambling addiction evidenced by students. A random survey at CMU in 1995 indicated that 33 percent of the students knew of someone with a gambling problem (Bebow, 1996). There has also been a degree of resentment in the local community at the massive windfall the tribe is experiencing (Lam, 1994b).
While many tribal members are returning to the Saginaw Chippewa Reservation and surrounding area, greatly enlarging the local tribal community, a splinter group has made an attempt to seek separate recognition. The Tribal Council has opposed this move. The Tribal Council went to the nation's capital twice in late 1998 to argue against HR 2822 that would have recognized the Swan Creek and Black River Confederated Ojibwa Tribes as a separate tribe, rather than as part of the Saginaw Chippewa tribe. The Tribal Council expressed concern over separating historical bands from parent tribes ("Separation Effort," 1998). Chief Kevin Chamberlain asserted that it was a splinter group trying to establish its own casino ("Lawmakers Spar," 1998).

The tribal gaming operations, while greatly benefiting the economic and social welfare of the tribe has also created internal disruptions. In the past, a number of tribal members have claimed mismanagement of the gaming operations by the tribal leaders. There has reportedly always been some level of infighting, "brothers, sisters, cousins and nephews are lined up against one another making accusations of greed, embezzlement, corruption, power-grabbing and nepotism" (Lam, 1994b, p.12A). Beyond that, distrust was created because the tribe did not release detailed financial statements on casino earnings. Additionally, the tribal police, judges and prosecutor are accountable to the tribal leadership. That same
body manages the reservation newspaper, appoints the casino board and is involved in employment of casino staff (Lam, 1994b).

In an effort to obtain representation, some tribal members attempted to oust former Chief Gail Jackson. Off-reservation members felt disadvantaged because they did not share in the healthcare benefits or accessibility to casino jobs as did those living on trust land. They were denied the opportunity to move back to the reservation because of a long waiting list. The conflict then expanded as the off-reservation members sought a full accounting of casino profits and $100 million in federal money allocated to the tribe for past land claims (Lam, 1994b).

In July 1996, a number of the Saginaw Chippewa tribe joined a federal lawsuit against their tribal leaders. The members contended that the tribal leaders were denying them a share of casino profits. While other tribal members received an average of $17,000 in 1995, some had been refused because of inability to verify their tribal membership (Associated Press, 1996). Within the tribe, dissension is growing over distribution of the gaming proceeds. Disputes have arisen concerning tribal membership and entitlement to gaming profits. The issue first came to the forefront in December 1994, when some members of the tribe were barred from tribal meetings and a third of the Tribal Council resigned or was forced out. At that meeting, tribal members turned down
a move to admit new members into the tribe and discussed cutting off dividends to off-reservation members. At the same time, the representative of the off-reservation members was barred from attending the session (Lam, 1994b). These actions, that amounted to closing off payments to 20 percent of tribal members, “triggered nine months of strife, culminating with the ouster of the council and the election of new leadership” (“Chippewas To Pay,” 1997, p. 3B). However, in January 1997, a new council agreed to terms of the Tribal Constitution defining eligibility for profit sharing to all members who are at least one quarter Chippewa. At that time, the tribe agreed to pay $7.3 million in retroactive casino profit sharing payments to close to 500 members (“Chippewas To Pay,” 1997).

This decision resulted in the recall of ten District I seats and in a moratorium being placed on enrollment (“Enrollment Issues,” 1997). Tribal Council members from District I were then replaced with an interim Tribal Council. Tribal enrollment, that was closed in 1988, was reopened in early 1997 to those who applied before 1988 and who have “since received official blood quantum” (“Enrollment Issues,” 1998, p. 1). Again in February of 1998, protests were filed on District I elections, based on tribal membership issues. This time in response to a civil suit, the Tribal Council developed a plan to hold a valid District I election and
the Tribal Court approved it. It was reported that “A major component of
the plan was establishing valid tribal membership rolls” (“Primary
Election,” 1998, p. 1). The tribal chief stated that even those whose entry
on rolls is questionable are part of “our people.” He noted, “It’s a question
of historical ethics, not about who belongs, but how they got there”
(“Council Upholds,” 1998, p. 1). The chief proposed redeveloping criteria,
opening enrollment and having everyone apply. Protesters claimed that
individuals who did not “relocate to the ‘concentration camp’ that was the
Isabella Reservation are now being penalized” (“Council Upholds,” 1998,
p. 8). They wanted District I to be expanded to all tribal members in the
state, that would give them the right to have a say in the election of the

In 1998, the tribe hired James Mills of DCI Training, Inc. to assist
with resolution to problems in the tribal enrollment process. The tribe
also formed a Tribal Enrollment Advisory committee. Work began on the
condition that

the Tribal Enrollment Advisory Committee not be bound by any
past interpretation of the tribal constitution and in its stead, a
current interpretation of the of the [sic] constitution based on
objective reasoning and sound interpretation be adopted . . . and
that the Tribal Council not try to influence the decision making in
any way” (Mills, 1998, p. 1A).
Mills believed the constitution had "been incorrectly interpreted in the recent past" (1998, p. 1A). The committee came up with a new interpretation of the constitution that was accepted after lengthy debate. Two criteria were established: does the applicant have a biological parent who is currently a member of the tribe, and secondly, does the applicant have at least one-quarter blood quantum that is Chippewa, Ottawa or Potawatomi and is the blood of federally recognized tribes?

The enrollment committee was to review the files of over 500 District I voting members and make recommendations on their status. Subsequently, the committee identified 54 people whose documentation fell short of the established standards ("Primary Election Set," 1998, p. 1). Once more in November of 1998, protests were filed against the results of the primary election results in District 1 (Whitman, 1998c). At the end of 1998, the Tribal Council voted to uphold the protests and scheduled a new primary election for January 19, 1999. The situation became critical at a hearing in tribal court on December 29, 1998, to address the decision of the Tribal Council to invalidate the November 24 primary election. In response to that action, the tribal court judge placed the Tribal Council under arrest. The judge then stepped down from the case and appointed the Associate Judge to conduct the proceedings ("Council Outraged," 1999).
In February, unable to make progress in conducting a valid election, the tribe sought resolution from the Bureau of Indian Affairs (BIA). The Tribal Council indicated that "it has turned to the Bureau of Indian Affairs to help determine whether some candidates were indeed eligible to seek office based on the way they became members" (Whitman, 1999e, p.1). The controversy surrounded the mechanism under which up to eight candidates had been adopted into the tribe. This practice, which extended back to the 1930's, allowed people with at least one-quarter Indian blood who lived on the reservation for a year and were not enrolled in another tribe to become adopted members. But the tribal constitution does not allow for these individuals to hold tribal offices. While waiting for a response from the Assistant Secretary of the Interior, the tribal chief proposed a contingency plan if the adoptions were found to be invalid. He suggested a process to allow the adopted members to reenroll and to "remove the restrictions associated with the 'adopted' status" (Whitman, 1999e, p. 13). However, the BIA declined to become involved in the election process and threw the responsibility back to the tribe. After meeting with the Deputy Commissioner of BIA, the Tribal Council announced that "the federal government has expressed confidence in the ability of the tribe to settle any internal disputes and will not intrude in
the process of enrollment reform embarked upon by the current administration ("BIA Won't Interfere," 1999).

In March of 1999, the Tribal Council determined that the adoptions of 300 members in 1982 was unconstitutional and upheld protests to the January 19 special election because voters and candidates were among those under contention. The Tribal Council announced it would review the files of those members who were adopted in "with the presumption that membership would be retained" ("District I Primary," 1999, p. 16).

A recent, dramatic and controversial development in the political life of the tribe was the created by the Bureau of Indian Affairs' attempt to resolve the election disputes. On June 9, 1999, Assistant Secretary of the Interior Kevin Gover "suggested that the Tribal Council conduct an election within 45 days or face having an alternative Council considered the interim government until the next general election in November" (Whitman, 1999g, p. 1). Gover expressed concern over the current Council's nullification of four elections and its inability to "resolve the dispute" (Whitman, 1999g, p. 1). He recommended holding an election among the twenty individuals who were successful candidates in the last primary election that was held in January. Of the current Council members, he asserted "none garnered enough votes . . . to advance to the general election" (Whitman, 1999g, p. 8). Otherwise, the BIA Agency
Director was instructed to "deal with the representatives for the two off-Reservation districts and 10 persons from the Isabella District who received the highest number of votes in January 1999 as representatives of the tribe" (Whitman, 1999g, p. 8). He also maintained that the "doubtful legal status of the holdover Council members threatens to undermine the legal authority of the Tribe to continue to conduct its governmental activities, including its gaming operations in accordance with the Indian Gaming Regulatory Act" (Whitman, 1999g, p. 8).

In response, Chief Kevin Chamberlain expressed amazement that the federal government would intrude into Tribal affairs when it has remained neutral in much more heated situations. 'We have every intention to fight this,' said Chamberlain, adding that one option is to 'give back all the BIA funding we receive and stay here' (Whitman, 1999g, p. 8).

In his letter to Assistant Secretary Gover, Chamberlain referred to the federal government moves as "acts of colonization" ("Council Responds," 1999, p. 1). As evidence of tribal commitment to solving these problems, the chief pointed to extensive efforts made by the tribe to resolve the problem, dating back to adoption of members in the 1980's, the current enrollment review process and constitutional drafting effort.

The BIA then "took the unusual step of intervening to recognize the new Tribal Council," citing "the ousted tribal leadership's refusal to step down after losing four elections" ("Ousted Council," 1999, p. 2A). The BIA
has only removed tribal officials in one other case in the past two years—calling these "extreme exceptions to a non-interference policy" ("Feds Accuse," 1999, p.A1). On August 10, two Tribal Councils vied for control of the tribe. The Tribal Council that was elected in the January 1999 election "seized control of Tribal Operations . . . with the assistance of over 50 officers from surrounding law enforcement agencies" (Csernyik, 1999, p. 1). After the expiration of two deadlines, Assistant Secretary Gover recognized the new council over the currently seated council. Concurrently, Kevin Chamberlain attempted to obtain a restraining order and remained in their offices at the Tribe's At Large offices. The ousted Council members asserted that the BIA "does not have the right to select leaders" (Pickler, 1999, p. 3B). Philip Peters, Sr., the newly recognized chief, indicated in an open letter to the tribe that they would occupy their new positions "only until November of this year, when we will step down in favor of candidates you select" (Peters, 1999, p. 1).

A number of attempts by the ousted former council to obtain injunctions against the BIA's actions were unsuccessful. On August 12, 1999, the National Indian Gaming Commission recognized the new Council for official business with the tribe and the casino (Associated Press, 1999). The replacement Council then initiated planning for a new Tribal Council election. The primary election held On October 13, 1999,
attracted a 57 percent voter turnout ("Voters Select," 1999). On November 2, 1999, the replacement Tribal Council conducted the election. Eight of the incumbents from the replacement Council were elected to serve on the new Council ("Council Elected," 1999).

Another area of heightened public interest is the tribal constitution that is being rewritten. The Tribal Council created a committee to review and make recommendations on the current constitution in order to "eliminate outdated language with respect to unnecessary oversight by the BIA and clarify the powers of the Tribal Council, as well as considering the constitutional creation of new branches within the government. . . ." and to "... secure due process and equal protection rights for its members" ("Constitutional Reform Process," 1998, p. 1a).

Concern over the impact of gaming on the local community prompted the City of Mt. Pleasant to sponsor an assessment project through Central Michigan University's Center for Applied Research and Rural Studies (CARRS). This evaluation was spurred in part by the Saginaw Chippewa tribe's $250 million large-scale casino expansion that opened in late 1996 and that doubled the number of slots, greatly expanded the gaming area, and will eventually include a 500 room hotel and restaurant and an additional 1,300 employees. This makes the tribe the largest employer in the county, doubling gaming revenue and bringing
in an estimated 30,000 visitors a day. The stated purpose of the study was “to assess local impact of the expansion of the Saginaw Chippewa tribal casino on Mt. Pleasant and other affected organizations and units of government” (CARRS, 1996a, p. 3). The research team held interviews with 17 different stakeholder groups and carried out a needs assessment. Additionally, it collected primary data on traffic volumes, school enrollments, hospital admissions, court caseloads, housing permits and a variety of other workload measures. In addition, they surveyed local business and government leaders and conducted focus groups.

Some of the findings included the presence of a significantly tight labor market, especially in lower-paying occupations; a long-run population increase of 5,000; some increase in housing demand; and an increase in road usage, thereby putting some main thoroughfares over their carrying capacity. The report predicted few undesirable developments such as pawn shops or adult entertainment enterprises. Crime was expected to increase from its relatively low level by 15 to 20 percent. Economic development is expected to occur in the eating, drinking, recreation and retail areas.

Opinions varied greatly on the impact of gaming on the quality of life for the tribe and Mt. Pleasant community residents. The Mt. Pleasant focus groups were very negative in their reaction to the impact of casino
expansion on all facets covered in the report, while the tribal group held an opposite view. In the Mt. Pleasant focus group, some felt that the casino was only creating low paying jobs, with wealthy developers and business people the real winners. Others feared a proliferation of cheaper and mobile homes. Still other individuals perceived gaming as an unstable development that could be adversely affected by growth of gaming in other areas.

The tribal group looked favorably on the increased income for the tribe, but some thought not enough planning for long-term sustained prosperity was occurring. They also voiced a fear of materialism and erosion of tribal values. Tribal members believed that home ownership has grown considerably on tribal land and that high school graduation rates were increasing. Some members expressed a belief that the tribe should invest more in social projects rather than in casino expansion. The tribal members were also concerned about exploitation of members for their per capita payments and also about intra-tribal conflict for control. One area of agreement between the focus groups concerned the negative impact of increased traffic (CARRS, 1996b).

An October 1996 article in the Detroit News examined the concerns in the Mt. Pleasant community over the effect of the casino expansion. Some residents "wonder if the economic boom... is worth the congestion,
crime and higher living costs” and whether “this peaceful college town . . . will be swallowed up by speculators, tour buses and budget motels and fast food” (BeVier, 1996b, p 1A). The main fear was the potential for increased crime in the community due to the large influx of new gamblers.

Background Summary

In the years since the passage of the IGRA, casino gaming and bingo became major financial resources for a number of the nation’s previously impoverished tribes. The 1988 law overcame a number of the barriers to economic development faced by the tribes, such as lack of resources and political barriers to investment created by their sovereign status. The IGRA gives the tribes authority over all gambling not outlawed by federal or state statutes and also stipulates the purposes for that net revenues may be used. The law required the states to negotiate in good faith with the tribes on developing gambling compacts—this provision is now under attack after a 1996 Supreme Court ruling. Yet the law’s intent remains a contentious issue, with a number of critics contending that it was never intended to create high stakes gambling casinos that have spread to many states.

Whatever the intent, the Indian casinos are cashing in on a national trend towards gambling, along with state lotteries and non-tribal
This is made more lucrative by the move away from skilled games to games of pure chance like lotteries, bingo and slot machines, that offer long odds but huge payouts and are more accessible to novice gamblers. Many in state governments support this growth that has been spurred by the need for new revenue sources without a concomitant increase in taxes.

In 1995, 115 tribes were running casinos, and many more were in the planning stages. This provides for billions of dollars to be wagered every year with the pot growing fast. The literature illustrates the many benefits of the gaming money for tribes that have built homes, hospitals, and schools and have funded a wide variety of social services for their communities. Additionally, some of the wealthiest tribes are distributing large sums of up to $100,000 yearly to individual members. There has been a concomitant decrease in tribal dependence on state and federal assistance. Finally, a number of prudent tribes are diversifying their investments beyond gaming to provide a hedge against future changes in gambling demand or federal laws.

The literature vividly demonstrates how these tribes have prospered economically; yet, how gaming has affected the American Indian communities and their surrounding neighbors is under dispute as well as the nature of gaming itself. Due to the sovereign status of the
tribes, however, state laws usually are not enforceable on reservations. States and cities have taken a dim view of the large, untaxable amount of revenues generated on trust land. Other critics believe gambling poses a moral problem and fear the creation of many new compulsive gamblers. Forty-nine governors, many state Attorneys General and other officials have demanded reform and clarification of the IGRA, and sought to drastically limit the types of gaming, hours and wagering limits of tribal casinos. Large gaming interests, charities and competing entertainment enterprises have decried what they see as the unfair advantage given to tribes. Many economists also view gambling as a regressive form of redistribution of income, one that takes from the least wealthy. Some members of the tribes themselves oppose the spread of gambling, seeing it as destructive to their culture and as a shallow basis for an economy. In addition, the studies of Atlantic City gaming point to the weakness of the proposition that gambling can serve as an economic development tool in large urban areas.

It is against this national background that tribal gaming in Michigan exists. The history of tribal gambling parallels the national course. There are few scholarly studies available of the effects of this trend in the states. The available studies tended to emphasize the benefits to the tribes and to the states and communities from the casinos.
Yet in Michigan, strife among the tribes has also been documented in newspapers. Divisiveness has arisen in particular around the use of gaming profits, how they are distributed and to whom. Because of the volatile nature of public policy in this realm, it is important to examine not only the economic indicators but also the social and cultural impact. A number of tribes throughout the country provide examples of how open communication, wise investment, respect for traditional culture and a dedication to the welfare of the tribal community can enable tribes to avoid the destructive potential of windfall profits. It is the intention of this research to seek out the indicators of how gaming has affected one tribe, how it has made use of gaming profits and what factors have led to improvement or denigration of life for the tribal community after gaming.
CHAPTER III

RESEARCH DESIGN

The purpose of this research is to provide a description of the impact of gaming on tribal life. Because of the dearth of research on this topic, an exploratory, descriptive study was chosen to help identify important variables and patterns. To that end, the research utilizes a qualitative approach to the collection and analysis of data. The research employs inductive logic where, as Creswell (1994) defines it, "categories emerge from information, rather than are identified a priori by the researcher" (p. 7) and where "the researcher builds abstractions, concepts, hypotheses and theories from details" (p. 48). This approach matches the purpose of this study because, in Lofland’s (1971) terms, "qualitative analysis tries to describe the characteristics of a social phenomenon, the forms it assumes, the variations it displays" (p. 13). He continues, "its objective is to find out what kinds of things are happening, rather than to determine the frequency of predetermined kinds of things that the researcher already believes can happen" (p. 76).

The qualitative approach attempted to discover, in the participants’ own terms, what has happened and what is of importance and to
“understand the framework within which subjects interpret their thoughts, feelings and actions” (Marshall & Rossman, 1989, p. 49). Because quality of life is a matter of perception, the “reality” is the context within that they function as they experience it. Firestone explains that “qualitative methods express the assumptions of a phenomenological paradigm that there are multiple realities that are socially defined” (1987, p. 16). The intent of this research was to explore the processes and the meanings of the changes created by tribal gaming as perceived by community members.

As Marshall and Rossman (1989) point out, this approach assists in attaining an understanding of the “complexities of human interactions” (p. 21). In their view, it facilitates the identification of relevant variables and provides insight into the informal processes operating in the community. The qualitative approach looks at the phenomenon in a holistic fashion, rather than trying to define and measure the impact of individual variables. The qualitative or systemic approach “mainly assumes that elements are interdependent, inseparable and even define each other in a transactional manner . . . [and] requires the study of patterns, not of single variables” (Salomon, 1991, p. 10). In Lofland’s (1971) terms, this qualitative approach constitutes a “commitment to get close, to be factual, descriptive, and quotive . . . a significant commitment to represent the
participants in their own terms” (p. 4). In meeting this condition, frequent use of the participants’ own words was employed to maintain integrity of the discourse.

Personal interviews were selected as the mode of data collection. This format, as described by Marshall and Rossman (1989), allows for the collection of a substantial amount of information on a wide range of topics and permits immediate follow-up on responses. The interview format used in this research consists of a set of open-ended questions pertaining to the dependent variables identified in the literature review. Participants were asked to identify what they deemed to be significant impacts of gaming on their personal life and on the tribal community. The participants were encouraged to elaborate on their answers or to broaden the topics to other areas they considered important. Additional questions were used as probes to provide richer information when limited answers were provided. This open-ended format was designed to elicit context-bound information from the informants, allowing their perceptions and experiences to shape the description of how gaming has impacted their lives and that of the tribal community.

The focus of the data collection was to assess the social impact of gaming on the tribal community. This form of social impact assessment followed Carley and Bustelo’s (1984) model in that “the focus is on the
demographic, social and economic aspects" (p. 2). The analysis assessed impacts on the quality of life of tribal members. These social aspects include elements of the participant's daily and family life: their concerns, values, rituals, cultural impacts and religious practices as well as other areas that have been changed by the presence of gaming. These were the variables of interest that were the focus of the interview questions. The categories of questions covered a wide spectrum of life experiences and aspects of community activities and were developed to increase the potential of obtaining relevant data.

One researcher, Dr. Murray Wax, professor of Sociology and Anthropology at Washington University in St. Louis, attempted to address the cultural issues that can hinder research with some Native American populations. Wax conducted a survey of Indian groups on ethical issues in research. He found that the biomedical model of research may often fail because "the parties do not share a common moral vocabulary nor do they share a common vision of the nature of human beings as actors in the universe" (Wax, 1991, p. 432). He further argued that "ethical incommensurability is the rule rather than the exception" (p. 433). In his research he identified two different response types: "scientific" and "traditionalists." While the "scientific" or "biomedical" researchers value "abstraction and generalizability and need to "place
their findings in a theoretical framework,” (Wax, p. 437), the traditionalists tended to view the environment as “socially responsive.” They believed that the researchers could, through their actions, affect the well being of the tribal community. Other characteristics Wax identified among tribal members that can affect the ability to collect and clearly understand information are a respect for individual autonomy and responsibility, and a propensity to avoid interference in others’ lives. Wax emphasized that to gain cooperation, tribal members want to see the direct benefit of the project to themselves instead of abstract theorizing. Reservation residents in particular tended in his study to focus locally with “issues defined personally rather than ideologically” (Wax, 1991, p. 439). Wax noted that direct consent for the research may be elusive, both due to the value on individual autonomy and the existence of disparate decision making groups. Wax recommended development of “covenantal” relationships of trust and shared agreements between researcher and community that are founded on mutual understandings and planning of the research.

In conducting the research with the Saginaw Chippewa tribe, the researcher was frequently questioned as to the motivation for the study and how the findings would be used. The need existed to develop trust and credibility for the study and the researcher. The qualitative model
and Wax's concept of building a shared agreement were conducive to discussion in this cultural context. One of the more skeptical participants wanted to know "What are you trying to prove?" She believed that some researchers from outside the community try to define the tribe's reality in their own terms. In a discussion of the difference between employing gaming profits for redistribution or for accumulation of wealth, this individual provided her view on how outside observers sometimes force their viewpoint on the community. She commented that

There is no real difference between gaming for redistribution and for wealth. Writers may try to put them into different boxes because that's what they're comfortable with. They stifle their creativity by not even trying to walk in our shoes. There's a whole lot of things they're not going to see because it's not in their categories.

In another context she commented that "Because that's what they want you to do, to think in those categories so that you lose that sense of creativity. You lose a lot when you categorize everything to death." In response to questions on the purpose of the interviews, the researcher explained that she was there to learn about the effects of tribal gaming from the participants' experience in their terms rather than to reify a concept developed in isolation from their reality. This approach, and a sincere expression of the desire to move into the participant's frame of reference appeared to elicit receptive responses and more open discourse.
It is because of this desire to hear the community's voice and to provide the information gathered from the context of the tribal community's perspective that frequent use of direct quotations is included. While this may result in somewhat tedious reading of the findings, the quotations are included to reflect as closely as possible the participants' own views.

Selection of Participants

The interview candidates were selected from individuals living or working on the reservation or within the surrounding area. The selection of the reservation and surrounding area was made to fulfill Marshall and Rossman's criteria that there be "a high probability of a rich mix of many of the processes, programs, interactions and/or structures that may be part of the research question" (1989, p. 54). The subjects were knowledgeable individuals identified through primary contacts in the tribal and local community. These primary contacts were individuals who knew the community and the relevant actors and trends. Primary contacts included the tribal chief, the tribal public relations director, a human services worker for the tribe, and a C.M.U. professor and native of Mt. Pleasant with connections to the tribe. The primary contacts were asked to identify, not just the elite of the tribal community, but a wide
variety of individuals representing many areas of life experiences and community functions. In addition to the primary contacts themselves, potential interview candidates recommended by these primary contacts included the following: (a) a tribal council member, (b) a tribal judge, (c) a staff member from the tribal office, (d) two staff members from the tribal paper, (e) the director and two staff from the tribal cultural center, (f) the tribal administrator, (g) the tribal senior advocate, (h) an assistant general manager of the casino, (i) a staff member from the Seventh Generation Program and tribal spiritual guide, (j) an education program director and minister, (k) director of the tribal Montessori program, and (l) an administrator of a medical and substance abuse facility and former chief.

While the intention was to interview tribal members, the determination of who was a knowledgeable source emerged from primary contacts and other interviewees. Three of the individuals listed above are non-tribal members. In some cases, there was strong indication from the individuals interviewed that other tribal members or nontribal members should be interviewed to provide additional significant insights into community life. They were then added to the interview list based on their potential contributions to the study.
In total, twelve individuals completed the interview process, and one individual participated during parts of the interview but was unwilling to officially take part. Of the original 18 individuals identified, seven individuals participated in the interview process while eleven did not. One of the primary contacts pretested the questions prior to data collection. Reasons for non-participation varied greatly. Of the nonparticipants, six declined to be interviewed, failed to return repeated phone messages or said they were not available in the near future. Two other potential candidates set up interviews and then were unavailable for the interview when it was to occur, on one on two different occasions. One person was replaced because two individuals from the same agency had been interviewed and it appeared that coverage would be redundant.

Replacements were sought through asking knowledgeable persons and also by referral from those who were unable to be interviewed. Others were asked to participate to represent areas of tribal life not included in the sample. The final list of interviewees represented a cross section of occupation, cultural orientation, gender and age and included the following individuals: (a) the tribal chief, (b) a human services worker for the tribe, (c) a tribal judge, (d) the director and one staff member from the tribal cultural center, (e) an area manager of the casino, (f) a staff member from the tribal spiritual and cultural organization, (g) an
education program director and minister, (h) director of the tribal Montessori program, (i) an associate judge, (j) an administrator from the tribal college, and (k) the marketing director from the Soaring Eagle Casino.

This group reflects a variety of cultural groups and perspectives within the community. It has fewer representatives from the tribal operations than the original list but also includes two individuals who represent the wider community and not just the tribal leadership or government. Of those interviewed (this excludes the partial interviewee), six were members of the Saginaw Chippewa tribe. Four of these individuals grew up on the reservation and five currently live on the reservation. Three individuals were members of other tribes. One of them was married to a Saginaw Chippewa tribal member, and one lived within the reservation jurisdiction. Three others were non-Native American, one was married to a Native American, but not a member of the Saginaw Chippewa tribe. Two tribal members indicated that they had lived on the reservation when young, lived elsewhere for a while and subsequently returned. One individual was descended from the Swan Creek band. Five of those interviewed were male and seven were female.

The interview process took more time than expected due to the difficulty in contacting individuals and arranging for a mutually
convenient interview time. Repeated contacts had to be made with most individuals due to busy schedules. A number of interviews were rescheduled due to unavailability for various reasons. A few individuals were reluctant to be interviewed and as indicated above, while some refused or never returned messages. Quite a few interviews were cancelled or rescheduled.

Because the principal researcher for this dissertation is a non-tribal member, the very tangible issue of potential bias arose, both from the perspective of the respondents and the researcher. Preliminary attempts at gaining access to a tribe in another state met with indications that this indeed was a barrier in that tribal community. The key informant there believed that because of internal conflicts in the tribe and perceived negative experience with outside researchers, there existed a real potential for bias and thus a resistance to participation. Conversely, the same informant indicated that use of tribal data collectors could also present problems due to personal relations and conflicts within the tribe. However, in interacting with key informants at the tribe under consideration, a much more optimistic assessment was provided. Two of the key informants indicated that the Saginaw Chippewa tribe was accustomed to interaction with the surrounding local and academic community.
In an attempt to gauge any possible bias from a non-tribal member conducting the interviews, a wrap-up question was asked as to whether the person being interviewed would have provided different answers if a tribal member had conducted the interview. Acknowledging that even this question could receive biased answers, the results were interesting in their range. Four individuals indicated that they flatly did not believe that it made any difference for them. But two individuals did indicate that it might make a difference to other members of the tribe. One person indicated that this was true especially:

If you were interviewing someone who is not educated, who had lived here all their lives and who had a precarious job with no skills, there might be because of the fact that we're very closed. You're used to talking to people who you know and any stranger, even if you're an Indian, there could still be some reticence.

But this person did not feel the reticence would be that strong even for those people because he perceived the questions as not intruding into private matters. Three individuals indicated that they felt they actually could be more open with a non-tribal member who was not familiar with all the internal politics of tribal life:

I'd be more guarded [talking to a tribal member]. You don't know the families. Tribal members are all related and what I say might come back to them. I'm really tuned into the community and I wouldn't want to offend them. Because we exist for the community. So I have to be a politician too. If you were a tribal member, we'd be gossiping. We'd be talking about what's going on with the
government or what’s going on with gaming because they’d be more tuned into it.

Another indicated that “I think you’re doing it the right way because I would be a little more cautious talking to a tribal member.”

Conversely, three others indicated that they would be more comfortable with a tribal member doing the interviewing. One individual said:

You would get totally different answers if you were a tribal member. You’re being told what they think you want to hear. You have not gotten candor. But if you were a member of the tribe, it would depend what family that you’re from.

Another person was even more emphatic in her belief that a tribal member would elicit more candid responses:

I first thought ‘Oh brother, another one who thinks she’s going to figure us out.’ I didn’t want to do the interview. For me, there’s so many people trying to do studies on us from the outside. You really don’t understand. A lot of what we tell you is put in your frame of reference. I hope that I’ve answered your questions clearly. I’ve answered honestly and I’ve tried to put it in a positive light. I want it to be positive. Because there’s a lot of dirty laundry out here that I wouldn’t want to get out. You heard the more positive end of it than the gossip. There’s a lot that’s not that pretty out here. If a native person were doing it, there’d be a lot of things that were already known. Tradition and how families are, things that wouldn’t have to be explained in detail because they have a lot of that from their own history. A lot of the tribes have the same experiences and history, more common ground.

Two other individuals indicated that it would all depend on the person doing the interviewing, tribal member or not. One person opined that “it
depends on the person. Some members are definitely more comfortable around tribal members. Indians in general are shy. I don't see that being a great detriment in what you're trying to do." Another believed that:

Certain leaders—probably wouldn't matter or with me. Someone that is not very confident, doesn't feel comfortable with non-Indian people, it might make a difference. But typically the people you'll find in leadership roles, it wouldn't make a difference. Their political standing makes a difference.

The researcher believes that, on the whole, most responses were honest while perhaps not totally self-relevatory. Due to the artificial nature of the interview setting and the difference in cultural backgrounds, total candor was not expected or necessary for an exploratory and descriptive study.

Another mechanism employed to avoid interviewer bias in this study is the frequent use of the participants' own words. Rather than trying to interpret and synthesize comments provided, the analysis is heavily dependent on their vocabulary and verbalization of their perceptions.

Use of the pre-test allowed a means of testing for any potential bias in the approach that could arise from a non-tribal researcher conducting the interviews. The interview questions were pretested with one of the key informants who is a tribal member to identify any cultural
limitations in the format and content. No significant problems were identified and the suggestions that person provided were incorporated.

Data Collection

The data was collected through face-to-face interviews with key informants at the Saginaw Chippewa reservation in Mt. Pleasant, Michigan.

The initial list of interview questions in this study included:

(1) Could you tell me a little about yourself? Where do you live and work? Do you have any connection to the casino operations?

(2) How has your family been personally affected by the tribe's gambling operations, both economically and in your job or career? How has this affected others you know in the tribe, both those living on and off the reservation?

(3) As far as you know, how have the profits from gambling operations been used? Are there other uses that would benefit the tribe or individual members?

(4) In your opinion, how have you and your family's personal and social lives been changed since gambling and the casino came to the reservation?
(5) In your opinion, how have other tribal members’ personal and social lives been changed since gambling and the casino came to the reservation?

(6) What do you think of the tribe’s gaming operations? Has it been good or bad for the tribe?

(7) Have the gaming operations had any effect on tribal children’s behavior and activities (possible probes: increased college entrance, improved grades, self-esteem)?

(8) Have the gaming operations had any effect on educational opportunities (possible probes: scholarships, facilities, drop out rates, tutoring programs, Head Start programs)?

(9) Have these operations had any effect on community programs for the tribal members? (Possible probes: those for the elderly, health programs, programs for children, transportation programs, housing assistance or other services)?

(10) Do you think there has been a change in employment for tribal and non-tribal members because of gambling operations (possible probes: increase in full time/part time jobs, benefit levels, types of jobs available) Has it changed the number and kinds of businesses that the tribe owns or operates?
(11) In your opinion has crime or other social problems increased in the last few years?

(12) Have gambling problems increased?

(13) How have tribal per capita payments affected tribal members and the tribal community as a whole?

(14) What do you think will be the long range effects of gambling for yourself, your family and the tribe?

(15) Do you see yourself as actively involved in the traditional cultural activities of the tribe? Do you think these are important to many in the tribe? Do you think the cultural traditions have been changed by the gaming enterprises? Is this good or bad?

(16) If I were a member of your tribe, do you think the answers I've received would be different?

As the interviews were conducted, a number of issues arose and were added to the interview process including questions on political activity in the tribe, definition of community and tribal leadership and an overall summary question on how the changes are viewed.

A letter describing the study and indicating that tribal leadership had reviewed the proposed process was sent to each identified participant. Subsequently, each participant was contacted by telephone to seek his or her participation and schedule an interview time. The initial phone call
discussed the nature and purpose of the research and the use of the results, and obtained the participant’s consent to participate and to use his or her responses in the data analysis. In order to provide a relaxed atmosphere, scheduling was done at a convenient time for the participant.

The interviews were conducted over the period from mid-April 1998 through March 1999. Almost all interviews occurred at the place where the individual worked. All interviews were taped, with the permission of the interviewee, and were then transcribed and the tapes erased to ensure confidentiality. Each participant was interviewed once with an average time of one and one-half to two hours per interview. At the interview, the Informed Consent form (that was sent with the introductory letter) was reviewed with each participant. (See Appendix C for a copy of the Informed Consent Form.) The participant was given time to read the form and ask questions. Once the form was signed, the participant was given a copy. No one objected to signing the form, except for one individual who declined to fully participate and provided a substitute. Each participant was offered confidentiality.

The transcribed interviews were coded and all identifying information was removed including most of the information from the first question on their personal history. The researcher created a separate master list with the names of participants and their corresponding code.
numbers. The master list has been destroyed. Those interviewed were informed that all interview notes, tapes and original sources will be kept confidential. Diskettes of the interviews (with identifiers removed) and the signed Informed Consent Forms will be stored in a locked, secure area for at least three years.

The participants were all informed that they were free to withdraw at anytime during the interview process, without prejudice. As mentioned above, only one person refused to fully participate in the interview, and he provided a substitute person to be interviewed from the same agency. He sat through part of the interview with his substitute, contributed some comments and then left the interview site. After his departure, the person being interviewed was free to speak openly. The partial interview has been included in one section as supporting comments. The transcribed interviews were then reviewed for potential variables of interest, commonality and conflicting comments.

Data Analysis

While post-interview analysis was conducted, it was also an intrinsic part of the interview process itself. As Creswell (1994) observes, these activities may occur simultaneously during qualitative research. The interviews were analyzed and evaluated based on the emergent
categories and patterns that arose from the participants. As the Findings Section will show, the original focus of this study on gambling's impacts was shown to be a minor factor to most of those interviewed but other significant variables did emerge that provide a vibrant picture of a greatly changed community. The findings were viewed in terms of the literature and areas of agreement and variance were noted.

The interviews, though based on the list of questions, were conducted generally as a conversation, with the participants providing the lead in discussing what they considered important. Those individuals interviewed did not always follow the format in the list of questions above. Some questions were not answered and answers to others frequently merged together. Those concerning personal and social life changes blended with comments on personal economic change. Many individuals were less forthcoming on personal change than on the view of the community. Answers to one question frequently popped up in another response. The answers did not neatly fit into one category. In synthesizing the responses to one area, they frequently fell more generally into another category. Life experiences are not neat and clean and the interpretation of the questions frequently led into other issues or areas of life. The participants answered questions as they heard and interpreted them, and within the parameters of what they were willing to share. All
participants were cordial, with only one person showing an initial hostility toward the process. Even that person's skepticism of the process was alleviated when she was told that the researcher was not attempting to prove a preformulated theory or impose her views on the research. The only other area where a negative reaction was encountered was in reaction to questions about what constituted traditional Native American beliefs. This may have been interpreted initially as asking for a justification of these beliefs, but later dissipated. As mentioned above, the analysis relies on frequent use of direct quotations to fulfill the requirement that the descriptions be provided in "their own words."

In Marshall and Rossman's (1989) terms, analysis was based on "reduction" and "interpretation" (p. 14). A classification scheme was devised to segment the information gathered into manageable categories and by question topic. The process identified a number of common themes reflecting the changes in tribal life that have occurred. The study developed a model of analysis based on the descriptions provided by the participant. Presentation of the results has been done in terms of the categories elicited from the interviewees (Lofland, 1972; Seidman, 1983). In determining what was important, both the frequency of the concept appearing in the interviews and the intensity of feelings played a part as well the interrelation to other emerging themes.
Case Study Limitations

Indian gaming is a recent phenomenon in the United States. Large scale, profitable operations did not exist until the late 1980's. Hence, there have been few in-depth studies of this rapidly growing source of wealth for these previously impoverished reservation communities or of the public policy decisions that led to it.

Furthering the paucity of prior theory or analysis in this area, a number of the extant studies of the effects of gaming are considered suspect by some critics. Urban planning professor Robert Goodman in his book, *Legalized Gambling as a Strategy for Economic Development*, reviewed economic impact studies done for fourteen governmental agencies. These agencies were attempting to determine whether to recommend a move into legalizing casino gambling. Goodman found that of these reports, "most were written with a pro-industry spin and only four were balanced and factored in gambling's hidden costs" (1994, p. 43). Further, he states that "There is a critical lack of objective knowledge and research about the real economic and social costs and benefits of legalized gambling. The research used by public officials to evaluate projects is often done by the gambling industry itself" (1994, p. 16). There is also a
dearth of analysis of the social and cultural impact of gaming on both the American Indian and non-Indian communities.

Availability of information on current tribal activities is also limited because tribal governance bodies are not subject to Freedom of Information Act or open meetings laws. Because of their status as sovereign nations, tribes are not required to release detailed financial statements on casino earnings. Most information available is self-reported by the tribes.

The study of one tribal community presents the limitations of a single case study design. This study most appropriately falls under what Yin (1989) describes as a “revelatory” single case study that describes a previously inaccessible phenomenon, that few have investigated. While it can provide an in-depth, complex description of a social phenomenon, it is not generalizable to the wider population of tribes with gaming. It also is vulnerable to the quantitative critique of subjectivity in its measures and data collection methods, as well as threats to internal validity from researcher interpretation of the data.
CHAPTER IV

FINDINGS

Overview of Findings

The intent of the interview process was to capture the impacts that gaming has had on the tribal community. In the main, most individuals felt that conditions resulting from the gaming enterprise had been positive factors in their personal lives and in the life the Saginaw Chippewa community. The major impacts as identified by the respondents are listed in Table 1. There seemed to be little disagreement on the substantial positive economic change that the casino had created. An accompanying increase in employment for the tribe was also well noted. Other frequently mentioned benefits of gaming are the increased availability of educational and social services provided by the tribe. The traditional life of the tribe is also being cultivated with the use of gaming profits. In addition, personal self-esteem and tribal control of their own destiny appeared as arising from the new money.

Not all the changes were viewed as beneficial. Some saw a dark side to the substantially altered tribal environment. Among the negatives
Table 1
Perceived Impacts of Gaming on the Tribal Community

<table>
<thead>
<tr>
<th>Positive Impacts</th>
<th>Mixed Impacts</th>
<th>Negative Impacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Widespread economic improvement</td>
<td>Returning tribal members</td>
<td>Political power conflicts on and off reservation</td>
</tr>
<tr>
<td>Higher standard of living for individuals and families</td>
<td>+Reuniting tribe, new ideas</td>
<td>Casino management issues</td>
</tr>
<tr>
<td>No longer a poor community</td>
<td>-Conflict over resources, acceptance problems</td>
<td></td>
</tr>
<tr>
<td>High levels of employment and opportunities</td>
<td>Creation of Indian middle class</td>
<td>Internal conflicts of tribal membership</td>
</tr>
<tr>
<td>Employment for tribal members</td>
<td>+More acceptance from outside</td>
<td>Per capita payments</td>
</tr>
<tr>
<td>Decreased dependence of federal assistance</td>
<td>+Ability to live in two worlds</td>
<td></td>
</tr>
<tr>
<td>Employment for the regional area</td>
<td>-Conflict with traditional values</td>
<td></td>
</tr>
<tr>
<td>Improved and increased educational programs and opportunities</td>
<td>Change in family life</td>
<td>Pace of change</td>
</tr>
<tr>
<td>Montessori school</td>
<td>+More opportunities and more possessions</td>
<td>Adjustment problems</td>
</tr>
<tr>
<td>Tribal college</td>
<td>-Less time together</td>
<td>Waste</td>
</tr>
<tr>
<td>Leadership program</td>
<td>-Need for childcare</td>
<td></td>
</tr>
<tr>
<td>Adult education</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 1--Continued

<table>
<thead>
<tr>
<th>Positive Impacts</th>
<th>Mixed Impacts</th>
<th>Negative Impacts</th>
</tr>
</thead>
</table>
| Improved and increased social programs and infrastructure  
  See Table 2 | Per capita payments  
  + More options  
  + Savings for youth and nest egg for elders  
  - Deterrent to seeking other employment  
  - Disincentive to higher education | Reliance on gambling industry  
  Limited economic diversification  
  Sensitive to economic downturn  
  Potential threat of competition from seven new casinos |
| Enhanced self-image and pride  
  Greater self-confidence for tribal children  
  Higher self-expectations and education  
  Achievement | Alcohol sales in the casino  
  + Competitive with Detroit and other casinos  
  - Aggravates negative stereotype, opposition from some tribal members | Environmental impacts  
  More traffic  
  Some potential for more crime and gangs  
  Some potential for more drug and alcohol abuse |
| Tribal control of destiny  
  Economic independence through investments  
  Increased state and federal influence  
  Greater legal and judiciary independence | | |
| Development of cultural center and activities to cultivate and strengthen traditional heritage | | |
seen were increased political conflicts and disputes over tribal membership. There were others who were staggered by the pace of change. The fact that their new found prosperity was based on one industry, gambling, inspired apprehension in a number of people, especially faced with new competition from the new Detroit and tribal casinos.

Respondents also identified areas that might be termed mixed blessings. Those included the influx of returning tribal members to the reservation, changes in family life, per capita distributions and attitudes toward alcohol sales at the casino. Detailed findings on these areas follow.

Economic Impact on Family

One of the first questions was how the individual and his or her family had personally been affected by the tribe’s gaming operations. A follow-up question was asked concerning how gaming had affected others in the tribe who were known personally to the interviewee. Responses mirrored the summary question asked at the end of the interview. This question did not elicit lengthy responses from most individuals. Many individuals provided depersonalized answers, referring to families or the community in general.
Extent of Impact

A number of respondents emphasized the extent of the benefits to families. Statements such as "no one is poor," "every single person has benefited from the proceeds of gaming" and "prosperity has come to the reservation" summed up their attitudes that this phenomenon was not isolated to themselves or a few of their acquaintances but was in fact a sea change in the life of the community.

Employment Opportunities

The second economic area impacted by tribal gaming named was the effect on employment. Four individuals emphasized the impact of burgeoning employment opportunities on their families and on the community. A number pointed to family members who currently worked or had in the past at the casino. Of those interviewed, two were current employees there. One woman described the increased job options as the reason she and her husband were able to return to the community. In fact she described it as "the one positive aspect of the casino operations." Another individual indicated that gaming had positively affected her family's employment opportunities, but that "I think whether the casino is here or not, my kids would be able to get jobs anywhere." She continued
to describe how her son, who had three years of college education, preferred to work at the casino. While she hoped he would return to college to "have something to fall back on," she just wanted "my kids to be happy in what they're doing."

Employment opportunity was seen as a boon, but it could also present problems in the families. One person described how working was a challenge for people who had not developed work habits: "[Working] was more of a challenge if they weren't fast learners. They might have failed because they didn't know how to handle the responsibility on the job." Other fallout for working families was the amount of time parents spent with their children. The same individual characterized it as a "double edged sword," with the competition between working and caring for their children affecting a number of families. She described how previously children on vacation would stop to see their parents working at the casino, thereby maintaining the strong family ties. Now, however, the increased size of the business operation no longer allowed this opportunity for family contact: "The whole idea of family began to change as more people came back to the community." Another individual also described this mixed blessing: "There is a change--good and bad. Mothers having to go to work so they need baby-sitters and daycare for their kids."
Another person described how employment opportunities were not only expanded for the tribal community but also for the non-Indian community: "We don't have enough educated people to provide all the programs." Another amplified the spillover benefits in citing the number of outside communities that were enjoying lower unemployment rates in large part due to the job opportunities at the casino:

We have people coming here from Midland, Saginaw, Lansing, Saginaw, Harrison, Clare—even Grand Rapids—all these communities. Harrison is one of the poorest communities in the state, so a lot of people are working over here. So it's impacting the welfare rolls. It's providing jobs for people who have no choice or chances in life.

Reduced Reliance on Public Assistance

A corollary to improved employment was a corresponding drop in dependence on public assistance. Two individuals mentioned this as an important impact on family life. Similar to the challenge of childcare presented by more working parents, increased personal independence also created some new problems. One person felt that "For those who were on public assistance, the government had told them how to spend their money or send it directly to their landlords, or for utilities, and gave them food stamps. The government was taking care of all of this. Shifted responsibility was a challenge."
Other Positive Impacts on Individual Lives

Six individuals identified the impacts on their families and the community in terms of possessions, opportunities and new resources. The ability to acquire material possessions, specifically houses or cars, was mentioned. One person said, “People have been able to do things that they haven’t been able to do before.” One woman emphasized the importance of the young people being able to buy nice clothes for school:

It’s been good for the kids because they can dress like their peers and that’s what everybody looks at. It’s what’s on your back not what you have on the inside. It’s been good in that sense for the kids so they don’t have to feel self-conscious when they go to school and don’t have the money to do this or that. If they want to do it now, they can.

Another person pointed out that,

The children don’t have to go into school and be teased because their shoes are ripped. They’re wearing $125 tennis shoes. People’s perceptions of them have gotten better. It’s unfortunate it has to come from money. . . . I think it all ties together in not standing out because you look different because of your dress or the car that you drive. It gives them confidence.

This idea of the importance of school children’s clothes as an important symbol was reiterated later by a number of respondents in response to other questions.

Others pointed to resources that improved their lives, such as the tribal clinic. Another individual described in detail how members of his
the impact of the gaming revenues. Because his family was dispersed and far from the reservation, he believed that the trips offered to the tribe were especially important: “My brother came here for the powwow because the tribe brought the off reservation people home for our powwow.” He also described how another sibling could now afford to study the Ojibway language even from the West Coast. Speaking of yet another sibling, he drew a picture of someone whose life had greatly changed: “. . . with the status and the income he has changed his life in just the last couple of years with more pride in himself. He’s almost completely stopped drinking. The only thing that has changed is that the tribe is now accepted.”

Personal Response

Two people believed that the effects on the families were more determined by the character of the individuals and that increased resources could either increase opportunities or exacerbate existing problems:

[I] know people who have used the money very efficiently to build their homes or improve their lives, enhance their families, [and obtain] startup money for businesses. Also I know members that have ruined themselves. [It’s] gone to their heads. [They] didn’t know how to manage their money and now it’s worse, greater toys and bigger debts.
Another echoed this thought with:

If you are coming from a family that has horrible alcoholism, more money allows them to drink more. If you're coming from a family that is struggling to make ends meet with five children, their quality of life is improved substantially. Their kids can look better, and feel confident, and walk proud to be native. It depends.

Personal Social Lives

Participants were asked to provide their view of if and how their individual and family's personal and social lives had changed since gambling and the casino came to the reservation. In responding to this question, individuals either declined to specify personal changes or their responses fell more logically into the question on changes in the family's economic life that was asked previously or the ensuing question on the effects on tribal social life. This may be seen to reflect the reticence shown in some cases when revealing personal family issues. Many respondents seemed more comfortable speaking in generalities or about others.

Tribal Social Life

An ensuing question elicited a much higher degree of response. Individuals were asked how other tribal members' personal and social lives have been changed since gambling and the casino came to the
reservation. This question received a wide variety of responses. Three individuals were generally positive in their overall response, three were mostly positive and three had decidedly mixed reactions. Generally, the respondents answered the first question in an impersonal manner referring to the tribal social life. Other answers did not directly address the social life of the tribe. Respondents instead took the the opportunity to talk about issues they thought should be included.

**Improved Tribal Life**

In the main, most spoke of the social life of individuals, while a few spoke of the social life of the community. One individual characterized the community as much more active and vital because of the economic prosperity. Two individuals equated the health of the social life of the community with the health of the economy.

Another spoke favorably of the increased political activity occurring on the reservation. Greater involvement of parents in their children's education was also a factor that was cited. Another individual believed that gaming had provided the ability to fortify the tribal community politically. "We do have money and money is power. They [the leaders] have the money now to do the lobbying and the things to maintain their sovereignty."
Two people saw the social life of the community expanding in its contact with the outside community. Demand for tribal members on city charity or hospital boards was increasing. In addition to the increased cooperation with the outside community, the casino was bringing in a great variety of people through the number of jobs it offered. One woman cited her pleasure that “They [the gaming operations] employ all kinds of people that would never have worked in Mt. Pleasant. So people are being forced to accept and learn about other people.” She saw this as a propitious sign that her child would grow up in a more diverse community.

The final respondent, who held mixed feelings, felt the truth was more individualized. She believed that the nature of the family controlled how their lives in the community were affected. “Is the quality of life better? I have to say yes it is. But maybe not for your alcoholic family. But that’s not all of us.” It is interesting to note that she did not locate the responsibility with the individual but with the family. This familial approach was echoed in a number of responses in the interviews.

Degradation of the Community Life

A minority of the respondents depicted a community that was losing its soul. One individual described the newfound wealth as a
detriment to neighborhood friendships. Two individuals felt that the spiritual life of the tribe had been affected. The nostalgia, expressed elsewhere, for the "sense of community as a poor nation" was evoked here. Tribal parties and other social events were dwindling, according to this person and to him, "It seems the only time we can get a lot of the community into a church or a gathering is a funeral, or some highly charged political meeting. It's very unfortunate in that it's hurt the spirit of the community--the neighbor to neighbor love." Another person described the early days of gaming and how volunteers started with car bingo:

People got together and they had fun and all of this stuff. I don't know if it's fun anymore because there's so many of these struggles. The sense of community was still there. . . . The problems started with jealousy and greed and all these things that's setting in. You could watch it setting in.

Another person saw the sense of family breaking down. Another put this into a different perspective. She voiced the belief that the community life was being changed by the work schedules based on the casino. Where previously families were together on the weekends, now many parents and grandparents were working at the casino. This schedule cuts into the time for spiritual and family activities. "You have to make a lot of effort to keep the family intact. [This] has had a lot of effect on the social life."
One individual voiced a belief that the conflicts over power were eroding the tribe's community life. She was dubious about the effects on tribal life from returning members:

The people who stayed here in this community and really struggled to get everything up and running . . . now everyone wants to be a tribal member. I'm not saying that's bad. They are tribal members. My question would be why are they coming back here? Is it because they are concerned about who they are or are they concerned about what the tribe can do for me?

Another voiced it simply: “Everything's more political.”

A younger respondent felt that there was less freedom in the community because of the police and high levels of security that came with the gaming operations. Another individual did not see any improvement in the relations between the tribal community and the local community or the local university. Some resentment from a perception that non-Indians were taking greater control of the gaming operations was expressed by two individuals. This could be interpreted as a visceral response to the idea that the community power was weakening. Another individual pointed to the Mt. Pleasant community's resistance to input from the tribe on how its financial contribution to the city should be spent: “they don't think the tribe should have anything to say about how that money is spent.”
While not a direct response to this question, a number of individuals described how racism affects tribal life. These individuals expressed a belief that racism still lingers in the outside community toward tribal members. These sentiments were raised in a discussion of education and the public schools but also occurred in other contexts. Four people felt that racism still affected community life. One person expressed the sentiment that:

The white people don't accept us now that we have money. They just want the money. The idea of racism doesn't go away just because there is money. . . . I basically have to train my kids that there are racists in the world and that they have to deal with them. If you have to fight, you fight, but don't provoke it. That's a horrible thing to have to teach them. They're getting called down, the n . . . word and all that. They're not going to take it. . . . We have to teach them to survive.

One person believed the animosity was more covert than in the past. Two people saw a new form of antagonism that had developed toward the tribe, sometimes even displayed by members of other tribes. This resentment was based on the advantages that had accrued to the tribe from gaming and the money that members now receive. One person believed that there are "Still those that talk about the Indians taking their money away at the casino." Another person cited how a tribal member had been rebuffed by a Native American student organization.
with the statement that “You're one of those per cap Indians, you don't need any of this stuff.”

Two individuals believed that relations with the outside community had improved. One said that, “There has been a radical change in the relations with the community. [The tribe] has better power relations.” One person believed in large part this was due to the two percent money that the tribe paid to local governments. Both cited their belief that the tribe will still provide local support after the state requirement is gone. Another believed that “Tribal youth are now more interested in self determination. People are taking advantage of educational opportunities, they have more motivation and self-esteem. [There’s] more visibility—never used to see Indians in town before the casinos.”

From a contrasting viewpoint, one individual saw the racism emanating from tribal members toward whites: “Racism downtown is much more muted than racism that's being displayed toward downtown and toward non-natives that reside on the reservation.” This person also believed that there was favoritism towards tribal employees in the work place.
Description of the Past

While not a direct area of inquiry, participants often provided descriptions of the tribal past. Intertwined with responses to a number of the questions, a picture of segments of tribal history emerged in broken pieces. It is interesting to note the areas of commonality in their comments. In all, eight of the thirteen people interviewed volunteered information on what they considered significant from the past, most of that relates to tribal community life.

Living With Poverty

Three individuals depicted the high level of poverty that characterized tribal life up until the present day. One person described his early life by stating, "We had no running water. We used an outhouse. There were large families in three room houses without running water or any kind of facilities."

Another person reinforced this memory with this description, "People who now are in their 40's grew up with dirt floors, no running water or electricity . . . no medical treatment." Yet another person described the recent past in 1980 when "they had almost 80 percent unemployment and 90 percent [school] dropout rate." Two individuals
referred to racism that was experienced by tribal members in the past. One person cited the shooting of a young tribal boy by the police over a minor crime. Another mentioned how his mother had felt the need to hide their tribal connection over fear that she would not be able to sell her house because of a restriction that existed over selling housing to Native Americans. [There was no indication given of the legal source of this formal restriction.]

**Tribal Diaspora and Boarding Schools**

Another common memory that was recalled in the history of the community was of the bleak conditions that forced many tribal members off the reservation. A major theme that emerged later in a number of interviews was the significant impact of the numbers of tribal members returning to the reservation and surrounding area. A few shared deep-seated memories of how hard their lives had been—and how the parents and grandparent of these returnees were forced off the reservation or left because of the dire economic conditions. One person described the grim conditions that tribal members had faced:

> Often there was no way to stay alive on the reservations, so many moved to urban areas to find jobs. Many now have three to four generations of ties in the urban areas. Even though they feel themselves to be Indians, their lives are in the city. There are more Indians in the urban areas than on the reservations.
One observer drew a vivid picture of how the federal government split their community apart: “The U.S. politics toward Indians was divide and conquer, spread them all over, integrate them into the community. Do away with all of that.” Another person honed in on how the government then proceeded to take away a sizable piece of trust land:

This reservation originally encompassed six and one-half townships out of the county that is a significant chunk. Due to the Indian Realignment Act, taxation and squatting, most of the tribal land has been occupied by non-Indians. There’s about a 700 acre plot here that existed as reservation land and then trust land in Wademan and trust land in Saganing. The Indian community was trifurcated into three different sections. Now the tribe is in the process of reacquiring stolen property by buying it back.

A particularly troubling memory that remains with a number of tribal members is the history of family members being separated from their families and sent to boarding schools where expression of their culture was forbidden. As one person described it, “During the assimilation in the ’30’s, they took children from the reservations and sent them to boarding schools.”

Cultural Life

Individuals were asked whether they viewed themselves as actively involved in the traditional cultural activities of the tribe. Probes were included as to whether they think such activities are important to many
in the tribe. Next to the question on educational issues, this question elicited the highest level of comment.

Pasquarreta (1994) poses a related question that has emerged as an issue that is central to the import of this study too: "Will gambling provide a means to support the independent life of an indigenous community or contribute to the erasure of its boundaries and the complete assimilation of its people" (p. 714)?

Renewed Interest in Traditional Culture

The majority of those interviewed indicated that there was a renewed interest in traditional culture, beliefs and art. Nine described how either their involvement or that of the community had been altered because of their reawakening to traditional values and practices. One of the tribal leaders commented that "What's moving in this community is a move toward the future, a move toward change. We're trying to rejuvenate traditional cultures, traditional beliefs. This council is pushing for this." One person speculated that it was "a high percentage of the community that's interested." A number of individuals also mentioned the increased pride that was developing in tribal members from discovering their traditional roots. One individual described the awakening of Native people to what it means to be an Indian:
I have given speeches to students about Indian history and I've had many full-blooded Indians who weren't really sure what a reservation was, really weren't sure what the term 'Indian' meant legally, and who had very little knowledge of their traditions and the language. Now there's the motivation to explore those.

Another person provided this description of the Saginaw Chippewa tribe:

The tribe is very assimilated but still has a core of traditional values, especially the family. But there are almost no native speakers. There were no traditional activities until the last ten years. Tribal members hold some very middle class values. Dual expectations and values are in conflict. It's a very conservative community. This was the last Indian community in the state to start gaming. They are more assimilated because they're not isolated. This may eventually be a suburban Indian reservation.

Christianity and Traditional Beliefs

The Saginaw Chippewa tribe is heterogeneous in its religious affiliations and is comprised of Christians, followers of traditional native beliefs, and those who espouse both views. A number of individuals counted on the ability of these two belief systems to coexist. Five individuals expressed a belief in the compatibility of Christian and traditional native beliefs. As one person phrased it, "[There exists] vast similarity with the Bible and traditional Indian beliefs, also similar to Indian religions. Faith is the most important thing." Another person's personal belief was that the two were not mutually exclusive:

You can go to that church, but you know that you have that [traditional] philosophy and view of the world. Church didn't give
that to you. It's the way you were brought up. It's the heritage. The heritage and the spirituality are intermingled.

Another person who teaches classes in native spirituality commented that "Traditional beliefs do not conflict with Christian beliefs but enhance them." Another described how "The basic beliefs in Christianity from out of the Bible are not that far apart [from traditional beliefs]. A lot of Indians are very much involved as ministers, and in their churches, a very high involvement in religion." He described as an example of this harmony a tribal ceremony for burying repatriated remains that was conducted as a "community healing service," consisting of both traditional and Christian ceremonies:

Because at that point [the time when the dead people were alive] there would have been exposure to Christianity, so of course we can't ask these people if they were Christian or traditional. . . . We had both a very lengthy Christian ceremony with the hymns sung in the Indian language and readings from the scripture and then we had an equally lengthy ceremony done by one of our traditional medicine people.

Three others were not so sanguine about the ability of Christianity and traditional beliefs to coexist in one's belief system: "I don't think it should be mixed in together. I feel that there can be problems from doing that. I know that a lot of the Christian leaders believe in one way. They are separate outlooks on life." Another tribal member had a view at odds with many of the other comments. This person indicated that:
People who haven’t been comfortable with religion or Christianity have felt that way; they feel it’s more of an identity for them. I respect it as any other religion, but I believe strongly in the Christian faith. I don’t know a lot about traditionalism, but I have a hard time with the fact that they have a ‘Great Spirit’ as a God, but they have no hell, no consequences for our behavior. If there’s not why do what you do? Traditionalism as I understand it is that it’s a good way to live, ‘love Mother Earth,’ but what if you don’t? You can still claim to be traditional. It’s more a lifestyle than a set of ethics.

This person also was not comfortable with the incorporation of traditional elements in Christian churches. The Christian churches had previously rejected the use of drums and traditional elements in their religious ceremonies. But now, this individual said, “You told us to be that way years ago was pagan and heathenistic, now you want us to go back.” The person continued, “There’s always been a conflict with Native people between religion and Christianity and education.” Another view expressed was that “People who run the Christian Church had a lot of influence. Traditional practices are still not accepted by some Christians.”

A few individuals spoke of their personal spiritual beliefs. Three people volunteered that they currently practice traditional beliefs. One person claimed strong Christian beliefs, another described his religious upbringing as having been in the Methodist Church and another was a minister in a Christian faith.
Nature of Traditional Beliefs and Practices

One of the hallmarks of traditional Native American values is tolerance towards other’s beliefs. “Native American religion is based for the most part on respect. Traditionally, Native American people placed a value on respecting other people’s religions as much as possible” was the comment provided by one person. He continued, “The beliefs are pretty standard throughout the country, the different tribes all have their intricacies. But the message rings out true all over. Global North American way of life is the simple way.” Another person held this view of traditional values, “It is a way of life. You know and understand that philosophy and that’s what you are. You respect the environment.” Yet another described the common threads in the beliefs held by many tribes. A religious teacher echoed this “unity of beliefs.” Anishinaabe is what one individual described as the term for what most Indians call themselves. Anishinaabe traditional cultural values, the person said, “relate to personal values, cooperation over individualism, shared ownership.”

Respect for elders was also mentioned as a basic tenet of traditional values. Culture and religious tradition were seen by some as synonymous in the eyes and hearts of members of the community.
Four individuals described different traditional practices that were now being practiced in the community. Use of sweat lodges, an activity mentioned by four people, are coming back into practice. Two individuals related that there was opposition when the first sweat lodge was held, that some deemed it "heathen." Powwows were also viewed as activities that were part of the traditional heritage being practiced. Holy people and spiritual leaders were described as integral to traditional practices. Additionally, ritual use of herbs and the burning of sweet grass were cited as traditional practices currently being performed. One individual gave the interviewer a gift of a wreath of sweet grass after the interview as a way of sharing the traditional native life. Another person mentioned how children are putting on their own festival and that his own son was involved in traditional dancing. Three individuals expressed their belief that youth today were more interested in traditional activities such as ceremonies and music. One person commented on how their son was involved in the "sundance" in another state, a practice that includes traditional piercing.

Another part of the blossoming traditional culture is an interest in the Ojibway language. A teacher of the language is now holding classes for adults and the language is also being taught in the Montessori school. The importance of this activity was cited by one individual who remarked
that, "A lot of cultural tradition was taken away from the elders because the language wasn't allowed. A lot of people now want to learn about the culture. You're not whole without that." Another supported this view with the comment that "There are very few people that are speaking the language. A lot of the elders are passing on and if the elders didn't pass on the language to their children, it's hardly ever spoken, that is really a loss." Because the traditional language is used in ceremonies, this movement was seen as another means of preserving traditional rituals.

Cultural Organizations

Interviewees pointed to two different organizations that had arisen to foster cultural beliefs, traditions, arts and practices. Five individuals mentioned the Ziibiwing Cultural Society while three people mentioned the Seventh Generation Program. The Ziibiwing Cultural Society, according to its brochure, was established to "perpetuate the cultural and educational views of the Anishinaabe people" (Saginaw Chippewa Indian Tribe). According to knowledgeable sources, the Society is trying to compile and disseminate historical papers and artifacts and conduct repatriation "... as part of a greater movement to develop and rejuvenate our spirituality and culture." The Society is part of the tribal structure and is funded by the Tribal Council from gaming profits. The staff has
been growing fast and the Society was reported to have 30 employees in 1998 at the time of the interviews. They are planning the development of a cultural center, are collecting artifacts and works of native art and documents, creating archives and are writing a tribal history. Two people mentioned the Society's endeavor to interview elders to collect their wisdom and stories. It is also using modern technology to preserve the ancient. The Society, one knowledgeable source stated, is "doing everything with a high level of technology, using digital cameras and everything is on the computer. Using these to preserve the images."

One of the Society's activities that was mentioned by a number of people was the repatriation of human remains. As one person described it:

There is a repatriation committee where they retrieve our ancestors who have been housed in cardboard boxes in the museums for years and years. There are thousands of Native American bodies housed in these places of science. They are reluctant to give them up. Everything they do is a legal battle.

Because of the resources available through the gaming money, the Society is able to carry out the legal and scientific work required to reclaim the remains of tribal members. As one person put it, "[the tribe] could never do that without the gaming." Another echoed that sentiment:

We recovered the remains of 140 people from the 1800's from MSU [Michigan State University] and we could afford then to put in a cemetery, to have the equipment come in. We could afford to build
the cedar caskets, to have someone come in and do the ceremonies. Where before if we were asked if we wanted to assert our rights over all of these remains, we probably would have said no. But now we have the checkbook that's big enough to assert that right. So now people are looking into their rights because now they can assert them.

One person proposed that because of their new found economic well being, tribal members were more willing to assert themselves, through participation in things like sweat lodges and in repatriation activities. He said "Part of it was when you are poor you're very reluctant to speak out and take any chances."

The Society also manages retail locations at the casino that display and sell Native artwork. The purpose is to promote the art and the artists—not "to promote stereotypes" as one person described it. This is also true of the cultural center that is being developed. As one member pointed out:

Our whole focus is to try to get people to understand our perspective. That those stereotypes that society has taught us all of our lives aren't true. It's a Eurocentric interpretation. . . . I know that I'm a descendent of the people who have always been here and that's a powerful thing. I don't know of any other people who can say that. So that connection to the land, to the environment, is a lesson we can teach other people. If they let us and they're open to us.

The Society is also planning on branching out and selling native art on the Internet and is working on art works for the newly opened hotel.
An individual who declined to be part of the formal interview process described the Seventh Generation program as providing services through working with the schools and universities, providing “seasonal gatherings and healers,” and providing consultation at a statewide level:

Our people have lost a lot because of Christianity. Tradition to us is a way of life. We are the only people who had to prove who they are. . . . They are helping to fulfill prophecy. . . . How we teach the next generation is important. We want them to know who they are as Native Americans.

Another person differentiated the two cultural organization as:

“The Seventh Generation is more experiential, Ziibiwing more archival.”

One less favorable review of this program was provided by an individual who believed that the organization was “supposed to promote traditional culture,” but was composed of a “militant faction of the tribe that believes that white is evil.”

The Casino and Traditional Activities

A few saw the casino as detrimental to the cultural life of the tribe.

One person characterized it thus:

The casino hurts the traditional image. A good example is alcohol. Traditionally, in most Indian communities, it is the greatest evil. It affects many in our community and probably has affected every member in some way—mother, father, brother.
Yet, this person also acknowledged the economic imperative that led the tribe to decide on alcohol sales in the casino as a hedge against the coming competition.

Others saw the casino as the instrument that was fulfilling traditional prophecy. Two individuals spoke of ancient prophecy that was being realized through the bounty brought by gaming profits: “It is coming about as prophecized. . . . Goes back to our prophecy that the seventh generation would be the generation for rebirth, the seeking out of traditional ways and beliefs.” Another believed that the rebirth in culture allowed by this windfall “will be the healer to the money issue, because we are wealthy in a lot more ways than just the money.”

Gaming Operations

Did the nature of gaming impact and color its acceptability as a source of income and as an economic development tool for the tribe? This was a defining question in the research effort. The literature review displayed a wide array of economic, moral and cultural issues that inflamed passions on all sides. This heated debate failed to appear in the interviews. There was a general indifference to the nature of the source of this newfound wealth. As this trend began to appear in the first interview, a probe was added to address whether gaming conflicted with
traditional values. This too elicited little response, even from those involved in cultural preservation. In fact, a number of people believed that gaming is consistent with tribal history and values. The only issue that evoked reaction was the controversy over whether the tribe should serve alcohol at the casino.

Extent of Involvement With the Gaming Operations

The overall perception was that the extent of the impact of gaming operations was universal in the community. None indicated that they were untouched by the casino and the money it generated. Of those interviewed, four currently work or have worked directly for the casino; three others have family who work at the casino and two others returned to the area because of the opportunities supplied by the casino. So the lack of negative reaction to the gaming operations could not be attributed to lack of involvement or knowledge of that industry.

It's Not the Gaming. It's the Money

Four individuals clearly enunciated the concept that the tribe was better off because of the wealth that the casino had created, while the source of the money was irrelevant. The money could have been created because of the presence of a factory or any other industry and it would
have been received in a like manner. Speaking for the rest of the tribal community, one political leader estimated that “[A] very small percentage are opposed to receiving the money or having gambling as a form of economic development—no more than 10 to 15 percent.” Another individual commented that “People have a good understanding that this property here [the casino] provides gasoline for the economic engine. So people here don’t want to mess with it too much or it may not work as well as at it should.” Another described gaming as a life preserver to a dying community:

There were no job opportunities for people and if gaming is the only way they could do it. . . . A lot of them don’t know anything else. When you have an unemployment rate of 95 percent before casinos. . . . If I had my choice, it probably wouldn’t be casinos, but we’re not the poorest of the poor any more and what’s wrong with that?

A member of another tribe provided an interesting comparison. She pointed to the boon that the casino had been to the Saginaw Chippewa Tribe, while her own tribe had a casino in an isolated rural area, that had a very limited effect on the life of the tribe. “This casino is lucky because they have people coming in all directions. They’re in an ideal location,” she said.
Traditional Beliefs and Gaming

Lerner (1958) in his examination of modernization in developing societies theorized that more traditional individuals were less accepting of change, while the more modern could envision a life changed from their current one. These individuals also tended to place a value on acquisition. A number of the individuals surveyed for this research espoused a belief in traditional native values and beliefs. However, they did not express any greater resistance to the presence of the gaming operations and the radical changes it brought to their community.

In juxtaposition to the assumption that the more traditional members of the community might oppose the advent of large-scale gambling operations in their community, six of those interviewed saw no greater resistance to gaming by those holding traditional values. One interviewee argued, "Even the most traditional people have no problems with gaming, not that I've met." Another person pointed out that even among those holding traditional values there was not any greater opposition to the casino so much as to the alcohol being served there.

Four individuals characterized gaming as a part of Native American history. An individual currently involved in cultural preservation and dissemination asserted that,
There has always been gaming. Games of chance, competition, Indian people are very competitive. They like to win. It's not a new thing. Lacrosse was played for competition. They recognized people who were good hunters. People wouldn't strive to be that way if they weren't recognized.

This was supported by another individual, who described himself as well versed in Christianity and traditional beliefs. He commented that, "Gaming has been tradition. There were games done back hundreds of years ago. We had give-aways or what out West is called 'potlatches.' You couldn't receive honor without giving away things." He also described how dancing competitions and sports competition, especially lacrosse, were primary avenues for young people to meet and court. The competition, he went on, was usually accompanied by wagering: "It was traditional that there was friendly competition and a lot of betting on those." More support for this view was provided by an individual who commented that, "Gaming used to be a way of redistribution of wealth, today there still are such traditions--giving gifts to guests on one's birthday."

An interesting perspective was provided by one observer who believed that the "non-competitive" nature of gaming operations melded well with tribal values:

The greatest argument for gaming is that it lends itself to a community endeavor where as most economic development is very competitive and it's 'We've got to take the business away from you--we've got to take the products away from you. We've got to compete for the products . . . where this is actually environmentally friendly
it's also a noncompetitive. People are giving away their quarters but they're getting entertainment and pleasure. I see it as an ideal blend for the culture because of the fact that humor is a very highly valued asset for personality with Indian people. The casino is ideal for that.

Pasquaretta (1994) in his analysis of the "Indianness" of gambling supports this view of the tradition of gaming in Native American communities. He describes how traditional games were often team competitions rather than for individual gain: "Unlike Euro-American games of chance that function as secular rituals and foster acquisitiveness, individual competition, and greed, traditional Native American games of chance are sacred rituals that foster personal sacrifice, group competition, and generosity" (p. 698). Further, according to Pasquaretta, gaming served an equity function, distributing wealth from those with an excess to those who were lacking. "Within a classless society, gambling losses and gains contribute to the fair and equal distribution of the group's communal resources" (p. 700). But unlike one of the respondents who believed that there is "No real difference between gaming for redistribution and for wealth," Pasquaretta posited that "Insofar as casino gambling fosters materialism, acquisitiveness, and self-interest divested of group interest, it might also represent the last phase in the complete assimilation of indigenous North American peoples" (p. 700).
A number of individuals, in response to another question, conversely pointed out that the resources from gaming were being invested in activities that were reinforcing and reinvigorating the traditional values, arts and traditions. This can be seen in the Tribal Council's support for the Ziibawing Cultural Center and Museum, for the Seventh Generation Society, and for a focus on traditional studies in the tribal college. As a measure of current interest in traditional activities, a review of the tribal newspaper, the *Tribal Observer*, reveals a wide variety of advertisements for cultural activities, classes and organizations. (See Appendix A).

Vizenor (quoted in Pasquarreta, 1994) surmised that "Casinos could be the last representation of tribal sovereignty" (p. 714). Pasquarreta (1994) maintains that "the 'casinoization' of American Indian reservations has precipitated debate on many levels, the most basic of that involve the nature of Indianness itself." Faced with the need to negotiate their identity with the dominant culture for many generations, that "... by engaging dominant categories and structures (that is, Indianness, tribalism and capitalism) their descendants have cultivated opportunities to reclaim a measure of their Native inheritance" (p. 714). He too sees the tribal community using the fruits of gaming to maintain a unique heritage.
The Tribe’s Business

The gaming enterprises had, for a number of people, become a part of the tribal community. As such, it was viewed as the tribal members’ business. The enterprise has as its board of directors the Tribal Council. “There are policy decisions made by the community. They do surveys that help the Tribal Council shape policy,” one respondent said. He continued by pointing with pride to the fact that there was no outside management company running the casino, and that “90 percent of management in table games are tribal members.” Another individual observed that, unlike some other tribes, the Saginaw Chippewa tribe is managing the casino on its own: “The tribe brought in a management company a few years ago and it didn’t work. They gave them the boot. The tribe is managing it themselves now.” Another individual, a casino employee, voiced the opinion that frequently the public perception of the tribe is the casino. He also pointed to what he saw as a misperception by the public that the casino was unregulated. To refute this assertion, he detailed the many layers of regulation, federal, state, tribal and local to that the casino was subject. “What you have here is a private government run corporation,” was his description. Another individual believed that the casino operations provided an impetus for tribal members to obtain higher levels
of training and education: "Many young people are getting into programs to keep the business going."

**Opposition to the Gaming Enterprise**

While most were neutral in their attitude toward gaming, one individual expressed distaste for the source of the tribe's new wealth. She objected on moral grounds to the source of money: "How many times does money have to be laundered before it's OK? If I get my check from gaming, does it make my money bad?" Her feelings were mitigated by a pragmatic view of how the community was before gaming. She also pointed to the fact that many Christian churches did not condemn gambling, and in fact, she believed that most of the gamblers were probably Christians. This individual felt that there might be more opposition than was being enunciated currently: "More might be vocal if they didn't get per capita. It's like money made off of tobacco."

Another individual expressed the fear that per capita distributions of profits would foster a dependency similar to that of welfare checks. One cogent remark came from an individual reflecting on the past dependency of the tribe on federal welfare checks. The fear this person held was that "The danger is to be totally dependent on gaming. The way that the systems are set up you create a sense of dependency. Just like
the welfare system. You have three generations on welfare because that’s all they know. We don’t want that to happen here.” Others expressed this fear of an undiversified economy dependent on gaming in response to later questions.

The other negative comments about the gaming industry at the reservation were based on the operations of the enterprise, rather than the intrinsic nature of gambling. Three people had varied comments on the management of the gaming operations. Two felt that there was a deficit of management skills. Two other individuals commented on inequities in treatment at the casino. Interestingly, one believed there was discrimination against non-Indians, believing there was a very high rate of turn-over of non-Indian employees. From an alternative perspective, another did not feel that “there’s a lot of tribal members in the higher levels of management.” The nature of casino work itself was viewed by one respondent as highly stressful. The same individual cited increased traffic and the proximity of the casino to homes as negative features.

Gaming History

Two individuals reflected on the history of how the tribe became engaged in gaming. One person described how money that the tribe
received as restitution for land taken by the government—what they called "Indian money"—had been invested in part by the tribe to start the gaming operations. The person cited as instrumental in negotiating with the federal government for this reimbursement was Chief Arnold Sowmick. He pointed out that "Per capita payments are profits from the original land money, not tax money. So we didn't have to cut deals with big gambling operations for loans."

One individual described how gaming had started with volunteers and how it had grown progressively. This person pointed to Josephine Jackson as a moving force in the history of tribal gaming:

She had a vision. All of this started with her initiative. . . . She retired from the State and then she started this community bingo. They had car bingo. Little kids would run between the cars and they had microphones set up. It started with that and it just took off. They outgrew that spot. . . . Then they got into the gym here. All those people were volunteers. They worked every week. They cooked food and sold food and they banked the money. One weekend we made a thousand dollars and we thought we were rich . . . and that's when things were fun. People got together and they had fun.

Once again nostalgia for the past was expressed, as it was in response to earlier questions on the quality of tribal life and economic impacts.

Alcohol at the Casino

Having been the only casino in Michigan not to serve alcohol, the Tribal Council voted on December 12, 1998, to change this policy,
under some controversy. It was also decided that the old casino will be alcohol and tobacco free ("Liquor License Approved," 1998, p. 1).

Chief Kevin Chamberlain commented in early 1998 that 'I realize the sensitivity of the alcohol issue to Native American people nationwide. . . . I hate what it's done to people of all races.' However he also indicated that 'If the tribe didn't want to be involved in alcohol, it should have never built a casino.' At the public hearing on their liquor license application, the chief cited the need for competition with other casinos ("Council Reviews," 1998, p. 1).

While gaming itself did not raise a high level of concern, the sale of alcohol at the casino and hotel did evoke strong feelings. Even one of the proponents of alcohol at the casino worried that:

The casino hurts the traditional image. A good example is alcohol. Traditionally, in most Indian communities it is the greatest evil. It affects many in our community and probably has affected every member in some way—mother, father, brother.

Yet, this individual continued:

The tribe has to realize that the casino is a business in that alcohol is a major factor. Especially with the coming competition from Detroit, not having alcohol would put our business at risk. I have heard many good arguments for not having alcohol. But we have built one of the largest convention centers in the state. Larger corporations won't come here for their conventions without alcohol. It has caused friction in the tribe. We need to offer what's needed for the business to succeed.

Another individual commented in the same vein on the distaste in parts of the community for the presence of alcohol in a tribal-run establishment, but pointed to the fact that the decision was based on a survey of the community and with the desire to increase business profits.
The survey was also mentioned by another interviewee as a sign of community support, even though it may be grudgingly given. At the same time the pitfalls of alcohol abuse was raised, “You get an intoxicated person and you can’t just deal with that.”

Another person called the alcohol issue “a matter of pride” wherein the tribe is sensitive to the former negative stereotype of reservation alcoholism. Another individual mirrored the mixed feelings of tribal members to this decision and expressed resignation that the tribal enterprise required it:

It was unique when we didn’t serve alcohol here. But the environment is getting more and more competitive and to compete, alcohol is an amenity we can’t afford not to have. . . . There was some initial resistance to serving alcohol here. Alcohol was used as a weapon against the Indian people. It was an intentional introduction of a highly addictive drug to a population that had no experience. It was used as a chemical weapon. It was strictly a business decision and the customers wanted it. Since then there hasn’t been a lot of hollering about it.

Per Capita Payments

Not all tribes with gaming enterprises distribute the proceeds directly to their members. The Saginaw Chippewas were identified as the only Michigan tribe that makes such payments on a monthly basis. In response to questions in this area, there was a wide range of opinion on
the impact of this form of distribution on the community and individual members.

Of those interviewed, five were generally positive in their view of this allocation formula, four were generally negative and four had decidedly mixed feelings.

The per capita distribution of gaming profits was described variously by those interviewed. Adult tribal members receive monthly payments from the profits of the casino. Both on- and off-reservation members receive equal amounts.

Benefits of Per Capita Payments

Four individuals declared the per capita method of distribution was working well for the tribe. Four individuals also pointed to the benefits for the tribal children that accrued to these distributions. Two people voiced their assumption that many parents gave the payments directly to the children, "It goes to the parents, but I'd say that any kid out here over 12 gets the money." Yet another individual felt this was not generally the case: "I don't believe that most give the per capita to under-18-year-olds. The check comes to the parent and they pay taxes on it. It says in the ordinance that it's supposed to assist the parents because there's extra costs involved in raising children."
Another individual described how the whole family benefits from these payments. "These monies are being used for investments, to start businesses, and for family infrastructure and for healthcare and to meet the needs of their families." Another individual felt that per capita payments were adding to family stability by allowing for the possibility of one parent staying home with the children. He related the following,

I know of some families that have the option of having one parent employed and one parent taking a much more active role in the upbringing and guidance of the children. In some respects, it improved the quality of family life because it gave people some options and more freedom. Freedom is having more than one option and the power to implement your choice.

Three individuals depicted the tribal members as stakeholders, who had a right to benefit from the fruits of their tribe's industry. Another person made reference to Maslow's hierarchy of needs, and hypothesized that "per cap" was allowing the tribe to meet its basic needs and beyond. He used the tribe's provision of trips and excursion for members to illustrate the benefits of per capita: "They are able to experience life in a broader sense than just life on the reservation." Another person depicted how the elders of the tribe had benefited from per capita. "It has made the life of our elders better because it supplemented Social Security. The elders now have a good life." It was also pointed out that those who had been faring well financially could now invest.
Another person believed that the development of the tribal economy could be attributed to per capita payments. He viewed the development of a tribal “middle class” as a product of per capita payments. This observer noted that “it’s raised the living standard. It’s what created most of the local economy. They buy a lot of stuff.”

Dangers of Dependency

The greatest criticism of per capita payments was the inherent dependency that could be fostered by reliance on gaming profits. While one person compared it to trust payments made by wealthy parents to their children that seldom are criticized, others saw this as a vulnerability for the tribal economy. Five individuals voiced trepidation over the impact of this “easy money.” One person pointed out that “For some people it’s become their only source of income. “ Tying the economic welfare of tribal families to the whims of the gamblers was also seen as a potential pitfall. Describing per capita payments, one individual commented, “It’s built into the long term survival of gaming. If gaming goes down, those dependent on it will be hurt.” Echoing the past, this person continued, “I don’t want people to get such a sense of security that think that this is always going to be it. If you look at our history, there’s been good times and there’s been bad times, mostly bad.” Two individuals
asserted that per capita payments were not enough to live on, even though people were doing that.

One person put per capita payments into the historical context of earlier tribal dependency on federal money. "This is exactly what the government did to us before. Make us line up, get our supplies and make us dependent on something that we didn't have the opportunity to work for."

Youth and "Easy Money"

A harsh critic of per capita called it, "the biggest mistake that ever happened." His complaint rested on the problem that the payments acted as a disincentive for tribal youth to continue with their education or seek employment. Another concerned individual believes that "Per capita is all right as long as the people teach their children to continue on with their education and not to just count on the per capita." Another cited reluctance of some youth to work, even at the casino, because "others figure they don't have to because they get per cap." Another believed that "It may affect people's motivation negatively to get a job." One influential member of the community cited the strong lure of free income and its negative impact on motivation for young people: "I have one severe criticism, if you turn 18 on July 1, you start getting a check whether or
not you've finished high school, whether or not you have a job. It's extremely hard to motivate a seventeen-year-old to go to school."

A number of individuals described how it was the basic value system of the individual and their family that determined how they coped with per capita payments: "If we teach our children that you don't need to go to school because you have per capita then we would have probably taught our children, you don't need to work because someone will take care of you. It goes back to values."

On the other hand, one individual feared that per capita would foster acquisitiveness, foreign to tribal values:

But there's also people out here who also say 'That's good and if I go out and get a job, then that's the more I'll have.' Do you see the conflict with values with native people? It's almost like greed. There are some out here with two incomes and per capita who are making over $100,000 a year. It's kind of scary if you've grown up and not know how to act and then you're thrown there. . . . Some people feel almost guilty.

She continued to describe how per capita payments also aroused resentment from outsiders and feelings of being "wanna be white" for tribal members. Similar value conflicts were remarked on in response to earlier questions. Traditional tribal values and the acquisition of sudden economic plenitude apparently caused conflict for a number of tribal members.
The rift in the tribal community currently occurring over membership was closely aligned with per capita payments. An observer remarked that,

We have problems right now with the per capita. We have people who never wanted to be Indian, who want to be Indian now because of the checks. We have people who are overlooked because of issues of enrollment, who should have been on but now because of constitutional restrictions, it's not allowing them on, so they're not getting per capita. Lots of hard feelings and strong emotions in the community right now.

**Proposals for Change**

A number of individuals cited proposals for restructuring per capita and others looked to the policies of other tribes in distributing the benefits of gaming. One person felt that monthly distributions were exacerbating dependency and indicated that suggestions for reform were being considered:

Tribal Council has talked about moving away from monthly and making it quarterly or yearly. It will force people to maintain a job or income coming from another area. That's more of a gift or a supplement to what they already do. Less of a disincentive. May be less of an issue. It was never meant to be total income.

He also suggested that the tribe might want to follow the example of other tribes and “revamp our per capita plan and try to eliminate the dependency on the dollars. Some tribes have developed criteria that you have to being going to school or working to get it [per capita payments].”
This view was reinforced by another individual who also encouraged the tribe to follow the example of other tribes. Specifically:

In some tribes, if you are 18 and have a high school diploma you get a minimum, and if you don’t have a high school diploma you don’t get anything until you’re 21. Then it goes up. I think it’s a better idea. They also increase the per capita if you have a college degree and if you are working for the tribe, because you are more a part of the community and supporting the community. I’ve been trying to persuade this tribe to adopt at least something of that sort.

Another critic of the current plan believed that “Per capita is an evil, better not to distribute like the Sault tribe.” This individual also cited another Michigan tribe, the Grand Traverse Band, that gives out a Christmas bonus. He also singled out the Hannahville tribe:

They don’t pay per capita at all. Every dime they make in the casino is put back into the tribal operations. They have a gorgeous tribal center. They have a school system that would knock your socks off. They have an Olympic pool, indoor and outdoor. Every child has a laptop computer. They have a planetarium. They have it all. Twenty years from now that tribe will be light years ahead of this tribe.

This person felt that a greater proportion of tribal gaming profits should be used for the community, “even though it would mean cutting my own income. I’d rather they took more of the per capita money and put it into services. If for no other reason than you don’t pay 30 percent income tax on services as you do on income.”

Yet little hope was held out by most of these reform-minded individuals. The political feasibility of cutting back per capita payments
was seen as almost non-existent. As one person noted, "I think it will be political suicide for any council to cut back on per capita and I think that's the last thing that will happen." Another predicted resistance to tying payments to educational levels, "Especially if the parents don't have a high school diploma, they're not going to say their kids have to have a high school diploma to get per capita."

Use of Profits

Another primary question addressed the participant's view on how the profits from gambling operations have been used and whether there were other uses that would also benefit the tribe or individual members. The massive infusion of money into the tribal community from gaming profits has provided a seemingly bottomless fund of money to be distributed. The tribe decided in 1994 to distribute per capita payments to tribal members based on the profitability of the casino and bingo operations. However, the tribe also maintained a significant sum of money; most of that is invested by the tribe with the remainder expended through various health, social services and other public programs.
Funding Outside the Tribal Community

Of those responding to this question, five were generally positive in their view, three were mostly negative and two had mixed opinions. Three individuals pointed to the sums of money that the tribe provided to local and county government outside the reservation. As one observed, “The tribe gives away lots and lots of money.” While another person indicated that “It’s good the eight percent that’s given to the state and what’s given to the county and the city.” Another remarked that “A lot of people who work here don’t realize that this tribe has done so much, not just for their own tribal people but for the surrounding communities.” Another individual pointed to the funding provided to Isabella County for police equipment and improved technology and emergency services. Yet another individual identified the road commission and the community center in Mt. Pleasant as areas enriched by tribal money. This person went on to say that this type of outreach to the Mt. Pleasant community was a way of the tribe sharing its new wealth with others: “The Mt. Pleasant area has had the opportunity to learn from some of those values of the tribe.” He saw in the current distribution a continuation of traditional values.
Beneficial Services

Two individuals stated that they strongly believed that the tribe had been wise in its use of the gaming profits. One said, “the tribe has used really good judgment for the most part. Programming that is funded comes from what the people see as needs.” Areas identified as important uses of gaming profits were programs for the elders, including housing. As one person put it, “The tribe gives away three new houses a year to elders.” Other programs for the elderly such as trips and tours were cited as reflecting traditional values placed on the elders.

Medical services were identified by two people as offering particular benefit to the community. While another person pointed to funding provided to the Foster Grandparents program. One individual singled out the ability of the tribe to build a police department, fire station and tribal court. “The infrastructure is becoming stronger,” she said, and pointed as well to the Tribal Council’s funding of educational programs and the tribal college and the cultural museum. The Tribal Council, she believed, was making well-deliberated choices. “If you have a good proposal, and goals and objectives lined up, they will support it.” The provision of housing for tribal members was also mentioned.
Two individuals characterized the process of the tribe providing services from gaming profits as in many ways similar to stockholders reinvesting in the company. Amplifying this characterization, one person cited the history of the way the original casino was funded:

The revenues that are generated by the gaming industry receive a 100 percent tax, because all the revenues are administered by the tribal government. . . . Originally the casino industry was started by a settlement from land acquisition of the 1870's. They never paid for 100 years, so with interest it was a couple thousand per person. So people that live in District I withheld 20 percent of their settlement money to get the seed money together to finance the casino business. So essentially these people are investors and are reaping dividends from their investment.

Areas of Discontent

Most of those interviewed, even those with generally positive views, had areas they felt could be improved, or priorities that should be changed. Two individuals were fairly negative in their view of how the profits had been used. One individual criticized the allocation of funding, saying that “[The Tribal Council] should give more back to their people. We should be the first ones who get it—not those who are off the reservation. . . . Even at facilities that the tribe has built for the city, their children don’t feel welcome.” The same person referenced a number of promises made by the Tribal Council to provide services, “It’s been talked about but nothing happens.”
Two individuals saw the lack of planning and management skills as flaws in the planning process: "[I] don’t believe proceeds have been used well because they don’t have a strategic plan." Additionally, this individual did point to the fact that a master plan committee was being formed: "I want to say that this council has been more progressive about that than any one in the past. But I still feel that there is significant failure. . . . They are missing the boat in not creating a financial infrastructure and education for their people through a credit union."

This person provided a description of a Tribal Council meeting, that was typified by the "squeaky wheel approach," where one particularly vocal department head obtained what she wanted. Another individual critiqued the managerial strengths of the decision-makers. "I really don’t think that upper management has had the skill training in business and business administration."

In 1998, development of a strategic plan was initiated with a five-day planning workshop. On December 2, 1998, 50 members of the tribal community attended a community master plan open house, where three plans for development were presented. Members were eligible to vote for the preferred option. The highest ranked plan was a "tribal services complex." Members were asked to rank the importance of certain projects to the tribal community. All ranked elder housing as important. Other
high priorities identified were a new tribal operations center, the Ziibiwing cultural center, tribal schools and expansion of the Seventh Generation Program. Also identified as high priorities were development of nonresort businesses and single family homes situated on spacious lots (Whitman, 1999a).

**Needed Improvements**

It is interesting to compare the results of the above survey with the areas of improvement cited by those interviewed. Besides the need identified above for greater organizational planning and infrastructure improvement, other areas of needed improvement were cited. Two areas were the focus of most comments. One was the need for more programs for tribal youth, including education programs. One individual stated that:

As far as the tribe's youth, I think we are weak in education and youth programs here. There's so much more that we could do for our youth that hasn't been done as far as I know, isn't even being created. To me the youth are the most important part of this community because they are going to be running the tribe in the future and if we don't pay attention to that, we're going to be lost, just like the language. I think a lot more programs could be developed for them.

Other related services seen as lacking were daycare programs and programs for young mothers.
The second major focus area was the need for housing. The respondents believed that housing for elders and other tribal members was scarce on the reservation. One large housing project was mentioned, but one individual felt that “We’re being pushed off the rez [by the housing shortage].”

While the rapid increase in funding increased the ability to provide services, it was placing stress on those who were involved in trying to set priorities and get the services to the community. One program director described this situation:

The change has been so fast. We’re the example of growth. But even here growth is hard. We have twelve new employees [at her agency]. People are used to doing things in a certain way. You have new people coming in, you have to train them, their personalities don’t quite match. So then they’re nit picking at each other, yet they still have the overall goal. Sometimes getting there gets bogged down by these nit picky things and that’s something that is happening in the community as well. . . . There’s a stress in the community and an urgency. It’s ‘How come so and so has that, and how they’d get that house?’ Even though they’re in line to get one, they didn’t get the first one.

Social Programs

A related question was asked concerning the tribal gaming operation’s effect on community programs for the tribal members. This question raised little controversy. Most respondents provided a laundry list of programs that would not be functioning without gaming profits.
Table 2 lists the extensive range of services that were mentioned as being provided by the Tribal Operations. It might be surmised that simply the visibility and scope of the tribally funded programs made them a ubiquitous presence that was taken for granted. One person supplied the researcher with an organizational chart of the tribal operations that was so extensive it barely fit on an 11” x 15” page. No one criticized the programs or believed that there had been no change in community programs since gaming arrived. In something of an understatement, one observer commented, “The tribe has a great number of social programs they support.” In fact, one individual asserted that gaming profits had created an “extreme difference” in community programming. Another believed that the tribe was using 80 percent of the gaming profits to support these programs. Other people provided the general view that gaming profits provided more money and supported more staff and training for this rapidly growing service area.

**Elder Programs**

Reflecting a traditional respect for tribal elders, five individuals mentioned programs initiated for this group. Among the programs created by gaming funds, senior housing and, in particular, a senior
Table 2

Tribal Operations Service Areas With Programs Mentioned by Respondents

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<th>Tribal Operations Service Areas</th>
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<td>Elders Program</td>
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<td>Substance Abuse Assistance</td>
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<th>Tribal Operations Service Areas</th>
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<td>Community and Economic</td>
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<td>Development</td>
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<td>Seventh Generation Program</td>
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<td>Social Services</td>
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<td>Funeral Expense Assistance</td>
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<td>Parent/Child Center</td>
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<td>Indian Child Welfare Committee</td>
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Source: Tribal Operations Organizational Chart, 1998 with programs referred to in interviews.

complex, the Sowmick Center, was seen as a positive addition to the community. One individual believed that the Center embodied the traditional community spirit: "We want to maintain their basic dignity as an elder. There will be a place for ceremony that other such facilities don't have." The same person described how the facility accommodated those elders with extended families:

A lot of times the elders will have the grandkids with them. So we want to create a place that is big enough for them. It is important to keep the connection between the generations. But you have to create the programs to do that and acknowledge that there is a separation and isolation. That's what we're trying to do is maintain the community. Because community is very important.
Other services for elders included a special program at the tribal college, medical funding and funeral expense assistance.

**Tribal Court**

Five individuals pointed to the tribal court system that was developing as a gaming-supported asset. One person described how a State of Michigan Appeals Court had recently “upheld the integrity of the tribal court system” by acknowledging the right of tribal courts to hear cases against non-Native Americans. The speaker characterized this as a “big win for the tribal court.” Another person also pointed with pride to the legitimization of their legal system in the eyes of mainstream judiciary thinking.

The [tribal court’s] legal infrastructure is growing and becoming respected. They are becoming equal with the rest of the state. There is comity between courts. There is full faith and credit. They recognize their police. If they issue a restraining order, the state must honor it. Contracts with the tribe are enforceable in tribal court.

Another person expressed the importance to the tribe of the tribal court’s expansion of jurisdiction, that allowed them to perform marriages and divorces for the tribe, and to create the Peacemaker Court. Others

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saw the tribal police force as a beneficial offshoot of the gaming revenues, citing how they were now cross-deputized with Mt. Pleasant police. Another pointed to the recent development of a family law code that will allow the tribal court to handle marriage, divorce, custody and child support cases.

The tribal legal and judiciary system was the topic of many comments that have been incorporated in the following section on social problems.

**Housing**

Housing arose again as an area of concern. Because of the influx of tribal members returning to the reservation to take advantage of the new opportunities provided by the casino operations, housing is in short supply. Programs that provide additional housing for tribal members were mentioned, along with a significant need for more housing.

Two individuals also noted that the tribe was severing its dependence on federal Housing and Urban Development (HUD) programs to provide housing. Ironically, one person said, most tribal members no longer qualify for federally subsidized housing. "For the most part, they purchase and build their own housing. Most tribal members don't qualify for new HUD housing going up because their income level has gone up."
It's really a big problem. Who are we building these houses for?” Another person expressed concern over the lack of housing for tribal members on the reservation and believed that the Tribal Council “should think about our people first. A lot of people are living in poorer areas. They should be on the rez.”

Two individuals characterized the move away from dependence on federal assistance as a move towards self-reliance. “Slowly the tribe is taking back responsibilities and building an infrastructure to duplicate services on the reservation,” said one. Another mentioned the home financing program that the tribe had established:

You can't get a mortgage on trust land because all you can do is lease the land and a bank gives you a mortgage based on your deed and you don't have a deed here. So the tribal housing department has developed a plan where the tribe is putting its wherewithal so they can in effect act as a direct lender... That is a dramatic difference. Because they have the money to train people, to bring people in to set all that up.

Programs Off the Reservation

Programs sponsored by the tribe exist off the Mt. Pleasant reservation too. Two individuals pointed to the existence of programs at the Saganing tribal land designed for tribal members who live off the reservation.
Other Programs

Medical and dental programs were both mentioned by at least four individuals. To support the medical needs of the community, one person pointed to the recent $2 million expansion of the medical center. Other programs included in the list of beneficial offerings created and supported through the tribe's gaming enterprises were: the fire department, education department, mental health programs, adult education, the tribal college, the cultural and recreational centers, substance abuse services, and a domestic violence effort. The tribe also now has the ability to hire lobbyists to promote its interest at the national level.

Children

Along with respect for elders, cherishing of tribal youth was mentioned as a revered value. When asked whether the gaming operations had any effect on tribal children's behavior and activities, a wide variety of responses were provided. There was little consensus on the impact that gaming had on tribal children. The responses to this question also overlapped to a great degree with a later question on how gaming had impacted the educational life of the community.
There was not unanimity among the respondents on the effect of per capita payments on tribal youth. One individual commented that “Some teenagers see per capita and casino jobs as all they need.” This respondent believed that this could be a disincentive to retention in school. Another individual countered this view with the pessimistic comment, “Some people say there’s no incentive to finish school because they have per capita coming in. What I say is, those kids are the kids that are lost in the school system and would be lost whether they have money or not. At least they have something to live on.”

Another individual feared that young people were not prepared to handle the financial windfall per capita brings:

I’m not sure at 18 they can always make sound and good judgments. The kids that are floundering and don’t have a really good family base and family values behind them, they have the money, if they’re into it, to buy into the drug scene or the alcohol scene.

One of the respondents harkened back to the earlier comments about how gaming profits had allowed the community’s youth to dress better. As a result of their ability to fit in and look like their peers, the respondent believed that it increased their propensity to stay in school. Yet, the same individuals believed that the dropout rate for tribal members was still very high.
A more positive note was sounded by an individual, who commented that

On the other hand I have so much hope for the little ones because of this money. They are being nurtured by the community from prenatal programs, through labor and delivery. We have schools for kids from eighteen months through an associates degree in college right on the reservation.

The same individual described what she perceived as a "matricentric" tribal society where the women's influence on the tribe is very strong. She felt that this influence resulted in a lack of stigma on children born out of wedlock. She believed that the proceeds of gaming had improved the ability of single mothers to provide for their children:

We don't have poor teenage mothers. Most of them are pretty well off. They don't have welfare recipients any more. Teen pregnancy is not the negative on the reservation that it is in the larger community. If a teen mother has a strong family, she can keep going to school, go on dates, finish being a child and grandmother and aunties and siblings step in and raise that baby. The extended family is still extremely strong. It's not unusual to see the oldest child in the family more strongly bonded to the grandmother than the mother. Because mom had the baby very young, and grandmother raised it, the mother may have more of a sibling relation with the child. [They] can have healthy relationship, if not a mother-child relationship.

Two people additionally believed that gaming had allowed for programs that benefited the children of the tribe:

Every single program has been affected by the gaming money, even the babies. We have a parent-infant guidance program. . . . They celebrate the new babies born into the community. Of course,
everything takes money. To feed everybody, to buy gifts. It’s strengthening the community as much as possible.

Another insight offered on the nature of extended tribal families was that a tribal community is unique in a sense that the child is the most precious possession. A child may have some family problem but that child, especially in the adolescent years if they get mad at their mother, or they don’t show up, then they can stay with someone in the community, their aunties or uncles or friends, so it’s unique in that sense.

Another individual expressed a more positive view of the tribal children on the part of the local Mt. Pleasant community. The respondent noted, “They have access to more resources, they can go on more trips and experience things because they have the money to do that.” Yet, at the same time, she had some reservations, “I worry a little about the teenagers because they have a lot of money.” Another individual described the many programs available to help tribal youth be successful in the future. At the same time she mourned the loss of closeness that she had experienced when they were a disadvantaged community: “All we had was each other, now we don’t have to have each other; we have money and can do it for ourselves. We’ve lost the cohesiveness.”

Not all respondents believed that children were benefiting to the degree they deserved. One person asserted quite strongly that “They [the tribal government] are being seriously deficient in creating programs for
the children.” This person also provided a less sunny view of the extended families that raised the children:

The problem is there are a lot of dysfunctional parents. Many kids are being raised by the grandparents and the grandparents are people who were removed from their families when they were little kids. They never got out until they were 18. They don’t know what it’s like to have family. It’s not their fault. They’re dealing with a lot of problems that have been put on them because of what the white man did. They aren’t doing enough about the ramifications of this. What reason is there for them not having viable programs for kids? They don’t have programs for kids out here. Where are the playgrounds, the ball fields? They give millions of dollars to downtown to create an ice rink that is for elitists. I can’t believe any Indian kids go there. There’s nothing out here for the kids.

Another commented that the changes were “not particularly good for the kids. They are forgotten about. A lot of parents work. The children need more to do out here.”

**Education**

Integrally aligned with effects on children’s lives is gaming’s effect on educational opportunities. The question on changing educational opportunities evoked the highest level of response during the interviews. This may serve as an indicator of the paramount importance that is placed on the future generations and the value that is given to educating the tribe’s youth and young adults. One person summed it up by saying,
"the biggest benefit of the money is that now there is a tremendous education system."

The vast majority of the comments on the impact of gaming on education addressed the different educational programs offered by the tribe under the Tribal Education Department. The other area mentioned by a number of individuals was the educational conditions of tribal children in the Mt. Pleasant Public schools.

**Montessori Pre-School and Elementary**

The most frequently mentioned program (eight of those interviewed mentioned it) that had developed and flourished due to the influx of gaming money was the tribal Montessori school. Unlike other programs, the Montessori program engendered positive reactions from all those who mentioned this school. The school was created, according to a knowledgeable person, because "We decided that we wanted more for our kids. With so many kids failing miserably in the public schools we needed to start something else."

One of the respondents provided a description of the Montessori program at the reservation. According to her, the tribal operations fund and operate a Montessori school for tribal children from pre-school through fifth grade. In the 1998-99 school year, the school had 186
students. All of the students have to be of Indian descent. Of the staff, 10 out of 36 are tribal members. The school has evolved from a preprimary class and has added a class every year. Currently, the school is spread across three buildings.

Eventually the tribe hopes to expand to twelve grades as the oldest students in this non-graded program mature and move ahead. The school has successfully retained most of its students and is growing due to the return of many tribal members to the reservation. As described by one individual, the school is “exploding.” The greatest limitation on expanding the upper grades was attributed by one person to the lack of space. Currently, it was noted that there are twenty children on the waiting list for the school.

One individual hypothesized that the reason for the school’s success was its experiential learning style that melded well with the tribal culture and traditional learning style:

Montessori philosophy meshes well with the tribal community. Culture is a very big part of Montessori education, learning about cultures, knowing who you are and being comfortable with that. But also because it is so hands on. . . . Typically children learned by listening, or more often by doing, watching and doing. Montessori is so experiential and hands on. It probably fits well in all communities, but especially with the Indian communities. It wasn’t that long ago that that type of learning took place.
The nature of Montessori educational practices and ethos, its independent learning and self-direction was seen by one observer to provide a strong foundation for the students' ability to make independent choices and to use their free time creatively and constructively. Another individual commented that "We [the tribe] have very high standards for our kids but we also are realistic in setting standards that our kids can meet. They are individual, not collective." This individual also mentioned the special education program at the school.

The school's emphasis on the tribal culture includes having an Ojibway language teacher and a cultural teacher position, and the nascent history curriculum that is being developed that is "fairly specific to this tribe but will also encompass tribes across the U.S.," according to a person involved in the school community. One person described how "The language teacher is bringing in someone from this community or another, like storytellers and basketmakers once a month." Another person believed that the fact it was a tribal run school made a difference in the success of the students. "I think they will be able to live in two worlds better if the tribe takes control over the education of their people. . . . Those kids are now talking about going to college, where before they didn't talk about college. It wasn't expected."
Pride in the community was being fostered by their ability to fund and direct their schools themselves. One individual pointed out that "The tribe, in order to keep control over the curriculum, has to totally fund the schools because if they take state funds they have to let non-Indians in. They chose not to do that. One reason they can afford to do that is because of gaming." He stressed his belief in the importance that the children feel accepted in a school of their own, "Now they're no longer different because it's an all-Indian school. So they don't stand out like a sore thumb and end up in trouble." One individual, who is knowledgeable of the legal system, indicated that generally if there was "trouble with a juvenile, it's likely it is someone who is very dark, very traditional, because something is wrong with them because they are different than everybody else." This problem no longer existed, he believed, in an all-Indian school.

Another factor mentioned in the success of the school is strong parent involvement. Yet paradoxically, as gaming brought more jobs to the community, it also left less time for parental participation with the schools. One observer noted that in the beginning of the Montessori school:

We had a very strong parent program; however, we had at least 50 percent of the people that did not work. Now the only people that don't work are those that choose not to or can't. Employment has
changed our parent involvement. I thought parent involvement was only coming in and helping. Now I see parent involvement as getting your child in on time, getting notes back, being involved in buying books, coming to the literacy program.

The parent advisory committee was also mentioned as an avenue that was being used for parental involvement. As evidence of the value that the parents placed on the tribal Montessori school, one person described the high level of financial support that the Tribal Council provided to maintain the school.

Three individuals noted the need for the students to make the transition to the public schools if they moved or their parents chose to send them to the public schools. All three felt that some children experienced difficulty in moving to the public schools. Yet one of these individuals also described the follow-up process that the Montessori school has implemented that surveys the new teachers of students who have moved out of the tribal school. It was this person's belief that the surveys indicated that the children were well prepared to function in the mainstream schools.

Another individual commented on the ability of Montessori students to adapt easily to the demands of college. "Their skills will be so that they can move right on to college. . . . My granddaughter who is eleven was in the first group to go in there. Those kids are now talking
about going to college, where before they didn’t talk about college. It wasn’t expected.”

Tribal Leadership Programs

The other most mentioned innovation in education that grew out of the gaming windfall was the Leadership program. Five respondents pointed to this educational opportunity with pride. People tended to provide similar descriptions of the features of this program. Instituted to provide support for tribal college students, the program offers a yearly stipend of $20,000 a year. The students are required to work 20 hours a week and have to maintain a 2.0 average. They then are obligated to work for the tribe for two years after graduation. As one person remarked, “They are obligated to come and give two years to the tribe. But for most people, that’s their commitment anyway.” One individual characterized the typical Leadership intern as being a non-traditional student in her or his thirties or early forties. Two individuals interviewed mentioned that they had interns currently working with them. According to one source, there are twenty slots that are supported “and they keep adding more every year.”
Tribal College

According to the *Saginaw Chippewa Tribal College Spring Catalog* 1999, the College was chartered in April 1998. Its vision includes in part “...preserving the Tribe’s cultural heritage in a dynamic, living and effective manner ... [being] an effective, major contributor to tribal sovereignty ... whose graduates are prepared to succeed in four-year and graduate colleges and universities” (1999, p. 7).

According to individuals familiar with the college’s genesis, the Bay Mills Tribe from Upper Michigan established and operated a satellite college at the Saginaw Chippewa Reservation for seven years to address the needs for a more educated work force. However, because in the eyes of the tribal members “the needs of the students weren’t being met,” the tribe decided to create its own program. There was also a comment made that the Bay Mills tribe no longer wanted to operate the program at the reservation.

In 1998, the tribe opened the doors to its own tribal college. According to a knowledgeable source, in early 1999 there were 130 students admitted with enrollment growing rapidly. While the tribal college was established for tribal members who make up the majority of the student body, the college does not discriminate in enrollment. But
financially, tribal members are greatly advantaged in that they can receive free tuition, according to the same source. A review of the Spring 1999 Catalog shows that the tribal college offers a variety of Associate Degree programs from Accounting, Computer Technology, Police Science and History to Native American Studies and Tribal Business Management.

The advent of gaming ushered in the tribal college. That college is seen as a reason for increased college attendance. The development of scholarship programs and tuition waivers has also increased post-secondary attendance. Additionally, two individuals believed that the casino itself provided an incentive for higher education, because of the need for highly trained managers. One person echoed this sentiment in relation to the need for educated people to work for the tribe. Conversely, three individuals believed that the gaming operations also presented disincentives to college attendance by tribal members. Those impediments were per capita payments and the availability of jobs at the casino. Another individual also believed that the orientation of most post-secondary education clashed with traditional ways. “Because that’s what they want you to do, to think in those categories; so that you lose that sense of creativity. You lose a lot when you categorize everything to death.”
Drop-Out Rates and Alternative Education

Five respondents commented on the previously high dropout rate for tribal students. When queried about whether the dropout rate for tribal students had changed in the wake of gaming, five disparate individuals believed that the dropout rate had indeed decreased (though one said “slowly”). On the other hand, two believed there had been no improvement, while one person indicated that her own children had not made it through the school system.

One vocal proponent of the idea that tribal dropout rates had dropped cited a survey that was conducted in 1986. It indicated that only 20 percent of the tribal members reported possessing a high school diploma or a GED. Because of the proceeds of gaming he believed that now, “Many have gotten diplomas because we now have our own school, it’s more accepted. We have our own community college there, tuition assistance and grants. It made it more acceptable to go on to school.” One professional described what happened when he left to pursue an advanced degree:

Boy, when I told people I was coming here they all wrote me off. ‘Forget dealing with you. You’ve joined the other side, the establishment.’ Because you were never going to come back. Now the college is here, the school is here. You know you’ll have a job when you’re through. So college has become important where
before it just guaranteed it was going to take you away from everything you believed in.

This same individual also attributed the higher elementary and secondary retention rate to the 1976 Indian Self-Determination and Education Act that directly allocated funding to the tribes rather than routing it, as in previous times, circuitously through various federal agencies and finally to the Bureau of Indian Affairs for distribution to the tribes. He remarked:

There was no motivation to go to college because the Bureau of Indian Affairs ran everything including elections. With that law, the money came directly to the tribes. So that you can go to college, knowing that you have those student loans and you can come back here and work. Before it put you in a double bind. You not only couldn't afford to come back; there were no jobs here.

To address the problem of school retention, the tribe established a secondary Alternative Education program. This innovation was the recipient of less glowing reviews than the Montessori school and the tribal college. Of the five individuals who mentioned the program, two provided fairly negative comments while the others tended to only include it in a list of examples of programs created by the tribal gaming profits. One individual, whose child had attended the school, comment that “It's not taken seriously . . . it was just a place to hang out not really a place where [s/he] did anything constructive.” Another person critiqued the system
fairly harshly, "I think that the education system here is seriously deficient."

**Mt. Pleasant Public Schools**

Many of the tribe's secondary level students attend Mt. Pleasant area public schools. Five respondents believed that tribal students had experienced racism, while two individuals believed that this was lessening due to the fact that the children were better off financially now. One person related a story told by a friend's wife who had taught in the Mt. Pleasant schools back in the 1970's. She described what she perceived as institutional racism. Yet today he believed that things were better:

Now it's "Those nice Indians are hiring my son-in-law. My kids are working for those nice Indians," so that has permeated down. Plus the two-percent money— that's a new word. It's a brand new concept—those nice Indians—two percent of the net profits are distributed locally. It's not tax money; it's a payment in lieu of taxes by agreement.

Two others indicated that the type of animosity has changed to one based on a resentment of the money students received from per capita payments. One person commented, "The kids who graduate from Mt. Pleasant are pretty strong, they have had to sacrifice along the way. Either they have all white friends or make a split." One person voiced the opinion that tribal children were more frequently labeled as "special ed"
kids. While some positive comments were provided about the local university’s cultural museum, some comments were less favorable. Predicated on the assumption of lingering racism, a parallel comment was provided about the Central Michigan University community that the person believed “has the facade of wanting to work with the tribe.” The person also characterized as tokenism the great increase in demand for tribal members to sit on University committees believing that “You always have to represent the University policies before you represent the Indians.”

Programs that the tribe operates to address some of the perceived problems of their children in the public schools are the student advocate for the junior and senior high school and the Native American student organization. The result of the student organization, according to one person, was that “Indian kids began to feel a part of something and had a support system.”

Other Programs

The tribe’s Parent/Child center, the Head Start program and Adult Education were other educational programs resulting from the availability of gaming profits that were noted.
Social Problems

While many of the questions focused on the potential benefits of the gaming enterprises and wealth creation, inquiry was also made into the potential negative impacts. Participants were asked if, in their opinion, crime or other social problems have increased in the last few years.

No Increase in Serious Crime

Respondents were asked whether in their opinion gambling attracts crime to an area. Seven stated that they did not believe that serious crime had increased on the reservation since the arrival of gaming, or that they were not aware of it. Three individuals believed that civil cases, including traffic offenses, had increased but not criminal cases. One individual indicated that

The tribe's caseload went from 300 cases to 4,000 cases in one year when the casino opened up. The tribe has decriminalized a lot of crimes so they can have jurisdiction over non-natives, so gaming violations, people smoking dope over there, drunk and disorderly, public urination, all that has been decriminalized so they can take care of that here.

So it was perceived that the method for counting crimes had changed rather than the incidents. Another person, knowledgeable in the law enforcement field, believed that the rate of serious crime had actually decreased.
These comments can be compared to those quoted in the tribal newspaper, *The Tribal Observer*. In characterizing the changing face of law enforcement in the tribal community, the tribal judge described "ballooning caseload," with cases having doubled over the past two fiscal years. Cases grew from 300 cases in 1995 to 1,250 in 1996 and 2,500 in 1997. Citing traffic and civil cases as the main reason for this increase, he also indicated that there had been a drop in criminal cases ("Court Witnessing," 1998).

**Public Safety and Security**

A number of reasons were given for why the gaming enterprises had not brought in more illegal activities. Six people cited what they believed was a very high level of security at the casino. Three mentioned the tribal police, with one citing their casino crime investigation team, and others the 911 services, police technology and other public safety resources that the tribe provides. "They have detectives based right in the casino who walk around and watch the employees and the patrons. If anything is going down, they're right there. There's lot of plain clothes." Another mentioned the sheer size of the police force, 27 officers at that time. One cited the concern of the tribe for casino patrons' safety, "They want to take care of the people who come here."
Two individuals mentioned the gaming commission that regulates gaming activities. Another mentioned the state compact that governed the operation of the casino. “Our gaming commission is very sharp and very good at keeping vendors out that have any kind of connection with any kind of organized crime or suspicious business. All the vendors have to be licensed that involves extensive background checks.” Another person recognized that “there is more money to drink and buy drugs, but there are also lots of prevention programs.” Because of that she believed that “The negative stereotype of the reservation life is changing, maybe getting better.”

Closed Community as Deterrent to Organized Crime

The tight knit nature of the Indian community was also seen as a barrier to the intrusion of organized crime into the gaming operations. While citing the numerous potential avenues for criminals to infiltrate the gaming enterprises, one person observed that “I think it would be hard for organized crime to run an Indian casino. Indian communities are primarily kinship organizations and somebody doesn’t just pop up as your cousin. I think because of the nature of Indian communities, organized crime is minimized.” This was supported by a comment from another individual that “It would take a lot of collusion to pull something off
there." A third reinforced this idea, "organized crime takes secrecy and isolation and this is such a closed community where everyone knows what’s going on that it’s extremely difficult for any type of organized crime."

**More People, More Money, More Crime**

There were those who did see an increase in crime to some degree. The presence of more people, drawn in by the casino, itself creates more crime. As one put it, "It’s not the casino business *per se* that drives people to a life of crime. It’s the fact that there are a lot of people that don’t have a vested interest in this community can have the opportunity for crime."

This perception was held by four of those interviewed, with the casino seen as the major locus for criminal activity. This influx of people could potentially lead to more crime. One individual said, "It [crime] is going to increase because the city is booming." Another person believed that the presence of entertainment at the casino was more of a magnet to criminal activity than gaming.

Because tribal members were enriched by per capita payments, some believed that these liquid assets offered opportunities for more illicit activities and "buying better drugs." What "some people see as a windfall can present problems," was the comment of one person. Four individuals
believed that there was more coke, crack and marijuana on the reservation compared to pre-gaming days. A knowledgeable source remarked, "We're beginning to have problems with drugs and I think that's going to get worse. There are a lot of strangers showing up before the first of the month." Two other individuals cited more generic "substance abuse" problems as having arisen.

The presence of gangs on the reservation was somewhat a matter of contention. One individual believed there were "wanna be's," and three others believed that there was some gang activity there. One person attributed this growing potential to the mobility of the tribal members because of the money from gaming. "When people have more money to travel, there's less isolation, more visiting relatives in the cities." He thus saw the big city's problems as being transferred to the reservation. One individual claimed that "There is a tribal specific gang, the Indian brotherhood," and that "The national gangs are actively recruiting in this area because tribal kids have money." Another person disputed this saying that "There's talk of gangs in the community, but a lot of those gangs are non-Indians." Another individual believed that "CMU kids" were the cause of trouble at the casino. One individual believed that there were more guns available now.
Two people felt that there was more domestic abuse and three had the perception that there was more elder abuse or disrespect that violates a closely held traditional value. This person said, “It was unthought of before. What they are seeing is financial abuse. Adult children beating their parents or grandparents for their money. Mismanagement of money by the kid.” However, another individual strongly refuted the existence of domestic abuse believing that it was antithetical to tribal life. “Technically this tribe has no problem with domestic abuse—it doesn’t exist here because you have to isolate someone for the official definition of domestic abuse. Violence, get in a fight, yes. But domestic abuse is where someone systematically isolates their spouse, threatens them.”

The money, one person contended, was allowing for a further denigration of traditional Native American values. “That is an area where the money is doing what the European culture did.” Another person echoed the sentiment that traditional respect for elders was diminished. “It seems like there’s a lot more disrespect for elders. Traditional value system is being tested. We talk it but don’t walk it.”

Culturally Specific Remedies

A review of articles in the tribal paper revealed a number of legal and judicial innovations that were reinforced in the interviews. In an
effort to provide for a court system in tune with cultural values, the tribe is establishing a Peacemaker Court to deal with probate and juvenile matters. The tribe had also enacted a Family Domestic Abuse Protection Code that encompasses divorce, marriage, annulment, child custody and paternity ("Court Witnessing," 1998). Another innovation is the establishment of a tribal court of appeals that is designated to be "the' final authority . . . for interpretation of Tribal laws" (Whitman, 1999d, p. 1A).

Five individuals volunteered information on the tribal legal and judicial system. A number remarked on how the tribe attempted to follow traditional approaches to justice. One person described how most children who are removed from parental custody are placed in the extended family. The Indian Child Welfare Committee was also seen as unique. As one person described it:

That is a body of five adult tribal members that serve as a board to provide ethical and cultural guidance for the social services department. [The department] may not remove children without their permission except on an emergency basis. This is so that workers don't impose their ethical or cultural values on the tribe. It puts the responsibility on the tribe when the decision is made.

Another person added to the description with the following:

We have a special thing that state courts don't have. We have an Indian Child Welfare Committee of community members who know the children and know the families. They make recommendations and try to help provide services and try to make it work. They say,
'Grandpa's taking care of the kids and he's too nice. He's not going
to come down hard enough and so that's not going to work.' Or
'Gee, maybe we can get somebody in this program to get something
done for that child.' It does help a lot. It makes it a lot easier.

Three people pointed to the creation of the Peacemaker Court as a
move toward cultural attunement of the judicial processes. As one person
described it:

[The tribe] is also starting this Peacemaker program that will be
diverted entirely from the court system. Community members will
be trained to be judge, jury and probation department. That is a
far better way of doing it, because they're part of the community.

This person also depicted the status that adhered to membership on the
Peacemaker Court and explained how the program was in line with
traditional practices:

This goes back closer to what our original legal system was 150 to
200 years ago. Part of it is we're still carrying over--where before I
could never commit a crime and you could never be a victim. My
whole family, that includes cousins and aunts and uncles and
grandparents, were responsible if there was a crime committed. I
just happened to be the one who did it but they had a legal and
financial responsibility for me. It meant people cared what that
grandkid or cousin or nephew was doing because I was the one that
had to make reparation. . . . It's a terrific system . . . but it was
decided that it was savage and we had to get rid of it. So we're
trying to go back to that. Most of the tribes are trying to go back to
that because it's more of our tradition of community responsibility.

Another knowledgeable source provided a description of the tribal
legal system:

The law of the state does not apply on the reservation to Native
Americans. We have our own comprehensive codes here. Criminal,
civil, probate, juvenile, all those things that the court downtown
does. We have our own court system that covers everything from A
to Z. This is one consolidated court; we don’t divide the court up.
We have criminal jurisdiction over Native Americans. We do not
have jurisdiction over non-Native crime. That goes to either state
or federal court. We have civil jurisdiction over all causes of action
that have an impact on the tribe, on the reservation regardless of
the race of the parties involved. . . . Most federal law is applicable
on the reservation.

Indian reservations are considered to be domestic dependent
nations by the Supreme Court. They are at a level higher than the
states. They have some attributes of being sovereign nations, and
yet they are dependent on the federal government. So most federal
laws apply. To the extent that there is a tribal law and a federal
law over exactly the same point, the federal law is considered to be
supreme. Just like federal law takes precedence over the state law.
. . . I believe in the viability of the court system, so you have
somewhere to go to address grievances against the Tribal Council.
It has been more of an impetus for people to begin to challenge the
system and be politically involved and ask questions than has the
fact that there is more money in the community.

This individual also mentioned tribe-specific programs, especially for
youth, who are sent to ranch programs rather than incarcerated.

Another individual mentioned how the tribe had recently obtained
greater jurisdiction in civil matters and addressed the distinctive nature
of the tribal system:

The tribe is going to hire a family court professional because now
[tribal court] is doing, divorces, custody and adoptions. . . . The tribe
has its own tribal code. Last April, the domestic violence ordinance
went into effect and we started handling both marriages and
divorces. [Tribal court] started handling a broader range of cases. .
. . [The tribal judge] was able to preside over the very first marriage
performed under tribal law jurisdiction. It made a significant
difference because the tribe had the wherewithal to come up with
laws and the system to have a record of marriage licenses, a process, to have the clerks and the fact that the whole family could get together here.

The complexity of cases has changed. As I mentioned, the fact that [the court] is doing divorces and marriages. [They're] now doing estates for people who have died where before [they] didn't do that. Where now people own assets, where before there was nothing to probate when someone died. The guardianships, the lawsuits—the dollar amount of the cases—there's a $30 to 40 million lawsuit against the architects of the hotel. [The court] dismissed another case for those who claimed back per capita payments that would have amounted to a $28 to 30 million case. Those wouldn't have existed, because who cares if you're a member or not if there's no money. You might care but the attorney won't take the case.

The main difference between these courts and non-reservation courts is that this court is much more accommodating to the public that comes in. Where here generally you tell [the court] what you want done... The person is going to get much more assistance. Our forms have much more directions on them. We have more brochures. Our hearings are a lot less formal. We do allow non-attorneys to represent people. We have a position called a community advocate where an individual who has background and training can represent people just like an attorney. It's mostly self-defense. Unless an attorney is doing a lot of representing people in this court, they're reluctant to come in and learn all of our rules and traditions and ordinances. Most of the cases would be less of a technical, more of a factual case where it's just a matter of having someone who has the procedural background.

Another interesting fact provided by one individual added to the description of tribal jurisprudence:

By federal law [tribal court] can only sentence people to one year in jail. If it's more than that, the FBI handles the case. If someone is charged with breaking and entering or stealing a car, we have to call the FBI and they come up from Grand Rapids and investigate. If they decide to prosecute it's done and the person would go to a federal prison. It's tougher on Indians than non-Indians. There's
also no good time in federal sentencing like there is in the state. There are no prisons in this area so you're completely out of the area.

Gambling Problems

With the proximity of gambling establishments, some believe that individuals with unrealized potential for gambling problems will fall victim to this fixation. Respondents were asked whether they perceived an increase in gambling problems among tribal members since the gaming establishments had opened. The vast majority did not believe that there were serious problems or high levels of problem gamblers in their community. Four responded definitively "No." Three responded that they did not know. Four others responded that they were not aware of problems, but assumed some level exists. One person noted that "Before the casino, people didn't have money to go gambling with. . . . But there are problems in the whole society that are about the same." Two others attributed the minimal nature of the problem to the fact that employees of the casino are not allowed to gamble, that covers a significant number of tribal members. Conversely, one person did believe that gambling problems did exist and were worsening, "it is especially true for the women and seen as getting worse. It's more socially acceptable to play bingo than to go to the bars."
Two individuals evaluated the measures taken to address the potential for gambling problems, neither was particularly positive. One person mentioned the Ojibway Substance Abuse program run by the tribe but did not feel that it was “very effective.” Two individuals mentioned that the casino did not have any specific program for compulsive gamblers. One person offered the following, “[the casino management] don’t train them to spot problem gambling. Train them to spot people that shouldn’t be in there—under-age or severely intoxicated people.” In light of the attitude towards gambling evoked in the earlier question on the nature of gaming and tribal values, the low level of concern over problem gambling is consistent.

Employment/Diversification

The strength of economic growth was probed with questions on the extent of change in employment for tribal and non-tribal members because of gambling operations. There was also a follow-up inquiry into whether it changed the number and kinds of businesses that the tribe owns or operates.

Where in the past, the Saginaw Chippewa reservation had little economic development, the gaming enterprises have supplied the tribal community with a wealth of employment opportunities. Interview
participants were queried on how they viewed the changes in employment and its effect on the community.

**Employment Levels**

The majority of those interviewed believed that a significant change had occurred in tribal employment levels. They reiterated the comments that were provided in response to the earlier question on the economic impact of gaming on themselves and their family. One person cited a tribal survey from 1986 where 55 percent of the adults reported they were unemployed at that time. A number of people held a similar view that “Any tribal member not working [today] is rare.” There currently exists “no real competition for jobs. If you want one, you get one.” One of the tribal leaders estimated that unemployment on the reservation now stood at less than two percent. It was also pointed out that tribal members and other Native Americans are given preference in employment. One individual estimated that tribal members constituted 35 percent of the casino employees, while another put the number at 13 percent. Another estimate provided was that 85 percent of those in management were tribal members.

Yet, there was one person who commented that “There’s still unemployment here, just like anywhere else. There is always a hard core
of unemployed. There is a group of people out here that I think are unemployable." Another believed that "there's probably very high unemployment, but it's by choice." He cited the example of a skilled tradesman who "hasn't worked for six months because he's completely illiterate. He can't even read his name. So now he can afford to stay home and avoid that problem." Another contributor to unemployment levels, he believed was that, "The young people can get almost $30,000 before taxes. That's more money than a lot of people earn with a college degree."

Two individuals asserted that tribal gaming's benefits also spilled over into the outside community. "The whole county's unemployment is low. They are the biggest employer in the county." This fact was supported by a study conducted by a regional research organization (University Associates, 1995).

Diversification

Undeniably, tribal gaming operations created a sea change in the working life of the community. But this high level of employment is concentrated in one industry, an entertainment industry sensitive to fluctuations in the economic well-being of the state. A number of individuals, cognizant of the dangers of a non-diversified economy, saw

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the need to expand the arena of tribal enterprises. The need is heightened when viewed in light of the opening of three casinos in Detroit and the approval of four more tribal casinos in the Lower Peninsula that will impinge on the Saginaw Chippewa advantage in the area. One individual reacted to this potential threat to their dominance in gaming in the area:

It’s scary if something happened to gaming. The tribal members would be okay because of all the money they have invested. It would be disastrous for the Mt. Pleasant area. But I don’t think that Detroit casinos will change things that much. People may go to Detroit if the gaming is really unique. Some people like to come up here because it’s on an Indian reservation; there’s a mystique about that. Also a lot of people are on their way someplace else. . . . [We have a] perfect location in Michigan.

The tribal leadership’s reaction to the looming peril from the seven new casinos may be seen in their decision to allow alcohol to be served in the casino and the restaurant within the casino complex.

When asked whether the tribe had begun to venture into other commercial areas, two individuals believed that it had, while two saw little progress in that area. Those who held the more positive view cited a number of tribal operated ventures such as a cellular phone company, a gas station, a corner store and a proposed strip mall. The wealth of the tribe, one individual believed, provided the basis for expanding its business portfolio:
What we need to do is diversify enough so it’s [gaming] not needed. At the rate we’re going, hopefully we’ll have a billion-dollar portfolio and in that case we can live off the interest. I don’t think the tribe realizes how wealthy we are. We are in a position to diversify so we can get away from gaming and alcohol and all of that. We want to offer a top-notch resort with several amenities, and have a productive and highly lucrative digital phone service in Michigan. That’s where we really should be going to think about the overall health of the tribe and to eliminate some of the vices that people get into.

The metamorphosis of the casino operations from a purely gambling establishment to a destination resort was touted by a number of the respondents as a form of diversification. One individual pointed to a number of operations within the casino complex (the hotel, restaurant and snack shop) as a form of business expansion.

Two other individuals, however, were more skeptical of these preliminary attempts to broaden the tribe’s economic base. One believed that any diversification efforts were still in the “planning phase.” Another flatly stated that they “were not seeing a lot of diversification” and that constitutionally mandated business loans were not being given out.

Limitations on the types of businesses that could thrive in the reservation milieu were described by one individual:

There’s two problems here. One is lack of education. So if you went into economic development that required technical skills it’d be pretty tough to find people to work. The other thing is that for most of the people who live around here, they really want to go to the powwows. They want to go to the social events so there is acceptance that you can take three or four days off and not be seen
as shirking because it's more traditional. If you were in downtown Detroit you'd get fired. While here they understand that people spend more time with their families, they spend time going to powwows. That's a valid reason to take time off and it's not seen as someone who's too lazy to work because it is important. That's one of the things that's made a big difference, that if it was manufacturing you can't stop the assembly line because three or four people won't come to work. While here you don’t have an assembly line so they can tolerate that type of flexibility.

This person favored expansion of entertainment based enterprises that he viewed as compatible with the tribal ethos. The competitive nature of industry-based business was, in his eyes, antithetical to traditional values. In addition, he emphasized the particular conditions created because the tribal operations are government-owned:

The biggest problem is, that it has to be something that isn't a highly competitive type thing, where you say 'Hey, we've got to cut our cost of production to 14 cents per unit,' or 'you can't take that time,' or 'we've got to cut back,' and a government has a really hard time doing something like that. Other tribes own hotels and that's a service type business where you really don't compete with Holiday Inn because once you're there, it's a destination. . . . Manufacturing is going to be very tough. Because it's so much bottom line oriented and there's very little people room. So I think service industries are really the thing that would work well for the tribe.

**Future Visions**

The past decade has brought a whirlwind of change to the tribal community. Those who were interviewed were asked to step back and assess what they see as the future of the tribal community. They were
asked what would be the long-range effects of gambling for them personally, for their family and for the tribe.

From the interviews it was apparent that few tribal members ten years ago envisioned the windfall that gaming would bring to their community or its widespread impact. Nonetheless, they were asked to comment on what vision they had for the future, given today’s greatly altered situation. Many were hesitant to speculate or rather talked about what the tribe needed to do now to determine its future.

While the answers ranged widely, three people expressed concern about the need for diversification of the tribal economy. One person advised that “The best thing the tribe can do is look at as many ways as possible to diversify so that hopefully in five to ten years we don’t need that casino to survive.” A second individual responded that:

Whenever Indian people have had something that was good, we haven’t had it for long. I think it’s a very shortsighted view to think that this casino will be doing as well as it is twenty years from now. It may or may not. In order to avoid a big drop off in the economy, the Indian communities need to look at diversifying the economy.

Another person believed that the three retail sites currently operated by the tribe would provide a hedge if the gaming industry were hurt.

There was also limited consensus on the tribe’s effort to expand the casino from a purely gaming venue to a destination resort. Three
individuals commented on this effort to protect the economy from the threat posed by the opening of three casinos in Detroit and four tribal casinos that are planned. One individual pointed out that the tribe is currently “trying to make the hotel a destination resort. There’s Phase II development to make this place more attractive for people to come in for a variety of activities beyond the traditional gaming and entertaining venue.” This person also pointed to the advantage the tribe had created for itself by its investment in a high class gaming operation and hotel. He said, “We have a beautiful facility. Most people don’t start out building a facility of this size. Detroit will be able to, but I don’t think the Indian tribes will be able to.”

A number of individuals addressed the prospect of this additional competition and its effect on their economic future. One person believed that Detroit casinos would pose no threat because of the advantage the Saginaw Chippewas had in the central Michigan location that currently has no other casinos. Four people saw the possibility that the tribe’s gaming business could suffer a loss of profitability in the future due to the entry into the market place of the new casinos. One individual who was involved with the early development of the gaming activities indicated that:
We were told then that gaming had a lifetime of 10 to 15 years and that tribes needed to get in, make their money and get out. If states see that Indian gaming is successful, then they'll get into the business and there'll be no business left for Indian gaming.

This prophecy came true, only with the twist that it was the City of Detroit, not the state that saw the golden goose, and the state voters that approved its pursuit. Another person provided this analysis:

[The] impact of seven new casinos will dilute the market. The ones in the UP [Upper Peninsula]—there's more casinos per person up there than anywhere in the world. In the Lower Peninsula, just like any other industry, eventually supply will exceed demand and those casinos that are less well situated or less well managed will fall by the wayside or will be eaten up by other management interests that will offer to buy up a casino that's not doing well from the tribe and run it for them. Also Indian gaming is heavily regulated and what we've seen over the years is more regulation and more competition. If the casinos in Detroit become a reality, that will be the largest American city that has casinos. Look at the auto industry, they used to have 12 to 14 car manufacturers, now there's the Big Two. I think that's going to happen in the casino industry too. The market will eventually be saturated.

Two other individuals believed that the economy would stay healthy because of the amount of investment that the tribe had done and was currently doing.

Two individuals were concerned over the dependency that per capita had fostered and how those individuals would cope if the economy did slow down. One of the more pessimistic comments was that, "You have people who are used to getting a lot of money every month. It can only go down from here. I think we've peaked." Another echoed this
threat of dependency on the monthly payments and some illusions it created. “Some believe that they can be millionaires off that casino that may be part of the reason for limiting enrollment. They’re looking at Mystic Lake where there’s only a few people, and like the casino in Connecticut.”

Conversely, another person believed that less money coming in would make the community more cohesive, more like the old days. “If casinos started to lose money, there may be less feuding. If it made people closer, it might not be bad if it was gone. Probably down the road it will get better, [but it] may have to get worse first.”

Respondents also provided a range of other comments on the future. Included in their vision of the future was a growing awareness of the elders among the youth. One individual saw a future where tribal elders would attain government leadership roles. Other respondents foresaw that the growing community would be able to expand on social services being provided and develop new programs such as childcare and a tribal Health Maintenance Organization.

Additional Topics Generated During the Interview Process

Interview participants discussed a number of issues that were not included in the original question list. Some issues were subsequently
added to the interviews based on the level of intensity that was generated by these topics. These include the political activity of tribal members; perceived tribal leaders; election and enrollment conflicts; the definition of tribal community; acceptance and perception of returning tribal members; representation of various groups on the Tribal Council; and the decision to serve alcohol at the casino. It is hardly surprising that in view of this tumultuous political climate that tribal members and others interviewed offered their views on the political life of the community.

Political Involvement

Though not originally identified as an aspect of tribal life to be investigated, the political life of the tribal community came to the forefront in the comments of the members interviewed. Six individuals voiced their belief that the tribal members were becoming more politically involved and committed. Two individuals believed that tribal members were more informed about politics than in pre-gaming days. As one person described it:

The tribal government is the tribal community. That's what's so different about it. Everybody knows what the Tribal Council is doing. That's their cousins, their brothers, their sisters, their relatives. People don't look at it as a category of politicians. That's their relatives, and what are they up to? It's like small town politics.
She continued:

They are involved. There are political factions that have formed that back a certain viewpoint. They have organized themselves. Everybody has their own computer at home and they can print out political propaganda and distribute it to the community. They are informed about things and that's changed. People are issue-oriented.

The same individual viewed the political life of the community in terms of Maslow's hierarchy of needs. "If you don't have to worry about getting milk for your kids, you can start worrying about other issues for your community and for yourself." Another individual expressed the pragmatic concerns that often motivate involvement in the political arena. "People believe it's very important to know where the money is going and the best thing to do is to get involved." This was echoed by another individual who said that there was:

... probably more involvement. Before there wasn't much reason to be involved. There wasn't much to haggle over. Self-interest may promote more involvement. There's still not a huge percentage of people who vote. There's more now that there ever was.

Another person believed that "a smaller group is more vocal, a more radical group [is politically involved]. Others [at the same time are] saying this isn't the way it [a political decision] should go, but not wanting to get involved." Another person enthusiastically praised the tribal political life:
I think the general public here in the community stays in touch with Tribal Council members and voice their concerns to them. They show up at meetings. This is some of the best governing available. When you vote, your vote really means a lot. There are not a lot of people that are enrolled and you have a direct line to your representative on Tribal Council. The amount of influence one individual or a group of individuals can exercise on the process of government in this community is probably far beyond what you see anywhere else. There's a lot of political participation.

In line with this idea of the immediacy of the individual's impact, another person described how parochial issues can take on an importance out of proportion to their impact:

The tribal meetings are not open to the public. If a tribal member wants to bitch because of some perceived wrong, they will walk right into a Tribal Council meeting. They could be talking about building a billion-dollar casino, and they will stop everything and address that issue.

Yet another person refuted this concept, at least at a personal level. “I don't feel I have influence on how things are decided by the tribe.” While others were not sure if the political life of the tribe had changed, one person rejected that more optimistic view:

I don't think it's changed at all from what it was 25 to 30 years ago. Everybody keeps up with what's happening internally in their family group. They talk about it. They know what's going on. Having the *Tribal Observer* [the tribal newspaper] every week has made a big difference because people know what's going on. But as far as getting directly involved, I don't think that's changed at all.

Another person questioned the quality of information that informed the tribe. “They don't read the accounts in the paper. What runs this
tribe is the rumor mill. The rumor mill is wrong 90 percent of the time but it's considered to be the only basis of accurate statements.”

Leadership of the Tribe

Another noteworthy aspect of political life concerns just who constitutes the true leaders of the tribe. There was no consensus on who the true movers and guides of the community are.

Three people expressed their faith in the Tribal Council as the leading body for the community. One person pointed to the entire tribal operations. Another individual decidedly opposed the idea of the Tribal Council as having valid leadership. “Tribal Council is not currently the accepted leadership body, but this is an unusual time.” This person continued:

I got the impression that you think the council is a cohesive group. They are not. It’s important to understand that one of the reasons that the government is at its knees right now is because they can’t even get a quorum together to decide issues because they’re so factionalized.

Another individual believes that “The people allow the council to be the leaders even though they don’t see them lead properly. Because it’s an election and there’s not a whole lot you can do.” Another individual was more hopeful, describing the Tribal Council as a “figurehead and leading
body. They are becoming the leading body.” She also noted that “This council is mostly male, but earlier councils had more women.”

Another individual believed that the tribal planning committees were the real power brokers because they set the priorities on use of tribal resources. She also supported popular election of the chief, rather than selection by the Tribal Council. Because “that person has quite a bit of power.”

One person put a different twist on the concept, saying, “The tribal government is the tribal community.” Another person was more ambiguous in her view of leadership. “[It] depends on who you ask. Some people feel that certain families have a leadership role in the community. I would think more traditional people would say the elders. Depends on where you stand politically.” Another strongly supported the concept of the families as the leaders. As he described it:

Generally each family group has its own leaders. Usually there’s a matriarch; more often it’s a matriarch. Usually it’s an elder for each family. My mother was recognized as a [family name]. It doesn’t matter I’m a [profession]. I’m a [family name]. I’m associated with somebody from that family. Usually an elder is regarded as who would speak for me. The Tribal Council is just looked at as a group to run the government where the internal things are done generally by a leader from your family. Everybody tends to turn to that person and generally it’s a more traditional person. The traditional people can also be deeply involved in their Christian churches, so it’s not just religious traditions. It’s our social traditions.
This was reinforced by another individual who stated that "One of the primary characteristics in any Indian tribe is kinship. That's a real strong factor that governs a lot of stuff, especially politics, in this community."

**Enrollment and Election Issues**

A highly visible and controversial element of current tribal life is the conflict over who will govern the tribe and who is a tribal member and eligible to receive per capita payments. While questions on this topic were not specifically included, it was raised by a number of those interviewed.

Five respondents commented on the enrollment and election issue.

One person observed that:

You have to clean up the rolls before you can have another election. If you're going to throw out the results of the election because people voted who shouldn't have voted, then you better do something about it. You'll never have an election. Now we can stay in power in perpetuity. Nobody wants us to clean up the rolls because if we clean up the rolls then there will be 200 to 400 people that don't qualify as Sag-Chips. They hired a genealogist but now they're criticizing everything the genealogist has done.

Another person provided this characterization:

Right now this community is going through a rough time dealing with membership and there's a lot of politics going on about that. That deals with the per capita process. It's like everybody's trying to prove they're part of this tribe, and that could be another negative part of the gaming. It's caused a split in the community and it's all over money. . . . What it all boils down to, is do you
really belong here? There are people that say a certain part of a family doesn’t belong—that they are a member by fraudulent dealings. That’s the feud.

Yet another echoed this view, but was hopeful for the future:

Enrollment is an issue that the tribe has been dealing with for the last few years and it’s really tearing them apart. I just hope that they will be able to get past it. There’s going to have to be some healing that takes place. It’s unfortunate that blood quantum was never an issue until the government decided it was. People say it’s one way that the government uses to separate people. There are Indian people across the nation who have survived so much more than this, so this too shall pass.

One other person provided further thoughts on this subject:

There are some people who are saying that some people who are on the rolls shouldn’t be enrolled in the tribe. It goes back to the money and they’re hand picking who they don’t want in the tribe anymore. You can see on the list that’s going around and you can see two brothers and a sister on it and another sister who isn’t on it. They all have the same mother and father. They brought in a group from New Hampshire to go over the rolls but they don’t understand the Constitution and the way it was. There’s no understanding of the way the community used to be. They don’t have the concept of the family, of how some might have been left off. It was the way they did the counting. They’d go house to house and so and so is off to town doing something. Because he’s not there, they don’t count him. The next time they do the count, he may be home but his brother may be off. That’s how they did the census. A lot of the people who did the census were corrupt. They’d put on dead people and then get their money or the land they were dividing up.

The rolls are not the whole truth. . . . I think we should leave the people on there. If there’s something wrong with their files, we should work it out and let them get it right. If there’s someone out there who was left out, we should open the doors and let them in. If you look at the population of native people, all you have is quarter-bloods and a lot of those are not Saginaw Chippewa. In another
generation or two, there's not going to be any Indians. So what's the big fight? The people who want the money are 40 to 50 years old, not with a long time to live. The elders are dying. Those are all the full-bloods. They're not going to have any more kids. . . . So what are we fighting for? For a people who had to survive on handouts, who knew the suffering, why they would want for people to continue to suffer, it just blows my mind.

Enrollment issues touch the whole concept of what it is to be an Indian, was the perception of another individual:

Suddenly the economic benefits of being a tribal member are motivating individuals to unearth some kind of kinship. . . . Enrollment review is a big deal to those who can't get on the rolls or who were disenrolled. The rules for certification are not as clear as they should be. Ironically, they frequently had to rely on church records. Basically they came through one day and took a census and if a family was away fishing that day they didn't get counted. There is [also] the question of what is an Indian. Tribes are comprised of different bands. There's three different definitions of what an Indian is—cultural, racial and legal.

Another person took an inconclusive stance toward who should be on the tribal rolls:

Enrollment is a big issue and is splitting the community. It's about questionable claims. Some people even if they weren't members of the tribe, they lived here. Now they're telling them they don't belong here. They brought people in to do the enrollment. It's hard to say what they should do.

Another individual described the difficulty their family faced in trying to correct the inaccurate enrollment status for their family:

The problem is that nobody can apply, like I found out the records on my great-grandfather were in error that listed him as one-half. So several of my relatives who can only trace through him aren't eligible. Or they weren't in 1986, and if you didn't apply in 1986,
you're forever barred. Well now they find out he is full-blood and they can't apply even though they qualify now.

The controversial adoption process was described by a source familiar with the legal issues:

The issue is [that] you have to be a descendent of the people who were living here in the 1800's, who signed treaties or received land allotments, and you have to prove one-quarter blood decendency from one of those people. The tribe had the power to adopt people. . . Then in 1982, after they revoked that law, the council met one day and adopted about 400 people. That's what's part of the election problems. Are they members and should they be voting? Plus, there was a restriction if you were adopted; you couldn't serve on the Tribal Council. You can imagine the consternation if someone said to you, 'You're not a real American citizen.' Or even worse, I heard somebody say, 'This person is 45/64 Chippewa.' How would you like to be called 45/64 American? . . . It's a very basic issue that has to be resolved. I think at some point they're just going to have to flip a coin and say, 'OK, we're going to do it this way or that way.'

Not everyone had a clear opinion on how to resolve the enrollment issue. One person was unsure as to all the options:

I haven't heard all the arguments. One was that the Tribal Council didn't have the authority to do this, or yes they did. They just didn't do it formally. Or this was intended to be fraud because there was money coming in so that all these people were hurriedly signed up because there was another $4,000 per person coming in soon. I really don't think there is a clear-cut decision, but there is going to have to be one.

This same person expressed dismay at the Tribal Council's action in seeking advice from the Bureau of Indian Affairs (BIA) on the adoption issue. The individual commented:
I wouldn't want Canada or Great Britain making a decision for the United States, saying, 'Well we used to be your ex-ruler...'. I would rather have had the two sides sit down and settle this. Right now that's not a very high probability.

The enrollment dispute is challenging traditional beliefs. This was expressed through one person's statement that:

The traditional value system is being tested. We talk it but don't walk it. Brotherhood is talked at powwows but then they take 45 elders off the rolls because they don't have a birth certificate. Why would they do that? It's the only income that some of them have. What happened to 'respect your elders?' We love you but we're not going to feed you? We were hungry together; we should be happy together. They don't see that they're taking on dominant culture values.

Another person also mentioned the earlier controversy over the council's decision to recognize members who had been excluded by a previous council from sharing in the per capita payments. A different respondent voiced criticism of the Tribal Council's handling of the conduct of elections and protests. The individual characterized the process as follows:

The principle in the Constitution is that there is a separation of power. Council's decision invalidated the last two elections. What the net effect is, Council has the power to throw out the election results. But they're still in power. How can you have a democratic government when you throw out the election results and refuse to do anything?

Describing the past history of the Tribal Council and prospects for the future, this individual observed:
If you look back over the last 20 years of who's been on the council, it's been the same people. This group's in power now and later another group is in power. It's the same names over and over. There are very few new names. I think that will change because there are a lot of new people coming back to the reservation who don't like the way things have been done here. They are bringing with them their expertise and knowledge from living off the reservation. I think that's going to have a bigger effect.

**Definition of Community**

In discussions of membership and leadership of the community, it became apparent that the term "community" held different meanings for different individuals. The question of what constituted the community for these respondents evolved out of earlier comments on "the community" and out of the political conflict and notoriety given to the enrollment and election issues. See Table 3 for a summary of the changing views of community that were offered and Table 4 for definition of changes that have occurred. Of those who addressed the issue, six believed that only those living on the reservation were truly considered part of the community, at least by those on the "rez." As one person described it:

The Saginaw Chippewa tribe has 3,000 tribal members. Only 900 live on the reservation. There is friction between those on the rez and non-rez. You can't be a real Indian because you didn't grow up on the rez. Off-rez are not considered part of the community. They are part of the tribe but not part of the community. . . . Saganing is the other part of the tribe near Standish. They are pretty connected to the community. . . . It's like a satellite over there.
Table 3

Changing Aspects of Community

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<tr>
<th>Pre-Gaming</th>
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<td><em>Becoming middle class</em></td>
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<tr>
<td><em>High levels of unemployment</em></td>
<td><em>High level of employment, less time for family</em></td>
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<tr>
<td><em>Close connections</em></td>
<td><em>More divisiveness</em></td>
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<td><em>Many tribal members leave</em></td>
<td><em>Many tribal members returning</em></td>
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<tr>
<td><em>Somewhat insular relations</em></td>
<td><em>Living in “both worlds”</em></td>
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<tr>
<td><em>Leaders are elders or families</em></td>
<td><em>Leaders are tribal operations, elders or families</em></td>
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Another believed that:

The on-reservation members have the view that they are the true tribe, that people who haven't lived on the reservation haven't been through it, that they're more like the white man. They're not as trustworthy, haven't been through as much, haven't suffered as much, and they should have less to say. The people who live off the reservation tend to think that the people who live on thereservation have too much control over things. . . . There is a significant difference between those who have lived on the reservation their whole lives and those who have not. It’s causing a problem right now.
<table>
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<th>Community Aspects</th>
<th>Definition</th>
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<td>Becoming middle class</td>
<td>Embracing materialism and mainstream cultural values</td>
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<td>High level of employment, less time for family</td>
<td>More time on the job, for some extended families losing cohesiveness</td>
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<tr>
<td>More divisiveness</td>
<td>Competition for share of per capita payments, conflict for power</td>
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<tr>
<td>Many tribal members returning</td>
<td>Those who left because of lack of opportunity are drawn back but are met with mixed reactions</td>
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<td>Living in “both worlds”</td>
<td>Taking advantage of the educational and other benefits of wealth but cultivating native traditions</td>
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<td>Leaders are tribal operations, elders or families</td>
<td>No one source of community leadership</td>
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One individual defined community in terms of the tribal districts:

They have the districts. District I is the reservation. District II is Saganing. District III is the whole country—that’s called the At-Large community. I think of the community as just District I.
Another put it more succinctly, "Off-community tribal members are not considered part of the community."

A broader view of the community was espoused by one political leader who said that "The tribal community is those on the reservation, those At Large and those at the Saganing reservation; three parts make up the tribal government. For another person, "The tribal community when I started here were the people who have a vested interest in their business and their community. They were the ones who struggled and the ones who made things happen."

Another individual believed that the definition of community had changed because of the introduction of gaming and distribution of its profits:

Things changed when the money came along as to how people were viewed--as members of the community or not. When I first came here, it really felt like all Indian people were accepted in the community. When the money started to flow, there started to be a division between how much Indian are you, that was really a governmental thing that was imposed on Indian people. . . . It's not just a problem here; it's something any community would have to go through if there's a lot of money.

A non-native individual who is married to a tribal member commented that there is a situational definition of community membership. She believes at times she is considered part of the community and at others--not.
Another person, who is a member of another tribe, also believes that the definition varies by individual:

The definition of community depends on who you talk to. I think the standard definition of community doesn't apply to Indian people. I did some work for a neighborhood community program a few years back, and we tried to come to grips with the definition of community and neighborhood. The Indian community in Michigan is very geographically diverse and relationship-wise very close. It's a pretty close knit group of people even though they may be geographically disparate. For this community here, geography is the prime consideration.

This was reinforced by another tribal member who commented that:

It depends on who you talk to. If you talk to someone who's lived here all of their lives, only within one or two miles of this corner is the community--anyone else is not part of their community. To me, as a historian and [occupation], community means the boundaries of our territory, that is five and a half townships, almost to Midland County, and to the western edge of Isabella County.

Returning Tribal Members

The discussion of community frequently touched on the large number of tribal members who were returning to the tribe. Conflicting view of these returnees were expressed. Some respondents believed that they were the cause for the burgeoning housing shortages on the reservation and other community stress. At the same time they are
viewed by others as a symbol of the strengthening tribal cohesiveness and a source of new ideas and new opportunities.

Six individuals believed that those returning were not accepted by those who had lived there all their lives, at least not at first. One person described the situation thus, "There are more coming back, but there's limited space. There are those who are coming back only for money."

Another felt that:

There is an undercurrent of anger and animosity toward those people who left, but this is not just a recent phenomenon from gaming... There is a substantial undercurrent that those who left the reservation aren't good enough, that they try too much to be like the white man. They didn't suffer enough, and that creates divisions within the tribe, in and of itself. ... Members who have come back are not considered 'one of us'. ... They come back because there are plentiful jobs. The reason many left was because there wasn't jobs. Poverty was rampant. Also the federal government promoted getting tribal members off the reservation, that's why so many of our members are in Grand Rapids, because they were promoting getting them over there and getting them into the work force. ... Those people who left were viewed by those who stayed as abandoning the tribe. A lot of those people who have left, have voiced the opinion to me that, 'Thank God I left and that I didn't turn out like them.'

More support was provided by one individual who said that:

Having lived off the reservation, I have an understanding of those kinds of struggles. I also have an understanding of people coming back and how you have to find a way to fit in. I also understand how people who have been here lived. I've seen the change and seen people lose what was part of the family. I would hope that helps me be accepting of people. But there's always the dividing line of us and them. It used to be that people could live here all their lives and not get a HUD house and then someone moved back
from Flint and they got a HUD house. Somebody lived here all their life and they couldn’t get a job at the tribal center and then somebody moved back and they got the job. Before there was a lot of that and now there’s the money thing. ‘You didn’t ever want to be an Indian before and now you do because there’s money involved. Well you probably didn’t want to be an Indian before either, and now you want to keep all the money.’ There’s a lot of personal conflict.

Another interpretation was, “People that are returning are not accepted well, looked at as outsiders. But they left because there was no opportunities, and they struggled too.”

Mixed feelings were voiced by another who said that:

There is some resentment between the people who have been here all their lives and those that have recently come back because of the economic opportunities. It’s also a benefit that the tribe is recoalescing. So it’s a complex issue. It depends on who you talk to. Some who come back will never be considered part of the community.

A number of other individuals took a sympathetic and hopeful view of returning tribal members. One person stated that:

I’ve seen a lot of people coming back that have never ever been here. They want to come back and be a part of what’s going on, and there’s a lot going on here now. I really don’t blame them, who wants to live here when there’s nothing. They have some problems being accepted. As with any new place, you got to find your own place.

One person saw it as an adaptation process that required time for acceptance. “It’s like any small, closed community. It takes a while to get into it when you come back.” This person also believed that it was easier
for those who were involved in traditional culture to be accepted back into the community.

A more optimistic view was provided by a person whose view was that “Gaming has helped the tribe to come home, including traditional people. These people have been accepted back. I know of two sisters who hadn’t seen each other in 57 years who were reunited.” The trips provided to tribal members were cited as a mechanism that the tribe was using to try to unite the different parts of the tribe into one community:

For the people who don’t live here, the tribe has been providing trips where they take them on a bus or on a cruise. They had the dedication of the Crazy Horse monument in South Dakota, to the Spirit Lake Casino in Minnesota or to Busch Gardens and Disneyworld, and those are all free. The main advantage is that there is from 40 to 80 elders who then have gotten to know each other, who before had never had a chance to meet because the reservation was ‘that place up there, down there.’ It had nothing to do with them. There’s more family contact. I met somebody a year ago that I hadn’t spoken to since 1946. . . . There’s the trips, the annual homecoming or the powwow, when they fly the people back. There’s the Tribal Observer that goes out every Monday that has all the news. But mostly because you’re all related. There’s what’s affectionately called the ‘moccasin telegraph.’ There’s just enough contact that you can keep track. You hear from the other people what’s going on. Before nobody would talk about it, it was us and them. It’s going away, it’s blurring where people are sharing the family contacts.
Tribal Council Representation

Three individuals did remark on the inequality of representation on the Tribal Council where the large number of off reservation members had only one representative, while the on-reservation population had ten representatives. One person described the situation in these terms:

A lot of the At Large [members] are not represented as much of a shareholder as they should. It's in great political debate now. They get the same per capita payment, but they don't get equal voting rights. They don't get equal representation. We are trying to advocate for a more traditional sense of leadership where the whole is more important than any one faction. That is a traditional, simplistic way of believing. They are fighting the 'old school' that is the Eurocentric-imposed part of the assimilation process that Indians have gone through for the last several hundred years.

Another individual held the view that:

There is a significant difference between those who have lived on the reservation their whole lives and those who have not. It's causing a problem right now. If you looked at the Constitution, you would see that the Tribal Council is made up of twelve members, ten of who live on this reservation, one is on the Saganing reservation and only one comes from the At Large membership. Yet, only 600 to 800 live here on the reservation. The rest, 2,000 or so, live off the reservation. Those 2,000 are represented by one council member. There are 80 people in the Saganing reservation. They have one representative. There are 700 here and they have ten representatives. I think that the Constitution and the tribal government reflect the fact that there is a difference between the people who reside on the reservation and people who don't.

In one of the last interviews conducted, after the proposal for constitutional reform, a tribal leader provided the following observation:
So we are talking about reopening enrollment if we get a new constitution through. We're having an election on a new constitution—I hope. The change in the districts is part of it. It's a move to try to insure the success of that vote.

In 1999, the Tribal Council moved ahead and restructured the boundaries of the three voting districts within the current Constitution citing "the necessity of restoring democracy by balancing the voting districts" ("Legislation Restructures," 1999, p. 1). The reform allocated ten seats to District I. This district's boundaries have been greatly expanded to include not only the Saginaw Chippewa reservation but also 40 additional counties that the Tribal Council believes "were generally included in the Tribe's traditional territory" ("Legislation Restructures," 1999, p. 1). Saganing maintains one seat. District III—now meant to include any other tribal member outside of District I and II—also maintains one seat.

Other Political Issues

Respondents also mentioned the political decision by the Tribal Council to allow alcohol at the casino. One person expressed the belief that "Alcohol in the casino is a big issue. The tribe voted no, but council decided to go ahead." The view of alcohol as antithetical to tribal values was also expressed by another person who said that:
We’ve voiced it that basically we’re against it. It was a business decision is what they tell us. But it’s the principle of the thing. The money is more important than the moral values. Apparently it is to some of the leaders. That was out of my control but I would have voted against it had I been in a position of power. Because it’s not about the money.

She continued with a vivid description of the horrors that alcohol had wrought on the native community and the ensuing legacy of high rates of alcoholism and diabetes. Another person described the fear that comes with widespread alcohol sales:

I think they’re getting along well without the alcohol at the casino. But it all has to do with sales and revenue. I’m not really that much for it. I can see where there is going to be trouble. You get an intoxicated person and you can’t just deal with that. The whole community had a voice in the decision. They did a survey.

This was supported by another individual who “worries about people drinking and driving.” Another person expressed the hope that in the future the tribe should have “a casino that caters to the non-smoking, non-alcohol consuming crowd. A lot of people come here for that so why take it away from them? We’re the only casino in Michigan without alcohol currently.”

Summary of the Effects of Gaming

As a way to summarize their views, respondents were asked to describe in their own words their overall feeling towards the changes that
had occurred. Responses fell into a number of categories, including economic advancement, effects on children, changes in community relations, increased control over life, changes in individual and family life, the impact on elders, and evolving public perception of the tribe.

**Economic Change**

Economic change was the most frequently mentioned theme. Six respondents characterized their overall reaction in terms of Improvements in employment opportunities, income and standard of living. One person commented on the "massive social change, great change in a community from extreme poverty." Another depicted the new money from gaming as "bringing the reservation from its knees" while providing "good water supply, good sewer facilities, housing" for the community, and most importantly, the "potential for employment."

Employment opportunities were a common theme among those who saw economic development as the defining motif of change in the last decade. "It's an exciting place to be. I would never have had these types of opportunities anywhere else at my age" was the characterization of one ebullient supporter of the changes in the community. The casino was seen as a source of wealth, through providing employment to many in the tribal community and also as the basis for the per capita payments to members.
As the casino prospers, so does the community. This was reflected by a number of tribal members who view themselves as shareholders in the gaming enterprise.

A downside to the influx of new wealth was cited by one individual, "Even though there's more money, there's still stress. Per cap isn't enough to live on. I tried but it didn't work." Another individual put it this way, "People assume that because you have money, you don't need anything else. Money isn't all that it's cracked up to be."

The economic benefit to the tribal community was mentioned as a prominent effect mentioned, while the benefit to the outside community was cited by one individual as a salient consequence. Another person viewed the changes in terms of the tribe's impact on others in that "More people are dependent on the tribe for income." One person saw a downside in "that smaller companies can't compete with the wages and benefits that the tribe offers. Others say it's not a good place to work out here because of the politics and the cliques and the Indian/non-Indian thing."

Nature of the Community

Respondents also emphasized changes in the nature of the community and the relationships among the community members. Eight
respondents pointed to these changes. The spillover effect most frequently identified as resulting from gaming's profitability was the return of many tribal members to the reservation. As one individual explained, the community was growing because, "of per capita and employment and benefits, social services and housing. Before Native Americans didn't have an economic base to work on."

One interview formulated an interesting hypothesis on how the community was being affected. "The primary impact gaming has had is the emergence of an Indian middle class. It's still emerging." While he felt that economically the tribal community was becoming middle class, however, "the social part is lagging behind economic. [The tribal members] have not fully embraced the values." This was echoed by another individual who put this concept in slightly different terms. She said, "Growth was so fast. They went from extremely poor to rich. They are 'thinking in the middle,' and haven't made the transition totally... They're not there yet in their thinking." This "thinking in the middle" meant not having left behind the mindset formed by years of poverty.

Some saw a negative impact on the community from the divisiveness caused by contention over who is a tribal member and thus should benefit from that membership through reaping the benefits of gaming. One said, "I miss the sense of community, especially the old days"
when we were all poor together. We weren't fighting each other and we helped each other out. Not just the very old, even those in their 40's, especially women.” However, she ended on a hopeful note “[It’s the] best of times and worst of times. Will the tribe find their balance again? Sure . . . it may take a while.” Another had more mixed feelings, “It’s been positive, but I also see the negative. More feuding between families. Who belongs here and who doesn’t.” Another felt that “People used to be closer. Everybody wants more. Everybody used to get along. Now people are trying to be the higher ups.” One individual pointed to the power struggles going on between families. She also felt that because of these conflicts, the “tribal leaders may not have the focus on the tribe that is needed.”

Individual and Family Life

Coinciding with the sweeping changes in community life were significant, changes in the ways individuals viewed themselves and related to their families. Six pointed to these altered family relationships as the most profound change. A number of individuals observed that “In any culture, the person who you are before you had the money is going to greatly determine what kind of person you’ll be after you get money.” This was echoed in the response to other questions put to the
interviewees. There was thus a belief that moral bearing determined how one personally reacted to a rapid increase in material well being. For those who know how to handle their lives, the money was well used; for the others, it exacerbated problems they already had. “The vast majority do well and save per capita for the kids. But the ones that were in trouble before are in real trouble now.”

Following on this theme, another individual felt strongly that the economic improvements brought by gaming were increasing personal self-esteem that goes with being Indian. He noted that

People are proud to say they’re Indian. I’ve always been involved in the last 40 years in Indian programs. Before, you’d ask someone if they were Indian and you’d get a mumble or not really a response. The big difference is now people stand up and say, ‘Yes, I am Indian.’

Another person described families as having fuller lives materially, but also having less time for themselves.

That [gaming income] has really changed their family dynamics. Childcare is now a huge issue here. It’s non-existent. Before, grandma might have helped, but now grandma is working. So people who were used to that system are having a hard time finding someone to consistently take care of their kids. But they are very wary of going outside for childcare.

Another felt that the families were losing their closeness:

What really bothers me is that my kids won’t experience what I did. It may be the money or the changing times. I remember how we did a lot of things as a family. I’d do those things with my kids when they were little but I don’t know if they value them as much
as I did. If they didn't, will they pass that on to their kids? [Will they] remember good times with their kids from when they were poor?

Youth

In a similar vein, three of the respondents articulated recognition for the impact of the changes on the community’s youth. One individual voiced hope for the community’s future through the children:

My hope is with the little ones. Some children used to be ashamed to be an Indian. Little ones aren’t that way. Change in one generation of how Indians view themselves. They’re going to grow up affluent, nurtured by the community. They have the financial resources to really nurture them well.

Employment opportunity for tribal youth was also an acknowledged factor in a brighter future today. “Our students not only know they have a job, they can choose what kind of job they want. Having a choice is an incredible difference. They don’t assume that they have to work at the casino.” Some worried about the ability of families to obtain childcare, a negative offshoot of growing employment. “One downside is seeing latch-key children. We need to put more money into supporting youth and providing programs for them.”

This longing for the “good old days” recurred in answers to other questions that followed as well.
Pace of Change—Balancing Economic Change and Cultural Values

Adjustment to the changes in community and personal life in the last ten years was a difficult process in the eyes of several respondents. One person remarked that the "Rate of change is very fast. People haven’t had time to adjust or understand. Some changes are overnight." Another reinforced the whirlwind of change that has blown through this small community.

Because the pace of change has been so fast it has been very difficult. The community’s head is spinning. It’s like having a whole bowl of candy thrown on your head. What do I get first? There’s an incredible amount of committees. People are now not only working 40 hours a week, where they never did before, they’re also on committees for everything.

Another view was that:

I don’t think people have really had time to put it into perspective or adjust their lives. So you have a lot of waste—wasted time, wasted money, wasted family relationships. A lot of things get left by the wayside. It’s kind of like when a kid goes to Cedar Point for the first time and they’re so overwhelmed by everything that they just start running. When they get done at they end of the day, they realized they missed things. When we die or the money is gone, we’re going to say I didn’t know I should have done that. There’s a lot that we’re missing because of the money.

Some worried that the materialism engendered from newfound wealth might weaken their cultural integrity:

Losing values and tradition is the biggest fear that I have for my kids or for the community. What is the overall effect? It depends on what do you value most—the money or tradition and culture? It’s
a toss up. When you have one, you lose the other. If we can find a balance, it will be good.

Control

The final theme that had multiple respondents was the concept that the tribal community now had greater control of its destiny. Self-sufficiency and freedom from dependence on federal handouts were valued. Speaking of gaming, one individual said, “It allowed the tribe to be self-sufficient and really be a nation, instead of just being a cluster of indigent people who were dependent on Uncle Sam for cheese handouts.” Another supported this view, and was concerned for whether their independence would continue. “We’re finally getting our pride in what has been going on here. We’re finally able to control our own destiny. Gaming isn’t going to be around forever and the government should be trying to be making sure that they’re self-supporting when gaming isn’t around.” Similarly, another voiced the need for the tribal youth to take part in maintaining the community achievements. “I tell my kids that rappers, gangbangers and rock and rollers can’t protect our sovereignty 20 years from now. Native American people do.”
Gaming Is Not the Issue

The primary objective of this research was to isolate the effects of gaming operations on one American Indian community. During the interview process, the members of that community defined the changes in their lives resulting from the large amount of income that was benefiting their previously impoverished community. The study focused on the impact of gambling as an economic development tool and a social change agent. However, to the majority of those interviewed, the fact that casino gambling was the source of their enrichment was not a major element in their lives. Rather the amount of the money and the ensuing rapid pace of economic development and social conflict were the defining events. The findings were very similar to Stein's (1996) results from the national survey of tribes. Stein found that for the tribes with gaming, the economic benefits were almost universal while accompanied by some negative side-effects.
Gambling itself was rarely seen as a source of contention. While the downsides of using gambling as an economic development tool were alluded to by a number of interviewees, the greater fear was the potential risk of a non-diversified economy dependent on the whims of gamblers. The economic life of the community is entrenched to a great extent, in an industry that is facing a flood of competition from the three new Detroit and four new tribal casinos. This dependency on gaming, rather than the moral, economic and social issues associated with gambling identified in the literature review was of primary concern to those interviewed. The other off-shoot of the gambling enterprise that stimulated controversy was the decision to serve alcohol at the casino and hotel. Alcohol and its stigma still haunt many of those on the reservation.

The Breadth of Gaming's Impact

There were a number of themes that emerged from the interviews on the way that the community had changed because of the profits from gambling. These themes are inextricably woven together in the life of the community. One area overwhelmingly seen as fact is the pervasiveness and extent of gaming's effect. No one could say that their lives had been untouched. At the same time, the new found wealth allowed the tribal youth to buy better clothes and blend in with non-tribal students, it also
offered the opportunity to pursue a distinctively Indian identity. While some chose to purchase assimilation, others saw the newly created wealth as an opportunity to purchase their independence or to “walk proud to be native,” as one person characterized it.

The environment of the reservation has drastically improved from a place where unemployment was common. Today, it is clear that almost every tribe member has the opportunity for employment. As anywhere, there exists a few hard core unemployed; while others may not work because they are receiving per capita payments.

Quality of Life

While there was limited self-revelation about the changes in personal social interactions, the generalities provided indicate that in general, people believed that their lives are better. An essential sign of improvement is the sense of community well-being generated by the new prosperity. The plethora of community services also is fostering a healthier and better-educated community.

While the tribe has not been as isolated as some others, the members are expanding their contact with the outside community. Indeed they are being drawn into that community with requests to serve on community boards. At the same time, the tribal community is being
exposed to greater diversification as the casino draws in a greater variety of people, thereby creating a more open community. The question arises, is the casino spurring more assimilation and dilution of the culture or the creation of a more diverse society where cultural uniqueness can be preserved?

This phenomenon is not just economically impacting tribal members on the Saginaw Chippewa Reservation but also expanding the community by drawing members back to the reservation. The newfound wealth provides the opportunity for tribal members to return to the community and large numbers are doing so. However, some individuals see this as a mixed blessing. It enriches families but also brings with it conflicts over power and concomitant dilution of community cohesiveness. It provides an opportunity for greater cultural cohesiveness and strengthening of traditional culture but also creates tensions.

While enriching the community, gaming also has a more destructive side and is seen as “hurting the spirit of the community.” Change, even for the better, can be difficult. A surprising nostalgia was expressed for the “old days” and the loss of the sense of community that came from being poor and separate. This culture of poverty has been profoundly affected by the coming of the gaming industries to the reservation. The profits of gaming, particularly per capita payments,
while economically enriching, have become a source of competition. Disputes over who is a member of the tribe have arisen, something that was never a concern when being Indian was not a profitable status. The traditional sense of sharing with the community has weakened to a degree with problems dividing the community arising from the competition over splitting the wealth.

The family is paramount to many in the tribe and the very nature of this institution has been touched by the recent changes. Gaming and its concomitant plenitude of employment opportunities have impacted the tribal family structure and relationships. Work schedules and full employment are impinging on traditional family time. So while the children may dress better and the parents may have nicer cars, there is also a cost in family closeness.

There was a common theme offered in the interviews that the effects on the families were determined by the character of the individuals. Per capita payments could either increase opportunities or exacerbate existing problems:

[I] know people who have used the money very efficiently to build their homes or improve their lives, enhance their families, [and obtain] start up money for business. Also I know members that have ruined themselves. [It's] gone to their head. [They] didn't know how to manage their money and now it's worse, greater toys and bigger debts.
Gaming has been both a boon and a potential problem for the tribal youth. Of particular concern is the monthly per capita distributions of gaming profits to tribal members. Many see these as a legitimate dividend to families who invested in the casino and should share in its profits. Yet, this stream of money may also serve as a disincentive to young people staying in school. As one person remarked, “It’s extremely hard to motivate a seventeen-year-old to go to school [when they’re receiving per capita payments].” Ready employment at the casino adds another deterrent to pursuing higher education or a career outside the gaming enterprise. The political viability of suggestions for curbing per capita payments is probably extremely small. Yet there are ideas being floated on how to lessen the dependency on the monthly stipends, including making them yearly payments. Another idea that may hold promise is to follow the lead of other tribes, tying payments to educational attainment or employment status.

Contrasting Trends--Traditional Values and Assimilation

A conflict exists between traditional American Indian culture and the new found material wealth being experienced by the tribe. This community change was epitomized for two different individuals as “the emergence of an Indian middle class.” There is, however, an innate
tension between the materialistic acquisitiveness of the American middle class and traditional native values, not to mention the ethos of poverty that enveloped this community for so long in the past. As one person put it, "we're not there yet," referring to acceptance of a middle class mentality. But there is reason to believe that, "being there," in terms of middle class values, may not be the overarching aim of the community members. A countervailing force exists in the movement towards rediscovering and honoring traditional values. The new found wealth of the community, acquired though it is through pure capitalism, is allowing the resurgence of interest in traditional values, arts and traditions. This can be seen in the investment being made in traditional activities. The Tribal Council supports the Ziibawing Cultural Center and Museum, the Seventh Generation Society, and funds traditional cultural studies in the tribal elementary school and college.

The decision of the tribe to provide monthly per capita payments to all tribal members offers a significant source of income for families and individuals. Economically independent from heavy reliance on federal support, the proceeds from gaming now afford a greater degree of choice for tribal members. If desired, one parent can stay home and take care of the children. With the sizable distributions, "per cap" can afford a comfortable retirement for elders and offer a nest egg for youth.
Per capita payments also support diverse values. The payments allow a more individualistic approach and can be used for personal enrichment. However, some tribal members view them as a means of supporting tribal families, providing nurture for the children and a pension for the elders.

While it may be hard to envision tribal members rejecting this new source of income, it does not come without a cost. Traditional tribal values and the acquisition of sudden economic plenitude apparently caused conflict for a number of tribal members. To move from having little to receiving a windfall of benefits was staggering to some individuals, and created a moral tension for others. One offered this appraisal, “There are some out here with two incomes and per capita who are making over $100,000 a year. It’s kind of scary if you’ve grown up and don’t know how to act and then you’re thrown there . . . some people feel almost guilty.”

While per capita offers freedom and choice, it can also create a new type of dependency and become a threat to tribal self-sufficiency. Rather than depending on federal assistance, family incomes are tied to a great extent to the casino, lessening for some the motivation for advancement.

The literature provides bifurcated views of the impact of gaming on the uniqueness of the identity of the American Indian community.
Pasquaretta (1994) sees gaming as a boon and a curse to tribal existence. His concepts of the effects of gaming on traditional Native American society are reinforced on both sides in the interviews. On the one hand, he proposes that "Insofar as casino gambling fosters materialism, acquisitiveness, and self-interest divested of group interest, it might also represent the last phase in the complete assimilation of indigenous North American peoples" (p. 700). Yet at in the same review, citing Vizenor, he surmises that "Casinos could be the last representation of tribal sovereignty" (p. 714). He sees the tribal community using the fruits of gaming to maintain a unique heritage, yet threatened by those same benefits with the dilution of the tribal culture.

For Pasquaretta (1994), the salient question is, "Will gambling provide a means to support the independent life of an indigenous community or contribute to the erasure of its boundaries and the complete assimilation of its people?" (p. 714). The answer may be arising now through a unique response to these economic forces. While a number of tribal members are acquiring the trappings of the middle class—new cars, new homes, vacations—there is also an interest growing in reviving the language and traditional practices like sweat houses.

Pasquaretta (1994) characterizes the tribal gaming as:
As a radical enactment of tribal sovereignty, reservation gambling is partly the natural by-product of the tribal system. . . . Imposed on indigenous peoples by the federal government, the tribal system has facilitated the erosion of traditional governing structures and thus the traditional base of Indian culture (p. 696).

At the same time, he also describes the dilution of traditional lifestyles:

...in American Indian communities throughout the U.S., interracial bloodlines, intercultural attitudes and new, post-contact traditions have all but overwhelmed traditional lifestyles and beliefs. Consequently, it is often difficult to know that traditions and lifestyles might be threatened by the advent of a gambling economy. This development is further aggravated by the diminishing availability of traditional resources, that is, fisheries, hunting grounds, and arable lands (p. 698).

The intent of this research was to determine the effects of gaming on the tribal community. However, what emerged was a picture of how the proceeds of gaming are changing the personal lives and values of tribal members. Paradoxically, the economic boom created by gaming profits appears to be contributing simultaneously to the erosion and cultivation of traditional culture and identity. Traditional values are both resurgent and yet in conflict with the materialism unleashed by gaming.

Tribal Culture

It is clear that gaming profits are fostering a renewed interest in the traditional culture. Individuals that were formerly unclear on the nature of their traditions and language now have the means and the
opportunities to explore their heritage. This is one side of the countervailing trends in the community, one toward cultural strengthening while the other is a move toward assimilation into the mainstream.

What is the tribal community's cultural life? A diverse picture was painted from a wide variety of perspectives on what constituted the community's cultural life. One view that summed up a number of these comments was that the Saginaw Chippewa tribe is very assimilated but still has a core of traditional values--especially related to the family. At the same time, there are almost no native speakers and for a number of years--prior to the last decade--there were few traditional activities.

A few individuals remarked that tribal members hold some very middle class values. This epitomizes the dual expectations and values that are in conflict. To a degree, some believe that the tribe is already more assimilated than many. The prospect of the community becoming a "suburban Indian reservation" in the future was predicted. As this person envisioned the future of such a community, it brought with it all the inherent paradoxical value conflicts.

The culture of the tribe is not monolithic, both Christians and followers of traditional beliefs live side by side. For some this creates a clash of values. While others believe that these worldviews complement
each other, much like the concept of yin and yang. Yet others see inherent
 conflict or residual antagonism from the days when people were forbidden
to practice traditional beliefs. In an effort to show respect for the two
beliefs, the tribe has held hybrid ceremonies such as the "community
healing service" for repatriated tribal remains that consisted of both
traditional and Christian ceremonies.

Concern for reviving the past traditions has focused on gleaning
from the current elders the tribal history and traditions. The renewed
interest in the almost vanished Ojibway language is a measure of
reclaiming the tribe's heritage. As one person described it, "A lot of
cultural tradition was taken away from the elders because the language
wasn't allowed. A lot of people now want to learn about the culture.
You're not whole without that." Another supported this view with the
comment that "There are very few people that are speaking the language.
A lot of the elders are passing on. If the elders didn't pass on the
language to their children, it's hardly ever spoken, that is a really a loss."
Because the traditional language is used in ceremonies, this movement
was seen as another means of preserving traditional rituals.

The money from the casino is enriching other facets of the tribal
cultural life. The profits from the gaming industries are making it
possible to support the Ziibiwing Cultural Society and the Seventh
Generation Program. These organizations are researching, retrieving and developing awareness of cultural heritage through sponsorship of native arts, reclaiming artifacts, conducting repatriation of remains, developing tribal archives and conducting traditional activities. Tribal history is being recreated and rediscovered through the use of modern techniques to preserve and display the ancient. As one person characterized it, money has given them awareness of what they can do, how they can assert their rights.

An emphasis is being placed on teaching the next generation. One person expressed this goal well:

Our people have lost a lot because of Christianity. Tradition to us is a way of life. We are the only people who had to prove who they are. . . . They are helping to fulfill prophecy. . . . How we teach the next generation is important. We want them to know who they are as Native Americans.

Other people described how the very modern technology of the cultural center was being used to fight negative stereotypes and promote pride and understanding. Where before traditional rituals were shunned, now some individuals declared that they were no longer afraid to participate in rituals like the sweatlodge or to "look heathen."
What the Tribe Is Buying With Gaming Profits

The tribe has used the proceeds from gaming to provide a variety of services to its community. The social programs that the tribe is providing reflect closely held values. Of the tribal programs supported by gaming profits, the ones most highly valued, or at least most frequently mentioned, were those for elders and for youth. The education programs are discussed in a separate section below. In distributing the profits from the casino operations, emphasis is being placed on traditional respect for the elders. A particularly unique development is being offered for them. As the Tribal Operations are addressing the housing needs of some tribal elders, they are not separated or cut out of the community life. To augment the special services to the tribal elders, the senior housing facility was designed to accommodate those elders with extended families and to allow for traditional ceremonies. This epitomizes the value placed on maintaining connection between the generations.

Ironically, gaming profits that some view as the wages of sin, are supporting the growth of the tribal’s legal system. The increasing responsibility and stature that the tribal court is attaining is a tangible example of the meshing of traditional and modern. The tribal courts are now receiving recognition for their integrity and “comity” with outside
legal systems. In this way, the tribal institution is achieving equality and respect from outsiders while using traditional approaches and methods. The profits from gaming are allowing the tribe to create innovative and at the same time traditional approaches to community justice. The newly created Peacemaker Court epitomizes this movement. The Peacemaker Court was designed to deal with probate and juvenile matters by diverting offenders entirely from the court system. In its place, members of the tribe will determine the course of action to be taken in cases. Through this process, a greater equity of decision-making is arising. This type of communal involvement harkened back to traditional practices and also reflects the familial responsibility for their members' actions.

Tribal control is being strengthened through the changes in the legal and judicial systems. The tribe no longer depends on outsiders to perform vital community functions like marriage and divorce. Not only is the tribe exerting more control over their legal system, but it is moving forward in building other aspects of its social and public service areas. As one person put it, "Slowly the tribe is taking back responsibilities and building an infrastructure to duplicate services on the reservation."

Tribal investment of its gaming profits also includes sharing with the outside community. As one person put it, "The Mt. Pleasant area has had the opportunity to learn from some of those values of the tribe." The
current distribution or so called “two-percent” payments to the local communities, while required by the gaming compacts, are still seen as a reflection of traditional values of sharing.

Mixed viewpoints on how the tribe should use the proceeds of gambling reflect the impact of rapid economic change on the community’s culture. This community, that existed for so many years in a culture of poverty, has changed in less than ten years to a culture of newfound affluence. Because of this, some tribal members are experiencing a form of culture shock, and the community is split on the best way to invest the benefits.

Not all the perceived needs of the community are being met. One of the areas of need is the shortage of housing on the reservation. Spurred by the desire among many tribal members to return to the community or its proximity to live and to work, the tribe was having difficulty providing enough places to live. Another area identified as needing increased resources is programs, beyond the schools, that nurture the youth. As one person described the importance of tribal youth, “... if we don’t pay attention ... we’re going to be lost, just like the language.”

But while there are more resources, some see less unity in the community because of the conflict over who should benefit. This view was articulated by one individual who said, “All we had was each other, now
we don't have to have each other, we have money and can do it for ourselves. We've lost the cohesiveness.”

Preparing Tribal Children to “Live in Both Worlds”

The youth of the tribe are prized as the connection to the future. Today, the youth are benefiting from the largesse of the casino. Now the tribal children can buy better things and dress fashionably. They no longer need to stand out in the outside world and can assimilate. But what is being left behind? For some, like the other impacts of the new wealth, this is having a mixed effect on traditional life and culture.

The tribal value placed on children is reflected in the range of programs provided by the tribe spanning prenatal services to college tuition. These programs were viewed as a natural offshoot of the tribe's traditional love of children and communal, shared responsibility for children. Within the community, the extended family values are still strong, with care for children extending into the community. Not only are the children benefiting, but this extends to the tribe's teenage mothers who no longer live in poverty but can raise their children and complete their education.

Education also emerged as a predominant concern of the tribal community. The push to expand the Montessori school and other
educational opportunities for tribal youth was evidence of the level of involvement. The tribe’s elementary Montessori school was frequently mentioned with great enthusiasm and pride. A good portion of the value the school provides is in its philosophy and approach that was held to be consistent with tribal values through its emphasis on hands-on learning. The school’s incorporation of the Ojibway language, culture and history into its regular curriculum is a potent force in strengthening traditional tribal culture.

The fact that the Montessori school is operated exclusively for tribal children added to this value for many. The importance of tribal control of schools is closely intertwined with the desire to retain sovereignty over tribal life. By rejecting financial support for education from the state government, the tribe is asserting control over how their children are taught and their cultural environment. The parents’ desire to protect their children from standing out or being harassed is being met in the all-Indian school.

The telling idea was provided that the Montessori school prepared the next generation of tribal members for “living in two worlds,” maintaining traditional identity and beliefs and at the same time being comfortable and proud in the outside world. To some, this is the essence of what is sought—to maintain tradition but to enjoy the opportunities and
benefits of the rest of American society—in a sense to have the best of both worlds.

That life is being lived with greater expectations than their parents. As one person phrased it, “Those kids are now talking about going to college, where before they didn’t talk about college. It wasn’t expected.” While the Montessori school and the new wealth of the community are cultivating traditional learning and knowledge, they are also creating new expectations and new cultural values for tribal youth.

Along with schooling the very young, higher education has become valued in the community. The tribe has supported this value by opening its own community college, making it more accessible and strengthening the appeal of higher education for tribal members. College no longer has to mean leaving the community. As one college educated tribal member explained, “. . . college has become important where before it just guaranteed it was going to take you away from everything you believed in.” The opportunity to find education all the way through college on the reservation is also becoming a reality. Individuals no longer have to leave their community to advance professionally because there is now more opportunities for employment on the reservation for those who are educated.
Gaming’s Acceptance in the Community

The literature and news accounts are replete with areas of contention surrounding gambling. The standard criticisms or implied dangers associated with gaming include moral objections, economic regressivity, addictive potential, nonproductivity, and crime or social problems. These specters have not, in most cases, presented themselves to those interviewed. There was no argument that the community has been radically altered. However, the general consensus was that pervasive economic change included few of the negative social repercussions associated with gambling.

Because the tribe owns and operates the casino, there were those who saw this as a communal activity with shared ownership and benefit. Others viewed tribal ownership in terms of individual stockholders acting in their own self-interest. The per capita payments received every month are the dividends flowing from this communally-owned enterprise. The view that tribal members were stockholders in the gaming enterprise can be interpreted variously as either pure capitalism or shared tribal ownership. The individualistic approach may be reflected in the accumulation of new possessions, new cars and new homes. Yet the payments also are being used to strengthen the family, the core unit of the
tribe. The tribally controlled portion of the profits that are not distributed are being invested for the future and also being plowed back into the community through social and other programs to benefit the current members.

Traditional Versus Modern Views

In his seminal study, *The Passing of Traditional Society: Modernizing the Middle East* (1958) Daniel Lerner theorized that more traditional people tend to be more opposed to innovations or modernization in contrast to more present-oriented individuals. However, those individuals who participated in the current study who identified themselves as holding more traditional beliefs were no more opposed to the introduction of the gaming industry and its accompanying glitz, promotion and entertainment venues than those who were not. This tribal community is part of modern America and does not appear to see gaming as an intrusion by an outside culture, but rather as a means to attain economic well being and to enrich the community. Members of the tribal community may hold traditional beliefs, but they also live in Twentieth Century America. In fact, a number of those interviewed espoused the belief that gaming meshes well with Native American traditions of sharing and competition as a means of redistribution of
wealth. A unique perspective was provided by an individual who believed that gambling meshed well with tribal values because of the casino's "non-competitive nature." By this he meant that gaming is essentially entertainment rather than an industrial enterprise.

**Alcohol--Dancing With the Devil**

The one issue surrounding the gaming enterprise that received a significant degree of criticism and concern was the decision to serve alcohol at the casino. Previously the tribe had been unique in its stance as the only alcohol-free casino in Michigan. After the Tribal Council approved the liquor sales, there was some apprehension that the presence of alcohol in the casino would be a negative for the tribal image and reinforce the stereotype of reservation alcoholism. The decision to serve alcohol in the casino is another illustration of the tradeoff between values that is being spurred by the new economic conditions. While viewed by many as an economic imperative, they also regret the introduction of alcohol and all its attendant problems into a community that has suffered greatly in the past from alcoholism. A search for new alternatives to gaming was spurred by the distaste for this decision. One way of addressing this discomfort was to use the competitive edge alcohol provides to entertainment venues like the casino to move into other areas...
of commerce. The tribe is attempting to utilize the benefits of mainstream economics and may eventually distance itself from some of aspects that do not mesh well with traditional values and its history. In some of the artistic ventures and displays at the casino and the cultural center, the tribe is realizing to a limited degree the desire for a type of economic development that is consistent with tribal values.

Fear of Economic Dependency

Dependence of their economy on one industry is a danger that tribal members are recognizing. While the gaming operations are providing a wealth of employment opportunities today, there is also an awareness of the need to diversify and move beyond gaming—to sever the reliance of the tribe's future on the whims of gamblers. The threat of dependence on a single industry is exacerbated by the potential competition from the new casinos in Detroit and elsewhere in the state by four other tribes. The recognition of the capitalistic nature of competition is influencing the way a number of people are viewing the future. It also demonstrates how the tribes within the American Indian community are competing among themselves for the state's gaming dollars.

While the tribe is diversifying its economic base through it investment portfolio, many of the community's members are dependent for
a good part of their income on the casino. Standing in the way of diversification are a number of perceived barriers within the tribal community. These obstacles stemmed from a heritage of poverty that created a lack of needed skills and, for some, a markedly different lifestyle that values a more flexible work schedule, providing time off for powwows and other traditional and family activities. The tribal-run structure that exists may not lend itself well to a certain types of of new enterprises and could limit the type of businesses that can be successfully operated.

The Future of Tribal Gaming

When asked about what lay ahead, almost all of the respondents saw the future of the tribe as intertwined with the future of gaming. The visions of the future elicited reflect some of the uneasiness and mixed feelings about being dependent on gaming. A level of skepticism about the future was colored by their experiences in the past. Some held the bleak expectation that because much had been taken from them before, the past will eventually be repeated. “Whenever Indian people have had something that was good, we haven’t had it for long.” Facing an onslaught of competition and the potential for greater federal regulation, one person commented that “We were told then that gaming had a lifetime of 10 to 15 years and that tribes needed to get in, make their
money and get out.” The tribe also faces the potential for the cyclical nature of the economy to weaken the profitability of the gaming operations and hotel. Yet reportedly, there are tribal members who hold overly optimistic illusions about its potential in their lives. This may aggravate the conflict over tribal membership. “Some believe that they can be millionaires off that casino that may be part of the reason for limiting enrollment.” To provide a realistic set of expectations for the future, the need for a strategic plan is evident. The tribe is taking steps to take a longer range view through their development of a strategic planning committee.

Crime and Social Problems

While the spectre of crime and addiction often appears in connection with the presence of gambling, it has not materialized in the eyes of the tribal members and other respondents. The reasons for this spring from opposite ends of the technological spectrum. On the high end, the use of highly technical crime prevention methods and tools is a factor. While at the other pole another obstacle was extremely low tech—the tribal social cohesiveness that comes from the tight knit nature of the community. Refuting the usual assumptions about gambling and organized crime going hand-in-hand, one individual said, “I think it would
be hard for organized crime to run an Indian casino. Indian communities are primarily kinship organizations and somebody doesn’t just pop up as your cousin.”

Yet the community has not escaped totally from the negative impacts of gaming. Less sanguine attitudes exist. Some individuals believed that the presence of more money meant more crime. Because they have more resources, it was commented that some individuals were now purchasing “better alcohol or better drugs.” Some environmental degradation such increased traffic is also occurring due to large number of gamblers attracted to the casino and hotel.

The greater mobility of tribal members and more people being drawn in from the outside were factors that can potentially open the door for more criminal activity. The growth of the community and the diminishing cohesiveness are increasing the vulnerability of the community to outside influences. As one individual described it, “It’s not the casino business per se that drives people to a life of crime. It’s the fact that a lot of people that don’t have a vested interest in this community have the opportunity for crime.” The loosening of the tight weave of the community was providing an opportunity for crime to enter. The core of the community, the family, is also vulnerable to some of the harm that can come from the inability to handle the money coming from per capita
payments. Family fights over money and domestic and financial abuse of family members were mentioned.

Few believed that the casino had created gambling problems among tribal members. Gaming was, in fact, perceived as part of traditional Native American history. Additionally, employees of the casino are not allowed to gamble, which may deter the emergence of problem gamblers.

Culturally Specific Remedies

Gaming profits are allowing the tribe to develop culturally specific means for addressing community problems. These programs were created to remedy some of the difficulties stemming from the gambling proceeds and other issues. One program is the Indian Child Welfare Committee, a specifically tribal organization that symbolizes how the whole tribe takes care of the children. The Committee limits the tribal social services department's ability to remove children from the home and tries to mediate a solution to family problems. The Peacemaker Court matches the tradition of familial responsibility for the crimes of individuals by having the community determine how reparations should be made. Finally, the tribe is taking control over responsibility for legal activities that profoundly affect the life of the community, including marriage, divorce, custody and child support cases. Rather than having to seek the
legal sanction of the outside community, the tribe is finding dignity in governing the legal rituals of community life. The money from gaming was making this possible.

**Coming Home—Returning Tribal Members**

Per capita payments and opportunities for employment at the casino and hotel are magnets to tribal members returning to the reservation. Driven off of the tribal lands by poverty and lack of opportunity, many families are seeking to return to the reservation. This renewal of the community offers potential resources and the inflow of new visions and directions and a healing of families that were torn apart.

Yet because the major reason for the return is economic, not all the community has embraced the newcomers. A rift in the community has been caused over who is truly a tribal member and therefore should receive per capita payments. The contention extends not only to newly returned tribal members but also to families long established in the community. This conflict was characterized by one person as,

> We have people who never wanted to be Indian, who want to be Indian now because of the checks. . . . We have people who are overlooked because of issues of enrollment. [There are] lots of hard feelings and strong emotions in the community right now.
Contention over tribal membership has caused turmoil and has resulted in repeated rejection of Tribal Council election results and the attempts to remove members from the tribal roles. The injury to the community spirit is deep and well publicized. While the conflict is strong, there are many who seek a healing of the community. Some propose that a greater share of the profits could be put back into community programs, with less going into the disputed per capita payments.

The mixed views on how the money was affecting the community were also reflected in attitudes towards those tribal members who were returning to the reservation and its environs. Some believe they are viewed with resentment. Others celebrate their return as a means of reuniting families. The interviews provided a picture of a community experiencing the conflict between individuals seeking to extend tribal brotherhood and those wishing to protect their share of the benefits of enrollment.

The conflict appears on some levels to exist between maintaining traditional values by welcoming back members of the tribe and rejection of them as outsiders only coming back for the money. It also could be viewed as a tightly knit community questioning those who are returning for economic benefit. This also contributes to the picture of a community
attempting to maintain the values of a native people while at the same time developing middle class, mainstream values.

The Political Life of the Community

With more resources to distribute and more control over their tribe’s destiny, the political process has become a focal point in the community. For some tribal members, smallness of community allows for immediacy and a direct impact on tribal political life, where “your vote really means a lot.” This higher level of participation is variously seen as motivated by self-interest over distribution of profits or as arising out of a concern for communal well being.

Tribal Leaders

While the political process is growing in its saliency for the tribe, it is not always seen as the source of tribal leadership. There was no clear agreement on the perceived leaders of the tribe. There are those who view leadership as resting with the elected leaders, while others take a more traditional stance and look to the families or elders as the true leaders. Others saw power as exercised through the family. “One of the primary characteristics in any Indian tribe is kinship. That’s a real strong factor that governs a lot of stuff, especially politics, in this community.”
Enrollment Conflicts

While families may hold the community together, there is conflict over enrollment and who is part of the tribal family. The disputes over who has a right to be part of the tribal community and share in its wealth militate against communal cohesiveness. One person described how, "... everybody's trying to prove they're part of this tribe. ... It's caused a split in the community and it's all over money. ... What it all boils down to, is do you really belong here?"

A great deal of controversy has arisen over the questionable status of those who were previously "adopted" into the tribe. In the past, the tribe was inclusive to those from other tribes who lived in their community; when membership did not carry with it such a monetary gain as today. The adoptions, that provided a widening of the community in old days, are now under dispute.

Yet the trouble in the community is viewed by some as the legacy of the white man. As one person commented,

Enrollment is an issue that the tribe has been dealing with for the last few years and it's really tearing them apart. It's unfortunate that blood quantum was never an issue until the [U.S.] government decided it was. People say it's one way that the government uses to separate people.
Because of the rift and tension over membership in the tribe, there is a need for healing in the community. The enrollment dispute is challenging traditional beliefs. The attempt to take families off the tribal rolls was decried by at least one person as:

Brotherhood is talked at powwows but then they take 45 elders off the rolls because they don’t have a birth certificate. Why would they do that? It’s the only income that some of them have. What happened to respect your elders? We love you but we’re not going to feed you? We were hungry together; we should be happy together. They don’t see that they’re taking on dominant culture values.

The impact of the gaming revenues may be seen to be testing the traditional value system when members are “taking on the dominant culture.” That was not generally seen as a positive direction. The issues surrounding enrollment touch, for some, fundamentally on what it is to be an Indian. While, “There’s three different definitions of what an Indian is cultural, racial and legal,” according to one person; it is the cultural aspect that seems to be undergoing the greatest changes while the legal issue is the most in contention.

Definition of Community

Just as there was no meeting of the minds in defining the leaders of the community, so too was there limited consensus on what the “community” was. Membership in the community was seen through many
different lenses. A number of people defined the community as only those who live on the reservation. Others took a broader view and included those in the greater tribal group. There was no universally accepted definition of the Saginaw-Chippewa community. Some described it as geographical, some as governmental units, and one saw it as statewide.

For some, gaming has changed the perception of community and is dividing various groups. As one person described it, "There is a significant difference between those who have lived on the reservation their whole lives and those who have not. It's causing a problem right now." Another person elaborated on this theme, "When I first came here, it really felt like all Indian people were accepted in the community. When the money started to flow there started to be a division between how much Indian are you."

Respondents also commented on the change in the tribal constitution that would allow more input from those who do not live on the reservation. This too can be interpreted as a move towards strengthening the wider community bonds and as an effort to return to a more traditional leadership. Where previously, the off-reservation members had only one representative, under the new constitutional changes their voice has been strengthened by extension of District I boundaries with its higher level of representation.
Overall Reaction to the Changes

The original list of questions asked during the interviews was developed by the researcher. To allow the respondents to provide their overall perspective on the changes that had occurred—and continue to occur—in the tribal community a final summary question was included. Rather than focusing on the defined topical areas, the question was meant to elicit the participants’ views on what was important to them to the changes that had occurred in the last ten years. The most prevalent response pointed to the economic impact on the community and the greatly improved opportunity for employment for tribal members. On a positive note, one person remarked that the overall impact had been that the money had reawakened dignity in the community. The hallmark of change for him was that “People are proud to be Indian.”

More resources are allowing the tribe greater control over their lives. The profits from the casino now allow the tribe to determine its future, and define its identity and wholeness as a people and a culture. “It allowed the tribe to be self sufficient and really be a nation, instead of just being a cluster of indigent people who were dependent on Uncle Sam for cheese handouts” as one person described it.
The new phenomenon mentioned above—the creation of an Indian middle class—was also a defining theme. But the transition was not complete, easy or necessarily the goal. Tribal members were depicted as “thinking in the middle.” Exactly what was meant by thinking in the middle, was not elaborated on, but it could be interpreted as being caught between the old way of life and the new, or between traditionalism and assimilation.

Yet it is clear that money is not a panacea for all tribal problems. “People assume that because you have money you don’t need anything else. Money isn’t all that it’s cracked up to be,” remarked one person. Community strife and division have arisen over how to distribute the gaming proceeds and its implications for defining who is a tribal member. This competition over the money from the casino saddened a number of tribal members as did the power struggle going on between families.

Gaming had also changed the pace of life and created, for some, stress on the family from joining the “rat race.” As characterized by one person, “The pace of change has been so fast, it has been very difficult. The community’s head is spinning. It’s like having a whole bowl of candy thrown on your head. What do I get first?” This was amplified by another person who said, “I don’t think people have really had time to put it into perspective or adjust their lives. So you have a lot of waste—wasted time,
wasted money, wasted family relationships." This greatly altered environment where most are working has, for some, strained family closeness. Where traditionally, the grandmother would help raise the children, now she was part of the work force. Childcare issues that had never been significant, are now a major concern.

Another fear arising is that the tribe is drifting away from the traditional heritage and sense of community. One person’s summary view of the changes was that, "Losing values and tradition is the biggest fear. . . . What is the overall effect? It depends on what you value most--the money or tradition and culture? It’s a toss up. When you have one, you lose the other."

Gaming and the Tribal Community

In conclusion, this investigation into the effects of gaming operations on one American Indian community has revealed a picture of a community undergoing rapid and turbulent change. Yet the source of the fuel for this change, the gambling establishments, proved to be a minor area of concern. Undoubtedly, gaming has benefited the tribal community economically. The burgeoning Tribal Operations program offerings for education, health, and social services programs are providing a solid infrastructure for the life of the tribe. The new found economic well-being
has not been without costs to the families and the community. These problems do not arise from the negative features usually attributed to gambling enterprises in the literature but from competition over its proceeds and the inability of some to cope with the windfall.

Dependent economically on the future of tribal gambling, these conflicting trends may intensify if the gaming profits recede and more competition exists. There also exists the possibility cited by some authors that if the profitability of the gaming operations continue, they may dissipate the tribal identity. The other option is that the tribe will develop a new way of being an American Indian community in a diverse society.

Recommendations for Further Research

The interview process revealed a number of aspects of social change and dislocation in the tribal community that would benefit from further research. Focusing especially on creative solutions to some of the dilemmas presented by gaming profits could offer the greatest payoffs. While the political situation of the tribe must be determined through their electoral and constitutional processes, some of the conditions, particularly enrollment challenges and the impact on families, merit further investigation.
The wisdom of distributing per capita payments has been contested on some fronts. The problems and benefits of per capital payments call for creative thinking and review of alternatives from other tribes and communities. And a review of how other communities have dealt with rapid economic improvement may also be of use.

The nature of the tribal community is a changing phenomenon and warrants pursuit. The discussion of the cultural identity of tribes and “what it means to be Indian” is another sensitive and defining area that could open new avenues for use by the tribes. In this area, it would seem most appropriate that the discussion be led by a tribal member who is culturally attuned. The future of tribal gaming will be determined to some extent by the tribe and to some extent by outside forces, particularly the health of the economy and external competition. The use of the outputs of gaming will continue to greatly impact tribal members, impinge on tribal identity and lifestyles and effect the surrounding communities. To optimize the benefits, research from an academic and from a tribal perspective will be important. As the community continues to evolve, comparison with other gaming tribes and with the Saginaw Chippewa’s past will provide insight into the overall impact of the gaming industry and whether there are long term effects on social problems,
educational advancement, career choices and other variables that will define the community life.
Appendix A

Examples of Cultural Activities From
the *Tribal Observer*
Nishnabe Thanksgiving
By the Mide Widjig
(Mide followers of the community)

We of the Mide Widjig would like to invite the community of the Saginaw Chippewa to our "Grandfathers" ways of worship and ceremonies. The sacred fire will be lit the morning of Oct. 28, and it will begin four days of feasting, Namings, Sweat Lodge, visiting and giving thanks for another beautiful year. Location is behind the powwow campgrounds across from the cemetery. Follow the Mide Widjig signs.

For more information contact:
Elder: Virginia Pigeon (517) 773-3898
Weekaun: Jerry Pigeon Sr. (517) 773-3898

Tobacco Offering

The Seventh Generation Program would like to welcome all Tribal members and their immediate families to come out for this event, which takes place every Wednesday at 6 p.m.

We request that men wear their ribbon shirts (if you have them) and women wear a dress/skirt. Don't forget your tobacco.

Please bring a dish to pass.

If you would like more information, call the Seventh Generation offices at (517) 775-4470 or (517) 775-4471.

Elijah Elk Cultural Center
7957 East Remus Road
Mt. Pleasant, MI 48858

Binaakwii-giizis
-the moon of "falling leaves"

During this month, all the leaves that have been turning wonderful colors...THE RED ONES (s-makwa-wa-dagen) and THE YELLOW ONES (s-mauhda-wa-dagen) have already started to FALL from the trees. "Binaakwii miig" means "leaves falling" - (we will soon see how the leaves will be falling). We're all busy picking up those constantly falling leaves. We also get the neighbor's leaves once we've raked up ours. Sounds familiar? Sometimes it's an endless battle especially "picking up" (when it's windy). But it's FUN eh? "minowenadawiyi, miig!"

Sounds: Consonant sounds are the same as in the English language. The "b" always have the harder sound as in "bear," and not the softer sound as in "beet," "ch" is pronounced like the "ch," "kw" is pronounced like the "k," "m" is pronounced like the "m," "w" is pronounced like the "w." Vowels are pronounced as follows:

- "oo" like the "oo" in "book" - "ew" like the "ew" in "museum" - "aw" like the "aw" in "bawd" - "ow" like the "ow" in "boy" - "uu" like the "u" in "sweat" - "oo" like the "oo" in "saw" - "aw" like the "aw" in "law" - "ow" like the "ow" in "row"
Appendix B

Human Subjects Institutional Review Board Approval
Date: 13 April 1998

To: Peter Kobrak, Principal Investigator
    Maureen Myers, Student Investigator

From: Richard Wright, Chair

Re: HSIRB Project Number 97-12-18

This letter will serve as confirmation that your research project entitled “The Perceived Economic, Social and Cultural Impacts of Gaming on a Michigan Indian Tribe” has been approved under the exempt category of review by the Human Subjects Institutional Review Board. The conditions and duration of this approval are specified in the Policies of Western Michigan University. You may now begin to implement the research as described in the application.

Please note that you may only conduct this research exactly in the form it was approved. You must seek specific board approval for any changes in this project. You must also seek reapproval if the project extends beyond the termination date noted below. In addition if there are any unanticipated adverse reactions or unanticipated events associated with the conduct of this research, you should immediately suspend the project and contact the Chair of the HSIRB for consultation.

The Board wishes you success in the pursuit of your research goals.

Approval Termination: 13 April 1999
Appendix C

Informed Consent Form
I have been invited to participate in a research project entitled: "The perceived economic, social and cultural impact of gaming on a Michigan Indian tribe."

I understand that this research is intended to study how the recent growth of tribal gaming has affected the social and cultural life of the Saginaw Chippewa tribe. I further understand that this project is Maureen Myers' research project.

My consent to participate in this project indicates that I will be asked to participate in one, two hour private session with Maureen Myers. I will be asked to meet at a location that is convenient and comfortable for me. The session will consist of answering a list of 13 open-ended questions on my perceptions of how tribal life has changed since the advent of gaming. I will be free to refuse to answer any questions that I choose.

A benefit of this study will be a description of an important impact of the tribal gaming industry which has not been addressed in any great detail in the literature - the effect on the tribal community. It will provide information for tribal, state and local leaders on how this phenomenon is changing the tribal community, through the insights of those being directly affected. The results of the study will be disseminated to all interested tribal members.

As in all research, there may be unforeseen risks to the participant. If an accidental injury occurs, appropriate emergency measures will be taken; however, no compensation or additional treatment will be made available to the subject except as otherwise stated in this consent form.

I understand that all the information collected from me is confidential, unless I specifically indicate otherwise. That means that my name will not appear on any papers on which this information is recorded. The forms will all be coded, and Maureen Myers will keep a separate master list with the names participants and their corresponding code numbers. Once the data is collected and analyzed, the master list will be destroyed. All other original interview notes or tapes will be retained for three years in a locked file belonging to Maureen Myers.

I understand that I may refuse to participate or quit at any time during the interview without prejudice or penalty. If I have any questions or concerns about this study, I may contact the Chair of the Human Subjects Institutional Review Board at 616-387-8293 or the Vice President for Research at 616-387-8298 with any concerns that I have. I may also contact the Principal Investigator, Dr. Peter Kobrak at 616-387-8941 or Maureen Myers at 517-372-1464. My signature below indicates that I understand the purpose and requirements of the study and that I agree to participate.

Signature  
Date
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