



“OSHKI MAADAKAMIGIZI” NEW BEGINNINGS

“Oshki Maadakamigizi” New Beginnings “Who we are”

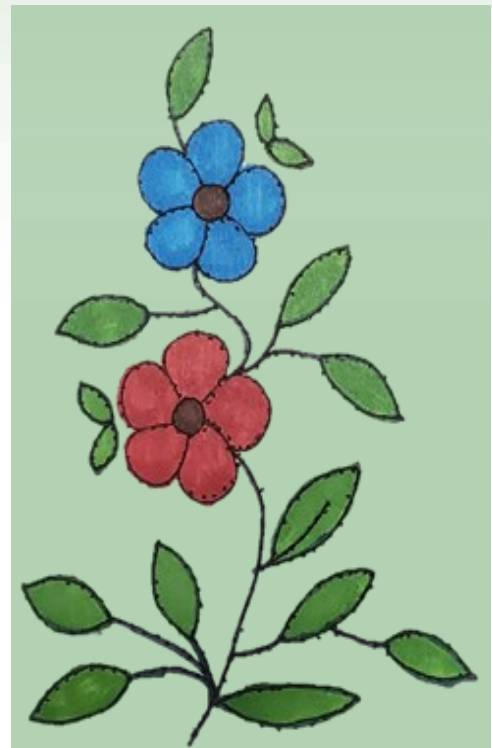
Oshki Maadakamigizi— New Beginnings—Who we are...

Our Mission Statement:

A Tribal People who supports Economic Development through buying local, creates new jobs, services and helps provide essential products necessary for self sustainability.

Oshki Maadakamigizi is Ojibwe for “New Beginnings”, we are an Organization that creates opportunity in Community Development. We help promote local business and economic development on the Turtle Mountain Reservation, we will provide opportunity for those who want to get into business or for those who are already in business the financial support to help your business begin or to grow.

We will be providing financial services such as... Business Tips, Future Leaders...A program for our youth, to help build Youth Development and Leadership in the Business World...A Culture Corner for opportunity to showcase what you do; how to save...and the Business Beat Corner, is where we will share with you a business a month that is in our local community, with what they can share to help others get into business, stories about trials and errors or about do's and don't's...so stay tuned for our first local business story in this issue...



FUTURE LEADERS:



Youth Leadership in the Making...

1. Discuss Wants vs. Needs...
 2. Let Them Earn Their Own Money...
 3. Set Savings Goals...
 4. Provide a Place to Save...
 5. Have Them Track Spending...
 6. Offer Savings Incentives...
 7. Leave Room for Mistakes...
 8. Act as Their Creditor...
 9. Talk About Money...
 10. Set a Good Example...
- The Bottom Line...

Watch for our upcoming listing of seminars on Financial Literacy for Our Youth...

Taxpayers shouldn't believe these myths about federal tax refunds

Now that many taxpayers have filed their federal tax returns, they're eager for details about their refund. When it comes to refunds, there are several common myths that can mislead taxpayers.

Getting a refund this year means there's no need to adjust withholding for 2021

To help avoid a surprise next year, taxpayers should make changes now to prepare for next year. One way to do this is to adjust their tax withholding with their employer. This is easy to do using the Tax Withholding Estimator. This tool can help taxpayers determine if their employer is withholding the right amount. This is especially important for anyone who got an unexpected result from filing their tax return this year. Also, taxpayers who experience a life event like marriage, divorce, birth of a child, an adoption or are no longer able to claim a person as a dependent are encouraged to check their withholding.

Calling the IRS or a tax professional will provide a better refund date

Many people think talking to the IRS or their tax professional is the best way to find out when they will get their refund. The best way to check the status of a refund is online through the Where's My Refund? tool or the IRS2Go app.

Taxpayers can call the automated refund hotline at 800-829-1954. This hotline has the same information as Where's My Refund? and IRS telephone assistors. There is no need to call the IRS unless Where's My Refund? says to do so.

Ordering a tax transcript is a secret way to get a refund date

Doing so will not help taxpayers find out when they will get their refund. Where's My Refund? tells the taxpayer their tax return has been received and if the IRS has approved or sent the refund.

Where's My Refund? must be wrong because there's no deposit date yet

Updates to Where's My Refund? on both IRS.gov and the IRS2Go mobile app are made once a day. These updates usually occur overnight. Even though the IRS issues most refunds in less than 21 days, it's possible a refund may take longer. If the IRS needs more information to process a tax return, the agency will contact the taxpayer by mail. Taxpayers should also consider the time it takes for the banks to post the refund to the taxpayer's account. People waiting for a refund in the mail should plan for the time it takes a check to arrive.

Where's My Refund? must be wrong because a refund amount is less than expected

There are several factors that could cause a tax refund to be larger or smaller than expected. Situations that could decrease a refund include:

- The taxpayer made math errors or mistakes
- The taxpayer owes federal taxes for a prior year
- The taxpayer owes state taxes, child support, student loans or other delinquent federal non-tax obligations
- The IRS holds a portion of the refund while it reviews an item claimed on the return

The IRS will mail the taxpayer a letter of explanation if these adjustments are made. Some taxpayers may also receive a letter from the Department of Treasury's Bureau of the Fiscal Service if their refund was reduced to offset certain financial obligations.

Share this tip on social media -- #IRSTaxTip: Taxpayers shouldn't believe these myths about federal tax refunds. <https://go.usa.gov/xHRTz>

BUSINESS BEAT CORNER: INTERVIEW



Belcourt Oil

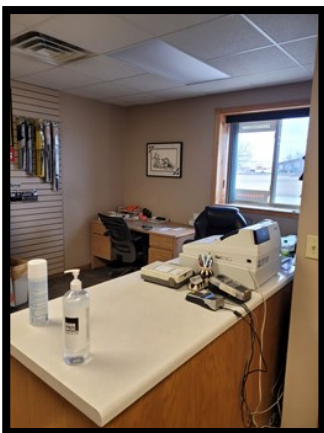
We interviewed Belcourt Oil, Owner, Michelle Parisien and she shared with us about how she got into the business of Belcourt Oil...

"My dad was involved 48 years ago with family and started the business. I moved home in 1993 and started working here with buying the business in mind. My dad retired in 2008, we did a contract for deed to purchase the business in 2008. And so, I got into the business to take it over from my parents. Over the years we have expanded business into tires sales, oil changes, tire repairs, alignments, and miscellaneous parts. The business shut down the garage only during the pandemic, for 5 months in all, but are now back to full capacity our garage is now open...Our working hours are 8-4:30."

Overall it was joyful to speak to a business owner who has been in our community for 48 years, and is also considered a "Family Business" and has a generational setting to it too.

Business is a choice, you make it work and let it provide you with an income or you don't...but it is up to you as the Business Owner to give it your best and give that business a heartbeat...let it live and grow and that is

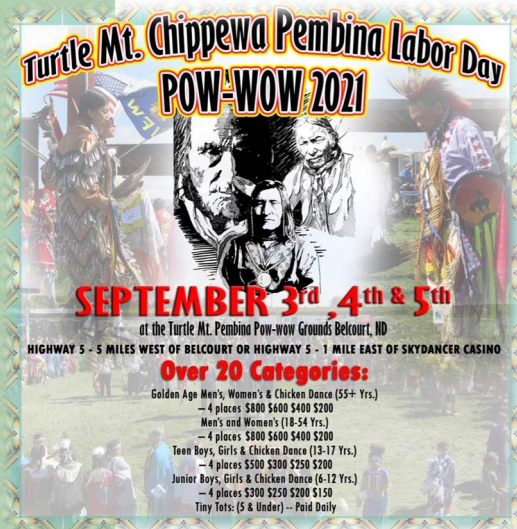
what happened with Belcourt Oil..



Culture Corner



**VENDORS STANDS AVAILABLE FOR BOTH
POWWOWS...
FOOD AND CRAFT**



**Contact person for Pembina
Labor Day Powwow:**

**Thomas Nadeau 701-953-8040
Helen Keplin 701-278-3695**

**Contact person for Little Shell Memorial Powwow:
Bob Longie 701-477-2600 ext. 7239**





Here are links for tax tips from the IRS:

Tax Return Errors-Tips to Avoid Them

The IRS YouTube channels provide short, informative videos on various tax related topics in English, Spanish and ASL.

www.youtube.com/irsvideos

www.youtube.com/irsvideomultilingua

www.youtube.com/irsvideosASL

“BUSINESS IS AN OPPORTUNITY TO BE YOUR OWN BOSS, BUT THE WORK IS HARD AND IT ALWAYS TAKES YOUR COMMITMENT”

SBA – EIDL – PPP INFORMATION FOR YOUR BUSINESS

Business Tips:

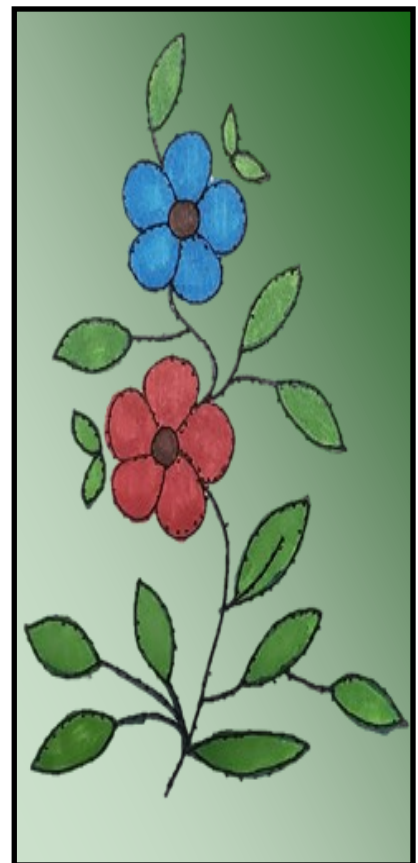
EIDL – SBA – U.S. Small Business Administration Information.

Effective immediately, applicants can send a request for reevaluation of a Targeted EIDL Advance application that was declined to the following email address:

TargetedAdvanceReevaluation@sba.gov.

PPP –

The current round of the Paycheck Protection Program (PPP) is reaching smaller borrowers (small business), with 94% of all loans going to business with 20 or fewer employees. SBA is currently offering PPP loans until May 31, 2021. Apply for a first or second draw PPP loan and loan forgiveness: Learn more at: www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/ppp-loan-forgiveness.



BUY LOCAL CAMPAIGN

New Beginnings...

Businesses start because they want to provide a service to their communities, and a people who support the businesses in their communities create Economic Development.

A person who buys local in their community not only helps the business, but also helps the community through possible creation of new jobs, new services, and fills customers needs and wants. They also help the local community's economy grow and the community they live in prosper...living in a community that has services that provide for its members, is a community that will thrive...It is when we buy local that we are serving our own community as a person who is of the community...



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