



COURT REPORTING

LEGAL VIDEOGRAPHY

VIDEOCONFERENCING

TRIAL PRESENTATION

MOCK JURY SERVICES

LEGAL TRANSCRIPTION

COPYING AND SCANNING

LANGUAGE INTERPRETERS



**NAEGELI**  
*Expect Excellence*

**DEPOSITION AND TRIAL**



**(800) 528-3335**

**NAEGELIUSA.COM**

**TRIBAL CONSULTATION  
ON LICENSE INDIAN TRADERS REGULATIONS**

**PUBLIC MEETING**

**HELD ON  
MONDAY, OCTOBER 2, 2017  
1:30 P.M.**

**RIVER SPIRIT CASINO RESORT  
8330 RIVERSIDE PARKWAY  
BALLROOM ONE, FIRST FLOOR  
TULSA, OKLAHOMA 74137**

**CONDUCTED BY DR. GAVIN CLARKSON**

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

**TRIBAL CONSULTATION**  
**ON LICENSE INDIAN TRADERS REGULATIONS**  
**PUBLIC MEETING**  
**HELD ON**  
**MONDAY, OCTOBER 2, 2017**  
**1:30 P.M.**  
**CONDUCTED BY DR. GAVIN CLARKSON**

**MR. CLARKSON:** Now what we need to do is e  
need to hear from you. So we have a court reporter  
over here. What we ask is that when you -- when you  
-- approach the microphone. I know -- and if you  
want to line up or we can -- we can call on people.  
The main thing to do is to tell us your name and  
speak slowly so she can record it. We want to make  
sure that we get everybody's comments and  
everybody's stories, because, again, this is what  
we're using to build the record to -- if we are  
going to be successful in putting forth proposed  
regulations, it is only going to be because we have  
data and we have stories. So it's not just  
quantitative data, but it's qualitative data.

And so I cannot be any more clear. We  
must have Indian Country's help. We cannot do this  
on our own. If we don't get the data, nothing is

1 going to happen. If we do get the data, something  
2 might happen, but the only way we're going to move  
3 forward is with the data. So we need stories. We  
4 need information. We need economic impact studies.  
5 And that's -- and so we -- we're holding these  
6 consultations. We've got two more scheduled and the  
7 comment period is open until October 30th.

8 We encourage you not to wait until the  
9 end. Please send us data early and often and those  
10 of you who comment in the first round or the second  
11 round, if you have more information you think is  
12 relevant, please -- please send it along.

13 So are you ready to start going on the  
14 record?

15 **(Reporter Indicated.)**

16 **MR. CLARKSON:** Okay. All right. So,  
17 again, the floor is yours. We're here to listen.  
18 So we look forward to any comments or any questions  
19 you may have.

20 **MS. BENJAMIN:** Good afternoon. Melanie  
21 Benjamin, Mille Lacs Band of Ojibwe. And I want to  
22 tell you a little story about the Melle Lacs Band.  
23 And about five or six years ago, we had the economic  
24 development opportunity to build houses that is  
25 greatly needed on the Mille Lac's Reservation. And

1 so we had -- we bought a parcel of land, about 200  
2 acres that was adjacent to the reservation, and so  
3 we decided that that's where our housing development  
4 would be. And one of the things that we needed for  
5 the infrastructure was a waste water treatment  
6 plant. And -- and so working with our county --

7           Of course, a little history, too. That  
8 the Mille Lacs Band won a treaty rights case that  
9 went to the Supreme Court and our county officials  
10 were very angry about that and also they're very  
11 angry that we do have some economic development and  
12 at one time we were the poorest in that county. So  
13 we were on the bottom of the social scale. But when  
14 we got economic development, they were able to -- we  
15 were able to lift ourselves up and when that  
16 happens, somebody else goes down, so county folks  
17 were not happy about that.

18           So anyway, working with the county, we  
19 decided that we needed this infrastructure and so,  
20 of course, they fight us on that. And it's been  
21 about five years now and we had to go through all of  
22 the hoops, get them to comment and we had to get all  
23 of the Bureau, Department of Interior to weigh in on  
24 those decisions and all of that with that land going  
25 into trust and also the infrastructure, and so that

1 took about five years. And we still don't have  
2 those houses built, but the good news is that we are  
3 going to have them built and so we're able to move  
4 forward.

5 So that's just one example of the many  
6 hoops and the challenges that we have to face for  
7 the Mille Lacs Band of Ojibwe. And we realize that  
8 and we make sure that we get all of our data  
9 together and any of the economic data that's needed  
10 and also we do a lot of additional studies just to  
11 make sure that we prove to the County and others  
12 that -- that we're a viable entity in our region.

13 And so this is long overdue. I'm glad the  
14 discussion is happening and I'm probably just one of  
15 many, many stories. And that's just only one of our  
16 stories that we experienced as the Melle Lacs Band  
17 of Ojibwe. Miigwech. Thank you.

18 **MR. CLARKSON:** Miigwech.

19 **MR. WATCHMAN:** Good afternoon, everybody.  
20 My name is Derrick Watchman and I am currently the  
21 Chairman of the Board for the National Center For  
22 American Indian Enterprise Development. We're known  
23 for putting together the RES Conference. RES '18 is  
24 coming up in March. For the National Center, our --  
25 our mission is, obviously, to seek and foster

1 economic growth and tax policy. Obviously it's near  
2 and dear to many businesses.

3 In years past, they used to use a Navajo  
4 Nation Tax Commission Director and there -- there we  
5 had many challenges. In the mid 80s, the Navajo  
6 Nation was one of the first tribes to create a tax  
7 program and when we did, we had these big oil  
8 companies say, well, you can't because you're tribes  
9 and so the Kerr-McGee vs. Navajo case was won in our  
10 favor and so there the Navajo Nation implemented its  
11 tax program and I'm happy to say that I was a part  
12 of that and so today the Navajo Nation has a -- has  
13 a tremendous tax program, sales tax, property tax,  
14 alcohol tax, hotel tax, a possessory interest tax,  
15 which is akin to a property tax.

16 The challenge that we have at Navajo, and  
17 I'm mostly a small business person and, you know,  
18 trying to consult and advise companies to grow in  
19 Navajo, the challenge that we have, and I think you  
20 alluded to this, is that we talk to big businesses  
21 because in many cases they have the capital to  
22 invest in your area. So they come and say, well, we  
23 see the fix is that you need to give us a tax  
24 holiday, regulation holidays and what have you  
25 because that -- that seems to be the way that many

1 of these big corporations work. And so -- but with  
2 the Indian Traders Act, and hopefully some careful  
3 improvement, we think that's important.

4 So stepping back a little bit, as the  
5 Chairman of the National Center, I encourage  
6 everybody, everybody to, you know, dig and pull out  
7 those examples. I know there are many. I know  
8 there are many. Gavin, you mentioned Navajo and our  
9 attempt to get Walmart into the Chehalis area. We -  
10 - we certainly could deal with the land, but we  
11 could not deal with giving a tax holiday and for  
12 many reasons.

13 One, Navajo Nation collects its taxes so  
14 that it can pay for services. So we told Walmart,  
15 wait a minute, you know, these taxes help pay for  
16 law enforcement, help pay for the water, you know,  
17 just like a real -- a real government. You know, do  
18 you go to a county and ask for tax holidays there?  
19 No. There is an exchange. And so -- but there is  
20 many, many examples that I think all of us here can  
21 -- can put on the table and offer up, but I think  
22 that it's important. Very, very important.

23 Obviously, there is other things. I know  
24 in the Cobb Petroleum case, they said go to Congress  
25 and get a statutory case. And so that's always

1 possible, but the way we look at it from the  
2 National Center is that we need to look at every --  
3 every tool possible to give us an advantage, tribes  
4 advantage so that we can grow and foster our  
5 economies so that as we've heard today, you know,  
6 bring our family home. Stay home, you know, because  
7 that's where it is. You know, grandma. You know, I  
8 appreciate you talking about grandma. That's very,  
9 very important for our elders, our elders and our  
10 kids. How do we keep them together so that we  
11 continue to foster ourselves as tribes, our language  
12 and the way of life?

13 So I appreciate you doing these  
14 consultations, Gavin, and the National Center  
15 supports you. So thank you.

16 **MR. CLARKSON:** Thank you, sir. And just  
17 to amplify what -- what Derrick Watchman was saying,  
18 there are these federal common-law cases out there  
19 and typically when federal law, common-law cases,  
20 the Supreme Court is the final arbitrator of that  
21 which the Constitution says, but when it's not a  
22 Constitutional case, when it's basically the course  
23 decided, well, we want A or B and have to decide,  
24 well, if that -- if the people don't like that,  
25 there are two ways to fix that. One is to go have



1 Congress pass a new statute to overrule that federal  
2 common law or it if Congress has already spoken and  
3 already given a broad statute, the other way we  
4 overturn federal common law is through regulation.  
5 And so that's one possibility is -- is to use the  
6 existing statute that Congress has already passed  
7 and implement robust regulations to then deal with  
8 these questions proposed by these federal common-law  
9 cases.

10 **MR. MCINTOSH:** Thank you. Elijah  
11 McIntosh, Secretary of Nations Commerce for the  
12 Muscogee Creek Nation. And one challenge that we've  
13 run into is the land status of putting the land into  
14 trust and we appreciate the extension of time.  
15 There's going to be one project that we're going to  
16 submit that's been delayed because of the land,  
17 status of the land that we've been waiting on to get  
18 put into a trust status and it's estimated to create  
19 at least 500 construction jobs during that time.  
20 And so -- but that's been an issue for us that we'd  
21 like to see addressed and also the new regulations  
22 really be explicit in the impact of land status and  
23 our ability to govern and regulate trade and  
24 commerce within our own jurisdiction on our own  
25 land. That's an issue that we've also been debating

1 as well on the taxation issue. So appreciate your  
2 time.

3 **MR. CLARKSON:** And there is a separate  
4 process going on for revisions of the land into  
5 trust statutes and regulations that is separate from  
6 this process, so I want to validate those are very  
7 important issues and we have a -- there will be  
8 something where we'll have a listing opportunity and  
9 we'll start discussing some of those land and trust  
10 issues.

11 **MR. BARRETT:** Thank you, Dr. Clarkson. My  
12 name is John Barrett. I'm Tribal Chairman of the  
13 Citizen Potawatomi Nation in Shawnee, Oklahoma since  
14 1985 and tribal office since 1973. First of all, I  
15 wanted to thank you for the comments that you gave  
16 us on the Indian Traders Act Modification. Is the  
17 modification of the Indian Traders Act, whose  
18 initial idea was that, to use that as the platform  
19 for reforming the relationship between tribes and  
20 the federal government?

21 **MR. CLARKSON:** Well, I believe that it  
22 came from Indian Country. Indian Country has been  
23 suggesting that there were opportunities to -- to  
24 change the underlying taxation or regulatory  
25 framework, so I believe that question, in fact, if

1 you know, this is the Potawatomi who gave us the  
2 proposed regulations to do exactly that. But my  
3 understanding is that the -- the suggestion came  
4 from Indian Country itself. The previous  
5 administration listened to that and opened up -- did  
6 a advance notice of proposed rule making. Then this  
7 administration, who actually conducted most of those  
8 listening sessions and most of those consultations  
9 and so we collected the data from those proposal  
10 rule makings and we're still in that process of  
11 collecting data to try to figure out how we can move  
12 forward. So I -- I believe this is one where Indian  
13 Country had the good idea first.

14 **MR. BARRETT:** Well, I wanted to make sure  
15 that it wasn't your -- your special project, because  
16 I gave you a commitment some time ago. I wasn't  
17 going to criticize you if you got appointed by the  
18 President. I won't -- I will follow up on that  
19 promise. But when the National Congress of American  
20 Indian sent around their request for comments and  
21 the federal government both, we submitted comments  
22 on what we thought should be done, but there was one  
23 specific section we left out and that was the oil  
24 and gas severance tax part. The Enabling Act that  
25 created the State of Oklahoma and created the State

1 of New Mexico 1906 Acts, the Enabling Acts for '05  
2 Acts and -- and other states. I believe also  
3 additional states. The Enabling Acts contained a  
4 provision that said when the Constitutions of those  
5 states were created that oil and gas severance taxes  
6 on the Indian lands would be included as part of  
7 those Constitutions and that was the intent of  
8 Congress in both the Enabling Acts and the approved  
9 Constitutions of those states.

10 And for that reason, we think that the  
11 language that was in the modification of the Indian  
12 Traders Act that included the ability for the  
13 Indians to exclusively collect the oil and gas  
14 severance taxes, we think that's a wonderful idea,  
15 but it's never going to happen. Because the --  
16 there would -- typically, like in Oklahoma, that --  
17 that, you know, oil and gas severance is probably a  
18 third of the tax base in the whole state.

19 Oklahoma has one of the lowest oil and gas  
20 severance tax severances, or had one, the lowest in  
21 -- one of the lowest in the country and then they  
22 lowered it so that the state has an \$800 million  
23 budget shortfall. So the -- but all of that being  
24 said, the oil and gas severance taxes are going to  
25 be such a hot button issue that we take the chance

1 of losing everything else over that issue. It's --  
2 it's really close to restoration of aberrational  
3 territory. That's one of those things that's not  
4 going to be included in -- in the federal statute.

5 The other is that -- that the Indian  
6 Traders Act in the -- its 1849 form or 1842 form --

7 **MR. CLARKSON:** 1834, I believe.

8 **MR. BARRETT:** -- 1834 form, what you're  
9 proposing to do is take one section of it, 262, sort  
10 of out of context of what the original statutes were  
11 and use that language in that one 262 section to  
12 actually accomplish something exactly opposite of  
13 what the intent of the original law was and I  
14 believe in the letter that you sent around, you said  
15 that Justice Scalia was famous for saying that the  
16 law says what it says. In the case of the taking of  
17 262 and treating Section 261, 263 and 264 as being  
18 largely of historical interest only, I believe is  
19 the phrase that was described.

20 My dad used to have a saying that you  
21 could put your boots in the oven but that don't make  
22 them biscuits. If you start out with the wrong  
23 ingredients, you don't end up with biscuits. And I  
24 think what we're doing here is we're -- we're asking  
25 for a Supreme Court ruling and it's perplexing us.

1 It seems to be going really quickly. We're asking  
2 for a Supreme Court ruling where they're going to  
3 come back and say the law says what it says,  
4 especially in light of the fact that we already have  
5 a law that accomplishes everything we're intending  
6 to accomplish in modifying the Indian Traders Act.  
7 And that's the Harp Act.

8           And the Harp Act has Section 162.017 of  
9 Title 25, Subpart A. And it says that subject only  
10 to applicable federal law, activities under a lease  
11 conducted lease premises are not subject to any fee,  
12 tax, assessment, levy or other charge. That's  
13 business use, privilege, utility, excise, gross  
14 revenue taxes, imposed by any state or political  
15 subdivision of the state. Activities may be subject  
16 to taxation by the Indian tribe with jurisdiction.  
17 That's pretty plain language.

18           It says that if a tribe adopts Harp Act  
19 regulations and it has a business that it wants to  
20 operate on Indian -- its Indian trust land, then it  
21 crafts a Harp Act lease according to its legislation  
22 and under federal statute, only the tribe may tax  
23 that business. And that's the law. And we have  
24 businesses operating under Harp Act leases now that  
25 are not paying the state.

1 Now, we have a case where the State of  
2 Oklahoma came in and told us that we had to collect  
3 taxes on their behalf at our grocery stores because  
4 Justice Rehnquist said and in Citizen Potawatomi  
5 versus Oklahoma Tax Commission in 1991, and I was in  
6 the room when he said it, that -- that the -- the  
7 State had a right and not a remedy to collect taxes  
8 from its citizens wherever they buy products. Well,  
9 that's true. But that's not just Potawatomi  
10 Country. If someone lives in Sallisaw and drives to  
11 Fort Smith and buys groceries, the Highway Patrol,  
12 Oklahoma Highway Patrol, can stop them just on the  
13 other side of the state line and get a little  
14 scanner and scan every can of green beans and every  
15 bag of potato chips they have and collect eight and  
16 a half percent sales taxes from that person on those  
17 Arkansas goods. And so that -- what he was saying  
18 is that states have the right to tax their citizens  
19 when they buy something, wherever that might be.  
20 That whole trouble with the Internet, but they're  
21 working that out.

22 Except the -- the specific part of Citizen  
23 Potawatomi versus Oklahoma Tax Commission was they  
24 can't collect the tax because they can't come on the  
25 land and enforce the -- force the tribe to collect

1 the taxes. So what they did to us recently is they  
2 came in and said, you didn't report how much tax you  
3 would have owed if you had to pay it. Therefore,  
4 we're going to take away your tax number. And  
5 without your tax number, you can't have a liquor  
6 license. And without a liquor license, you can't  
7 serve liquor in your casino, which will put you at a  
8 tremendous competitive disadvantage to places like  
9 Margaritaville. And so that put that within the  
10 purview of the Tribal Gaming Compact, since they  
11 pulled the liquor license at the -- and that's part  
12 of the Gaming Compact.

13 So we had federal arbitration rules. They  
14 -- we mutually chose a judge for arbitration, who  
15 was a Republican appointee of Governor Keating,  
16 Judge Boudreau. And Judge Boudreau very carefully  
17 heard language and arguments on the record analysis,  
18 a Bracker test, of whether the Potawatomi Tribe  
19 imposed an additional burden on the State by virtue  
20 of its \$585 million economic impact on Potawatomi  
21 County and its 2500 employees and 14 business  
22 enterprises in 33 federal compacts and contracts.

23 And after considerable argument and  
24 debate, Judge Boudreau ruled that for every dollar  
25 that the State of Oklahoma will try to collect from



1 the Citizen Potawatomi, it would cost the State of  
2 Oklahoma a dollar and 10 cents. So the State, of  
3 course, has appealed that to the Tenth Circuit and  
4 we are waiting that to -- that decision to be  
5 rendered, but since the issue goes to federal  
6 arbitration rules, we don't believe that the Tenth  
7 Circuit is likely to reverse federal arbitration  
8 rules and that's the only basis, procedural basis,  
9 on which that could be reversed.

10 But what I'm asking here is that maybe the  
11 government and your division of the government, with  
12 the tremendous power that you have as being head of  
13 self-governance and also of having control of the  
14 Indian Business loan guarantee piece, which  
15 unfortunately was tremendously underfunded by -- by  
16 the Congress, but you still have 185 to 190 million,  
17 I guess, to work with.

18 **MR. CLARKSON:** It's about 125.

19 **MR. BARRETT:** About 125?

20 **MR. CLARKSON:** (Nodded head.)

21 **MR. BARRETT:** Well, I think I have an idea  
22 that could turn that one point -- 125 million in  
23 loan guarantees into about 3 billion in Harp Act  
24 lease mortgage loans. The one thing that -- the  
25 three things that have held Indian Country back, in

1 my 40 years of office, has been the three things.  
2 Have been the inability to leverage our fixed  
3 capital. Every single casino, every single clinic,  
4 every single tribal office, every single business,  
5 everything that has been built in bricks and mortar  
6 in Indian Country is frozen capital. We cannot  
7 mortgage it. Even this place right here is financed  
8 with a short-term cash deposit loan into a lockbox  
9 account and the FFA, the fixtures and -- and the --  
10 the non-realty portion is what the collateral is for  
11 this facility and that includes the \$200 million  
12 worth of development that we have.

13 Here in Oklahoma alone, and I say this  
14 because we also are the owners of the largest tribal  
15 owned banking -- national banking in the United  
16 States, but here in Oklahoma there is at least \$5  
17 billion of unencumbered collateral sitting on Indian  
18 trust land that could be the basis for borrowing and  
19 the greatest economic boom that this state and  
20 Indian Country has ever seen. And there is a way to  
21 use a very small piece of your Indian business loan  
22 guarantees to leverage it where it is a replenishing  
23 fund and to take a considerable amount of risk out  
24 of it.

25 The second thing, after the inability to

1 leverage our fixed capital, is the fact that we are  
2 the only entities in the entire United States that  
3 have contracts with the federal government that do  
4 not have the right to use what's called the  
5 Assignment of Claims Act. Every other business  
6 contractor in the United States can take their  
7 federal contract to a bank and say, I'm going to  
8 assign this contract to you, the government has me  
9 performing work that's going to send you the money.  
10 You're going to take a bank payment and you're going  
11 to loan me operating capital. That's how the whole  
12 rest of the world operates except Indian Country.  
13 And, on top of that, every one of us that has a  
14 clinic, every one of us that has an indirect cost  
15 established by the GAO, I believe, every one of us  
16 knows exactly how much per square foot the  
17 government thinks that building is worth. So we  
18 know from -- basically we've already had an  
19 appraisal of what the value of that property is, or  
20 that contract is, and the value of that property is  
21 based on a revenue appraisal if it were to be the  
22 basis for a leasehold mortgage. So that's number  
23 two of ways that we have been given the stab in the  
24 back for the last 75 or 80 years.

25 The -- the third one is the fact that even

1 though they passed a law in 1982 called a Tribal  
2 Government Tax Status Act, we were supposed to have  
3 the ability to borrow money for tax exempt purposes  
4 for essential governmental functions. And you would  
5 think that the definition of an essential  
6 governmental function would be whatever a state or a  
7 county or a city would do. Those that are the  
8 federal government, all of those things that they  
9 do, you'd think that and the description of what a  
10 governmental function is would be what they're  
11 doing; right? Not in Indian Country. Not in Indian  
12 Country. We can't build a golf course. That's --  
13 that's not an essential governmental function. But  
14 every state in the United States, every single one  
15 of them, has built golf courses like there is no  
16 tomorrow. Every single state in the country has  
17 built resorts and hotels and arenas and -- and  
18 everything you can think of in the way of public  
19 recreation, except Indian Country can't do it  
20 because it becomes a taxable activity under the  
21 Internal Revenue Service and that is wrong. That's  
22 wrong on every basis.

23           And that really doesn't take an amendment  
24 by Congress. That just takes a simple rule change  
25 to -- to basically change that. So those three

1 things would free up billions of billions of dollars  
2 in capital in Indian Country and leasehold  
3 mortgages, unfortunately, with the Harp Act, are  
4 about to go the way of Ted bonds.

5 Does everybody remember TED bonds, the  
6 tribal economic development bonds? To me, the  
7 greatest thing that ever happened since sliced bread  
8 and pockets on a shirt. We were all going to get  
9 more money than the Osages and Southern Ute. And it  
10 was -- it was really going to be great. But what we  
11 found out is, is that the market for Indian TED  
12 bonds, and it's controlled by a very small number of  
13 individuals, and any kind of bond that has the word  
14 Indian attached to it is a junk bond. Now, that's -  
15 - that's with the exception of Southern Ute, but any  
16 kind of bond that has the word Indian on it, that  
17 goes -- that is automatically classified as a junk  
18 bond and is a triple D movies, if it gets a movies  
19 rating, or less. And there is no way to overcome  
20 that for Harp Act leasehold mortgages because there  
21 isn't anywhere in the secondary mortgage market that  
22 Harp Act leasehold mortgages exist.

23 Now, remember, leasehold mortgages are  
24 really old. I mean, the whole City of Boston,  
25 downtown Boston is owned by the City of Boston and

1 all of those gigantic sky scrapers and all of that  
2 belonged to some -- that's all done with leasehold  
3 mortgages. There is no problem doing that outside  
4 of Indian Country, but there is not the market for  
5 it in Indian Country. But there could be.

6 Shall I stop?

7 **MR. CLARKSON:** Well, Mr. Chairman --

8 **MR. BARRETT:** I'll describe this -- I'll  
9 describe the way it could happen later.

10 If I could address something with Cotton  
11 Petroleum?

12 **MR. CLARKSON:** Okay.

13 **MR. BARRETT:** All right. Of course, it is  
14 that the -- and that's taking a lot of territory of  
15 being -- it's one of the -- let's say it's one of  
16 the most absurd Supreme Court rulings in the recent  
17 times. There have been more absurd Supreme Court  
18 rulings, but that's one of the more absurd ones for  
19 the courts to say that double taxation would not  
20 have any adverse economic impact on the tribe on oil  
21 and gas. It's just -- it's just insane. It defies  
22 reason and it defies imagination.

23 What could have happened at the time, and  
24 I believe Southern Ute could tell you how to do  
25 this, is at the time that the guy that had the lease

1 on the oil and who was drilling the well and going  
2 to produce the oil and sell it, he was worried about  
3 getting a tax from the tribe and tax from the State.  
4 But if the tribe itself had held onto those oil  
5 reserves and drilled that well itself and produced  
6 it and sold it, there would have been one tax. And  
7 believe me, as much oil as there was on Jicarilla at  
8 that time, they wouldn't have had to have gone any  
9 further than Albuquerque to get the loan to drill  
10 the well. I would have throwed them the money.

11 So bottom line is, there was a solution to  
12 Cotton Petroleum on double taxation and that was for  
13 the tribe to develop the revenues themselves. This  
14 all has to happen on Indian trust land because of  
15 Kiowa Technology. What we have to be careful of is  
16 that we don't get off in trying to find a home here  
17 in the Indian Traders Act and we get a  
18 reconsideration of Kiowa Technology, which I  
19 believe the Robert score would have loved, wasn't  
20 low enough, and then we're going to lose Indian  
21 sovereignty on trust land. So that's what I'm  
22 worried about.

23 Why not go with what we have, which is a  
24 real strong law, and work to build a secondary  
25 market for those leasehold mortgages by using your

1 Indian business loan guarantee money for a small  
2 percentage of default insurance on those mortgages  
3 to raise the Moody's rating to make them marketable  
4 as tranches by a federal agency, marketable as  
5 securities. Thank you.

6 **MR. CLARKSON:** Chairman Barrett, I  
7 appreciate your comments. As you know, in my  
8 previous role, you and I, we interacted differently,  
9 but now that I'm a fed, I'm going to say thank you  
10 again for your comments and I look forward to having  
11 further conversations with you. You're invited to  
12 my office in D.C. at any time.

13 **MR. BARRETT:** Thank you.

14 **MR. CLARKSON:** All right. More comments.

15 And by the way, Dante has indicated that  
16 with the indulgence of our federal partners under  
17 the IRS, we're going to continue a little bit longer  
18 for this consultation section and then we'll move  
19 directly into the listening session with the IRS  
20 about tax treatment and travel corporations. So  
21 we'll still continue with this consultation as long  
22 as there are some questions.

23 **MS. PARTON:** My name is Terri Parton.  
24 I'm the president for the Wichita and Affiliated  
25 Tribes. And I believe you sat in on the panel this



1 morning or you were there this morning whenever  
2 Chief Baker and -- I can't remember. Yeah. Chief  
3 Lloyd. Were you on that panel this morning?

4 **MR. CLARKSON:** I was sitting in the back.

5 **MS. PARTON:** Sitting in. Yeah. Sitting  
6 in. Anyway, you know, the Wichita Tribe from Waco,  
7 Texas all the way up to Wichita, Kansas, and used to  
8 be an indigenous tribe here in Oklahoma --

9 **THE REPORTER:** Excuse me.

10 **MS. PARTON:** -- we're looking at the  
11 jurisdictional areas here for Oklahoma. You'll see  
12 that we got put on a little bitty reservation area  
13 with the Caddos and the Delawares. And which we've  
14 got a lot of economic development problems for all  
15 three tribes and not only us, but also the Kiowas,  
16 Comanches and Apaches in the southwest part of the  
17 state. And you look at the difference between what  
18 the eastern tribes are able to do compared to the  
19 western tribes and a lot of it has to do because the  
20 lands are tied up together.

21 In the early 70s, we did a set aside. We  
22 had 22, 2600 acres of land. We did a set aside for  
23 10 acres apiece and each of us, they did a  
24 resolution and agreed to those resolutions and we  
25 went along, put our complexes in and everything and

1 then they started negotiations on the rest of it, on  
2 the rest of the land. You look at history, it goes  
3 back 20 years that they tried to negotiate splitting  
4 that land apart. In 2007, they finally my took 600  
5 acres and -- and divided that up between the Caddos  
6 and the Delawares and the Wichitas. And so they  
7 signed resolutions with the intent to try to get  
8 title to that land. So each of the tribes agreed to  
9 it. They've been going along with it and they were  
10 told at that time that they had to go to Congress to  
11 get title. And then Congress came back and they  
12 said, no, you just need to go to the regional -- or  
13 to the secretary and have them sign off on it. And  
14 so they went through this for several years.

15           When Kim Washburn was in there, we tried  
16 to get that to happen and we started the whole  
17 process again and it ended up getting sent to the  
18 IBIA and then it went back to the regional director  
19 and for him to make a -- a decision on it, whether  
20 to transfer over the title or not. He would never  
21 make a decision on it. It's still sitting there,  
22 and that trying to do economic development with  
23 three tribes is very, very hard and all -- all it is  
24 is splitting 600 acres up. We weren't -- we are on  
25 there anyway, but it makes it hard to do any more

1 economic development.

2 Right now there is a pending litigation  
3 between us and the Caddos. It's -- it's because  
4 with changeover, people don't recognize the previous  
5 leaders, you know, just like the administration now.  
6 They won't recognize other leaders. But the fact is  
7 that, you know, that was -- that was an agreement  
8 between three tribes and it -- those resolutions  
9 can't be changed unless all three tribes agree to  
10 it. We're in a -- we've got a Tenth Circuit --  
11 there is an appeal pending that -- that will take  
12 place in a few weeks, but we need that. We need  
13 that signed off on and -- so that those -- those  
14 acres just can be split up and so that we can do  
15 economic development.

16 We have a Delaware representative right  
17 here. They're right up on a hill from us. It makes  
18 it very hard for us to do anything with development.  
19 We have another -- we have a WCD board, enterprise  
20 board that's supposed be over 51 acres and there's  
21 been issues with that, but there is also a  
22 government building that sits in there, the regional  
23 office for the CIA sits on there. We've been trying  
24 to get a lease renewed with them for ages. It  
25 expired a long time ago. We've tried to start

1 negotiations with them to -- to renew that lease and  
2 then it just kind of slacks off and then 10 -- about  
3 10 days ago, we get a letter from the lady in D.C.  
4 saying we have to hurry up and sign this lease  
5 before the end of the year. That's because she needs  
6 her -- her records straight. And it's a standstill  
7 agreement. But we haven't had any chance to  
8 negotiate. We can't get -- and the only person we  
9 can talk to is her. We can't talk to anybody at the  
10 regional office. They send us to her. So we can't -  
11 - we can't ever get that lease negotiated. So that  
12 hinders our economic development on that 51 acres.

13 We also have a federal -- federal charter  
14 that our tribe did. We're not -- we're organized  
15 because of the -- the -- because of --

16 **THE REPORTER:** I'm sorry, ma'am. You're  
17 going to have to slow down. I can't understand you.

18 **MS. PARTON:** Oh, I'm sorry. I'm trying to  
19 hurry in case somebody else wants to speak. We're  
20 organized because of that, but we're not organized  
21 under that and so we've had -- we're tried to get a  
22 federal charter. We talked to Larry, Larry  
23 Robertson that was in here before.

24 **MR. CLARKSON:** And actually, let me just  
25 make this suggestion, because these are all very

1 important things --

2 **MS. PARTON:** Uh-huh.

3 **MR. CLARKSON:** -- but they're not  
4 specifically related to the Indian Trade Commerce  
5 Stuff, so it -- why don't we do this. Let me give  
6 you a business card --

7 **MS. PARTON:** Okay.

8 **MR. CLARKSON:** -- and you shoot me an e-  
9 mail with all three of these.

10 **MS. PARTON:** Okay.

11 **MR. CLARKSON:** I'll look into them  
12 personally.

13 **MS. PARTON:** But it is economic  
14 development.

15 **MR. CLARKSON:** Absolutely. And I've spent  
16 enough time in Anadarko and I'm familiar with WCD  
17 enough to know that there is definitely a need for  
18 economic development. So I -- I will -- I can  
19 probably -- I can't promise you solutions, but I can  
20 promise you effort.

21 **MS. PARTON:** Okay. All right. Thank you  
22 very much.

23 **MR. CLARKSON:** Let me give you a card now.

24 **MS. PARTON:** Oh, can I say one more thing  
25 on the land in the trust? There is issue -- there

1 is issues with that too and I know you said you-all  
2 are dealing with that, but does it -- does it really  
3 matter what we're going to do, whether we're doing  
4 economic development or gaming? Because a lot of  
5 times when you apply for that, we keep getting  
6 pushed back from the agency about that and the fact  
7 is if it takes 10 years, whatever you plan there, it  
8 may change anyway, so does it really matter?  
9 Because there is a -- there is a big difference  
10 between that process.

11 **MR. CLARKSON:** Yes, ma'am.

12 **MS. TREPPA:** Good afternoon, Dr. Clarkson.  
13 My name is Sherry Treppa. I'm the chairwoman of the  
14 Habematolel Pomo of Upper Lake Tribe in northern  
15 California. Economic development has been fleeting  
16 for my tribe. Notably in our history, we -- we were  
17 terminated in the 50s pursuant to the California  
18 Rancheria Act. We sued the federal government and  
19 we were recognized in the 80s, but were landless.  
20 Till gaming and our efforts towards putting land  
21 into trust for that endeavor, we were -- we didn't  
22 have any land to be able to leverage any natural  
23 resources to be able to leverage for economic  
24 development.

25 When we were successful in putting land

1 into trust, we were only able to put 11 acres in  
2 trust. Because of protracted negotiations with the  
3 State of California, we had various challenges with  
4 our compact, but successfully were able to open our  
5 small gaming operation in 2012. Because of our  
6 rural nature that we reside in a limited land base  
7 and a saturated gaming market, we looked into the  
8 Internet to expand our ability to -- to meaningfully  
9 provide for our people in economic development. So  
10 that spear of influence or over -- I guess your  
11 little oval up there to us belongs beyond just the  
12 borders of our -- our lands. Via the Internet, we  
13 are able to offer goods and services to consumers  
14 outside of just the geographic land boundaries.

15 As you know, the -- one of the attributes  
16 of sovereignty is to enact laws and be governed by  
17 them. Like gaming, we passed a financial services  
18 law enabling us to offer services from Indian  
19 Country to consumers that want to enter our  
20 jurisdiction via the Internet. We have willing  
21 consumers that voluntarily enter into dispute  
22 resolution provisions for our lending activities via  
23 our loans and agreed to those provisions within the  
24 documents that the -- the loan documents that we  
25 have. We were able to leverage our -- our -- our

1 status as a state pursuant to Dodd Frank Act where  
2 we are able to offer these services from -- from  
3 Indian Country. And we're finding that the federal  
4 agency that was created as a result of Dodd Frank  
5 Consumer Financial Protection Bureau is equating  
6 tribal law to an unfair deceptive act and practice.

7 We are finding ourselves in the cross  
8 hairs of the CFEB right now and in litigation as a  
9 result of that. As you know, Congress is the only  
10 body that can diminish the tribe's sovereignty, not  
11 federal agency, so we -- we are looking to interior  
12 and -- and this particular law to create some  
13 ability for the use of the Internet to perpetuate  
14 economic development for our tribe and many other  
15 tribes in this space. Unfortunately, the CFEB thinks  
16 that we should not be doing this and that offering  
17 our goods and services and using tribal law is in  
18 violation of -- of the CFPA. Thank you.

19 **MR. CLARKSON:** Thank you, Chairwoman  
20 Treppa.

21 Chairman Barrett, you have more?

22 **MR. BARRETT:** I do. I -- with all due  
23 respect, I believe, ma'am, that the issue is loan  
24 sharking on the Internet at 300 percent interest or  
25 more that violated the law and when they revealed



1 most of the usury laws in this country, they made a  
2 big mistake, but what you were doing over the  
3 Internet 10 years ago would have been a felony and  
4 it ought to still be. Protecting oneself and using  
5 tribal sovereignty to shield 300 to 600 percent  
6 loans on the poorest of people and taking advantage  
7 of them economically is wrong. And we should be  
8 avoiding that and using Indian sovereignty to hide  
9 behind that and saying that somehow this is giving  
10 us jobs and providing us the credit, you guys  
11 weren't making diddly compared to what the strong-  
12 armed collectors that were ending up with those  
13 loans after you sold them were making. So I wish we  
14 could stay out of this area because there are people  
15 already going to jail over it now. So let's --  
16 let's not call this something it isn't.

17 **MS. TREPPA:** May I respond to that? I  
18 know I'm out of time. I don't really disagree with  
19 that. A matter that -- that someone just is putting  
20 in question, a tribe's sovereignty right and I  
21 believe there is a misunderstanding of the actual  
22 business as well. I'd be happy to talk to you  
23 offline.

24 **MR. CLARKSON:** And -- and maybe -- maybe  
25 that would be the -- the best. Again, we have --

1 we're specifically trying to get comments on the --

2 **MS. TREPPA:** I understand.

3 **MR. CLARKSON:** So I would -- I would  
4 encourage the two tribal leaders to have a  
5 conversation to perhaps clear up any  
6 misunderstandings that there may be about the  
7 businesses going on in Upper Lake.

8 All right. Any more questions? Any more  
9 comments or any more questions about the Indian  
10 Trade and Commence Initiative?

11 Okay. Well, I know I'm standing between  
12 people and their break, so unless -- and I'm  
13 available here. I will be here. I'm flying out  
14 this evening, so I'm available for some offline  
15 conversations.

16 Once again, thank you for engaging in this  
17 period of consultation. Please get us as much data  
18 as you can by October 30th. And for those of you  
19 who want to have side conversations, please let met  
20 know. Thank you very much. And we're now off the  
21 record.

22 **(Record concluded.)**

23

24

25

1 CERTIFICATE

2  
3 I, Roberta L. Johnson, do hereby certify  
4 that I reported all proceedings adduced in the foregoing  
5 matter and that the foregoing transcript pages constitutes  
6 a full, true and accurate record of said proceedings to  
7 the best of my ability.

8  
9 I further certify that I am neither related  
10 to counsel or any party to the proceedings nor have any  
11 interest in the outcome of the proceedings.

12  
13 IN WITNESS HEREOF, I have hereunto set my  
14 hand this 10th day of October, 2017.

15  
16 *Roberta L. Johnson*  
17

18  
19 \_\_\_\_\_  
20 Roberta L. Johnson  
21  
22  
23  
24  
25

<p> <u>          </u>                  \$  <u>          </u>  <b>\$200</b> 18:11  <b>\$5</b> 18:16  <b>\$585</b> 16:20  <b>\$800</b> 12:22  <u>          </u>                  0  <u>          </u>  <b>05</b> 12:1  <u>          </u>                  1  <u>          </u>  <b>1:30</b> 2:6  <b>10</b> 17:2 25:23                  28:2 28:3                  30:7 33:3  <b>11</b> 31:1  <b>125</b> 17:18                  17:19 17:22  <b>14</b> 16:21  <b>162.017</b> 14:8  <b>18</b> 5:23  <b>1834</b> 13:7                  13:8  <b>1842</b> 13:6  <b>1849</b> 13:6  <b>185</b> 17:16  <b>190</b> 17:16  <b>1906</b> 12:1  <b>1973</b> 10:14  <b>1982</b> 20:1  <b>1985</b> 10:14  <b>1991</b> 15:5  <u>          </u>                  2  <u>          </u>  <b>2</b> 2:5  <b>20</b> 26:3             </p>	<p> <b>200</b> 4:1  <b>2007</b> 26:4  <b>2012</b> 31:5  <b>2017</b> 2:5  <b>22</b> 25:22  <b>25</b> 14:9  <b>2500</b> 16:21  <b>2600</b> 25:22  <b>261</b> 13:17  <b>262</b> 13:9                  13:11 13:17  <b>263</b> 13:17  <b>264</b> 13:17  <u>          </u>                  3  <u>          </u>  <b>3</b> 17:23  <b>300</b> 32:24                  33:5  <b>30th</b> 3:7                  34:18  <b>33</b> 16:22  <u>          </u>                  4  <u>          </u>  <b>40</b> 18:1  <u>          </u>                  5  <u>          </u>  <b>500</b> 9:19  <b>50s</b> 30:17  <b>51</b> 27:20                  28:12  <u>          </u>                  6  <u>          </u>  <b>600</b> 26:4                  26:24 33:5  <u>          </u>                  7  <u>          </u> </p>	<p> <b>70s</b> 25:21  <b>75</b> 19:24  <u>          </u>                  8  <u>          </u>  <b>80</b> 19:24  <b>80s</b> 6:5 30:19  <u>          </u>                  A  <u>          </u>  <b>aberrational</b>                  13:2  <b>ability</b>                  9:23                  12:12                  20:3 31:8                  32:13  <b>able</b> 4:14                  4:15 5:3                  25:18 30:22                  31:1 31:4                  31:13 31:25                  32:2  <b>Absolutely</b>                  29:15  <b>absurd</b>                  22:16 22:17                  22:18  <b>accomplish</b>                  13:12 14:6  <b>accomplishes</b>                  14:5  <b>according</b>                  14:21  <b>account</b> 18:9  <b>acres</b> 4:2                  25:22 25:23                  26:5                  26:24 27:14                  27:20 28:12                  31:1             </p>	<p> <b>act</b> 7:2 10:16                  10:17 11:24                  12:12                  13:6 14:6                  14:7 14:8                  14:18 14:21                  14:24 17:23                  19:5 20:2                  21:3                  21:20 21:22                  23:17 30:18                  32:1 32:6  <b>activities</b>                  14:10 14:15                  31:22  <b>activity</b>                  20:20  <b>Acts</b> 12:1                  12:1 12:2                  12:3 12:8  <b>actual</b> 33:21  <b>actually</b> 11:7                  13:12 28:24  <b>additional</b>                  5:10 12:3                  16:19  <b>address</b> 22:10  <b>addressed</b>                  9:21  <b>adjacent</b> 4:2  <b>administratio</b>  <b>n</b> 11:5 11:7                  27:5  <b>adopts</b> 14:18  <b>advance</b> 11:6  <b>advantage</b> 8:3                  8:4 33:6  <b>adverse</b> 22:20             </p>
--	---	--	--

<b>advise</b> 6:18	<b>Anadarko</b>	17:6 17:7	<b>Band</b> 3:21
<b>Affiliated</b>	29:16	<b>arbitrator</b>	3:22 4:8
24:24	<b>analysis</b>	8:20	5:7 5:16
<b>afternoon</b>	16:17	<b>area</b> 6:22 7:9	<b>bank</b> 19:7
3:20 5:19	<b>angry</b> 4:10	25:12 33:14	19:10
30:12	4:11	<b>areas</b> 25:11	<b>banking</b> 18:15
<b>agency</b> 24:4	<b>anybody</b> 28:9	<b>arenas</b> 20:17	18:15
30:6 32:4	<b>anything</b>	<b>argument</b>	<b>Barrett</b> 10:11
32:11	27:18	16:23	10:12 11:14
<b>ages</b> 27:24	<b>anyway</b> 4:18	<b>arguments</b>	13:8
<b>ago</b> 3:23	25:6	16:17	17:19 17:21
11:16 27:25	26:25 30:8	<b>Arkansas</b>	22:8
28:3 33:3	<b>anywhere</b>	15:17	22:13
<b>agreed</b>	21:21	<b>armed</b> 33:12	24:6
25:24	<b>Apaches</b> 25:16	<b>aside</b> 25:21	24:13 32:21
26:8 31:23	<b>apart</b> 26:4	25:22	32:22
<b>agreement</b>	<b>apiece</b> 25:23	<b>assessment</b>	<b>base</b> 12:18
27:7 28:7	<b>appeal</b> 27:11	14:12	31:6
<b>akin</b> 6:15	<b>appealed</b> 17:3	<b>assign</b> 19:8	<b>based</b> 19:21
<b>albe</b> 30:23	<b>applicable</b>	<b>Assignment</b>	<b>basically</b>
<b>Albuquerque</b>	14:10	19:5	8:22
23:9	<b>apply</b> 30:5	<b>attached</b>	19:18 20:25
<b>alcohol</b> 6:14	<b>appointed</b>	21:14	<b>basis</b> 17:8
<b>alluded</b> 6:20	11:17	<b>attempt</b> 7:9	17:8
<b>alone</b> 18:13	<b>appointee</b>	<b>attributes</b>	18:18 19:22
<b>already</b> 9:2	16:15	31:15	20:22
9:3 9:6	<b>appraisal</b>	<b>automatically</b>	<b>beans</b> 15:14
14:4	19:19 19:21	21:17	<b>becomes</b> 20:20
19:18 33:15	<b>appreciate</b>	<b>available</b>	<b>behalf</b> 15:3
<b>am</b> 5:20	8:8 8:13	34:13 34:14	<b>behind</b> 33:9
<b>amendment</b>	9:14 10:1	<b>avoiding</b> 33:8	<b>believe</b> 10:21
20:23	24:7	<b>away</b> 16:4	10:25 11:12
<b>American</b> 5:22	<b>approach</b> 2:12	<hr/>	12:2 13:7
11:19	<b>approved</b> 12:8	B	13:14 13:18
<b>amount</b> 18:23	<b>arbitration</b>	<b>bag</b> 15:15	17:6
<b>amplify</b> 8:17	16:13 16:14	<b>Baker</b> 25:2	19:15 22:24
			23:7
			23:19 24:25
			32:23 33:21

<b>belonged</b> 22:2	16:24	<b>buys</b> 15:11	<b>CFPA</b> 32:18
<b>belongs</b> 31:11	<b>bought</b> 4:1	<hr/>	<b>Chairman</b> 5:21
<b>Benjamin</b> 3:20	<b>boundaries</b>	<hr/> C <hr/>	7:5 10:12
3:21	31:14	<b>Caddos</b>	22:7 24:6
<b>best</b> 33:25	<b>Bracker</b> 16:18	25:13	32:21
<b>beyond</b> 31:11	<b>bread</b> 21:7	26:5 27:3	<b>chairwoman</b>
<b>billion</b> 17:23	<b>break</b> 34:12	<b>California</b>	30:13 32:19
18:17	<b>bricks</b> 18:5	30:15 30:17	<b>challenge</b>
<b>billions</b> 21:1	<b>bring</b> 8:6	31:3	6:16 6:19
21:1	<b>broad</b> 9:3	<b>capital</b>	9:12
<b>biscuits</b>	<b>budget</b> 12:23	6:21 18:3	<b>challenges</b>
13:22 13:23	<b>build</b> 2:18	18:6 19:1	5:6 6:5
<b>bit</b> 7:4 24:17	3:24	19:11 21:2	31:3
<b>bitty</b> 25:12	20:12 23:24	<b>card</b> 29:6	<b>chance</b>
<b>board</b> 5:21	<b>building</b>	29:23	12:25 28:7
27:19 27:20	19:17 27:22	<b>careful</b> 7:2	<b>change</b>
<b>body</b> 32:10	<b>built</b> 5:2 5:3	23:15	10:24 20:24
<b>bond</b> 21:13	18:5	<b>carefully</b>	20:25 30:8
21:14 21:16	20:15 20:17	16:16	<b>changed</b> 27:9
21:18	<b>burden</b> 16:19	<b>case</b> 4:8	<b>changeover</b>
<b>bonds</b> 21:4	<b>Bureau</b> 4:23	6:9 7:24	27:4
21:5 21:6	32:5	7:25 8:22	<b>charge</b> 14:12
21:12	<b>business</b> 6:17	13:16	<b>charter</b> 28:13
<b>boom</b> 18:19	14:13 14:19	15:1 28:19	28:22
<b>boots</b> 13:21	14:23 16:21	<b>cases</b> 6:21	<b>Chehalis</b> 7:9
<b>borders</b> 31:12	17:14	8:18 8:19	<b>Chief</b> 25:2
<b>borrow</b> 20:3	18:4	9:9	25:2
<b>borrowing</b>	18:21	<b>cash</b> 18:8	<b>chips</b> 15:15
18:18	19:5 24:1	<b>casino</b> 16:7	<b>chose</b> 16:14
<b>Boston</b>	29:6 33:22	18:3	<b>CIA</b> 27:23
21:24 21:25	<b>businesses</b>	<b>Center</b> 5:21	<b>Circuit</b>
21:25	6:2 6:20	5:24 7:5	17:3 17:7
<b>bottom</b> 4:13	14:24 34:7	8:2 8:14	27:10
23:11	<b>button</b> 12:25	<b>cents</b> 17:2	<b>Citizen</b> 10:13
<b>Boudreau</b>	<b>buy</b> 15:8	<b>certainly</b>	15:4
16:16 16:16	15:19	7:10	15:22 17:1
		<b>CFEB</b> 32:8	<b>citizens</b> 15:8
		32:15	

<p>15:18  <b>city</b> 20:7                  21:24 21:25  <b>Claims</b> 19:5  <b>Clarkson</b>                  2:7 2:9                  3:16 5:18                  8:16 10:3                  10:11 10:21                  13:7                  17:18 17:20                  22:7                  22:12                  24:6                  24:14                  25:4                  28:24                  29:3 29:8                  29:11 29:15                  29:23 30:11                  30:12 32:19                  33:24 34:3  <b>classified</b>                  21:17  <b>clear</b> 2:23                  34:5  <b>clinic</b> 18:3                  19:14  <b>close</b> 13:2  <b>Cobb</b> 7:24  <b>collateral</b>                  18:10 18:17  <b>collect</b> 12:13                  15:2 15:7                  15:15 15:24                  15:25 16:25  <b>collected</b>                  11:9  <b>collecting</b></p>	<p>11:11  <b>collectors</b>                  33:12  <b>collects</b> 7:13  <b>Comanches</b>                  25:16  <b>coming</b> 5:24  <b>Commence</b>                  34:10  <b>comment</b> 3:7                  3:10 4:22  <b>comments</b> 2:16                  3:18                  10:15 11:20                  11:21                  24:7                  24:10 24:14                  34:1 34:9  <b>commerce</b> 9:11                  9:24 29:4  <b>Commission</b>                  6:4 15:5                  15:23  <b>commitment</b>                  11:16  <b>common</b> 9:2                  9:4  <b>common-law</b>                  8:18 8:19                  9:8  <b>compact</b> 16:10                  16:12 31:4  <b>compacts</b>                  16:22  <b>companies</b> 6:8                  6:18  <b>compared</b></p>	<p>25:18 33:11  <b>competitive</b>                  16:8  <b>complexes</b>                  25:25  <b>concluded</b>                  34:22  <b>conducted</b> 2:7                  11:7 14:11  <b>Conference</b>                  5:23  <b>Congress</b> 7:24                  9:1 9:2 9:6                  11:19                  12:8                  17:16 20:24                  26:10 26:11                  32:9  <b>considerable</b>                  16:23 18:23  <b>Constitution</b>                  8:21  <b>Constitutiona</b>  <b>1</b> 8:22  <b>Constitutions</b>                  12:4 12:7                  12:9  <b>construction</b>                  9:19  <b>consult</b> 6:18  <b>consultation</b>                  2:1 24:18                  24:21 34:17  <b>consultations</b>                  3:6 8:14                  11:8  <b>Consumer</b> 32:5  <b>consumers</b></p>	<p>31:13 31:19                  31:21  <b>contained</b>                  12:3  <b>context</b> 13:10  <b>continue</b> 8:11                  24:17 24:21  <b>contract</b> 19:7                  19:8 19:20  <b>contractor</b>                  19:6  <b>contracts</b>                  16:22 19:3  <b>control</b> 17:13  <b>controlled</b>                  21:12  <b>conversation</b>                  34:5  <b>conversations</b>                  24:11 34:15                  34:19  <b>corporations</b>                  7:1 24:20  <b>cost</b> 17:1                  19:14  <b>Cotton</b>                  22:10 23:12  <b>country</b> 10:22                  10:22                  11:4                  11:13 12:21                  15:10 17:25                  18:6                  18:20 19:12                  20:11 20:12                  20:16 20:19                  21:2 22:4                  22:5</p>
---	---	---	--

31:19 32:3 33:1 <b>Country's</b> 2:24 <b>county</b> 4:6 4:9 4:12 4:16 4:18 5:11 7:18 16:21 20:7 <b>course</b> 4:7 4:20 8:22 17:3 20:12 22:13 <b>courses</b> 20:15 <b>court</b> 2:10 4:9 8:20 13:25 14:2 22:16 22:17 <b>courts</b> 22:19 <b>crafts</b> 14:21 <b>create</b> 6:6 9:18 32:12 <b>created</b> 11:25 11:25 12:5 32:4 <b>credit</b> 33:10 <b>Creek</b> 9:12 <b>criticize</b> 11:17 <b>cross</b> 32:7 <b>currently</b> 5:20 <hr/> <b>D</b> <hr/> <b>D.C</b> 24:12 28:3 <b>dad</b> 13:20	<b>Dante</b> 24:15 <b>data</b> 2:21 2:22 2:22 2:25 3:1 3:3 3:9 5:8 5:9 11:9 11:11 34:17 <b>days</b> 28:3 <b>deal</b> 7:10 7:11 9:7 <b>dealing</b> 30:2 <b>dear</b> 6:2 <b>debate</b> 16:24 <b>debating</b> 9:25 <b>deceptive</b> 32:6 <b>decide</b> 8:23 <b>decided</b> 4:3 4:19 8:23 <b>decision</b> 17:4 26:19 26:21 <b>decisions</b> 4:24 <b>default</b> 24:2 <b>defies</b> 22:21 22:22 <b>definitely</b> 29:17 <b>definition</b> 20:5 <b>Delaware</b> 27:16 <b>Delawares</b> 25:13 26:6 <b>delayed</b> 9:16 <b>Department</b>	4:23 <b>deposit</b> 18:8 <b>Derrick</b> 5:20 8:17 <b>describe</b> 22:8 22:9 <b>described</b> 13:19 <b>description</b> 20:9 <b>develop</b> 23:13 <b>development</b> 3:24 4:3 4:11 4:14 5:22 18:12 21:6 25:14 26:22 27:1 27:15 27:18 28:12 29:14 29:18 30:4 30:15 30:24 31:9 32:14 <b>diddly</b> 33:11 <b>difference</b> 25:17 30:9 <b>differently</b> 24:8 <b>dig</b> 7:6 <b>diminish</b> 32:10 <b>directly</b> 24:19 <b>director</b> 6:4 26:18 <b>disadvantage</b>	16:8 <b>disagree</b> 33:18 <b>discussing</b> 10:9 <b>discussion</b> 5:14 <b>dispute</b> 31:21 <b>divided</b> 26:5 <b>division</b> 17:11 <b>documents</b> 31:24 31:24 <b>Dodd</b> 32:1 32:4 <b>dollar</b> 16:24 17:2 <b>dollars</b> 21:1 <b>done</b> 11:22 22:2 <b>double</b> 22:19 23:12 <b>downtown</b> 21:25 <b>Dr</b> 2:7 10:11 30:12 <b>drill</b> 23:9 <b>drilled</b> 23:5 <b>drilling</b> 23:1 <b>drives</b> 15:10 <b>due</b> 32:22 <b>during</b> 9:19 <hr/> <b>E</b> <hr/> <b>early</b> 3:9 25:21
---	--	---	--



<b>eastern</b> 25:18	<b>enforcement</b> 7:16	<b>examples</b> 7:7 7:20	<b>fed</b> 24:9
<b>economic</b> 3:4 3:23 4:11 4:14 5:9 6:1 16:20 18:19 21:6 22:20 25:14 26:22 27:1 27:15 28:12 29:13 29:18 30:4 30:15 30:23 31:9 32:14	<b>engaging</b> 34:16	<b>except</b> 15:22 19:12 20:19	<b>federal</b> 8:18 8:19 9:1 9:4 9:8 10:20 11:21 13:4 14:10 14:22 16:13 16:22 17:5 17:7 19:3 19:7 20:8 24:4 24:16 28:13 28:13 28:22 30:18 32:3 32:11
<b>economically</b> 33:7	<b>enterprise</b> 5:22 27:19	<b>exception</b> 21:15	<b>fee</b> 14:11
<b>economies</b> 8:5	<b>enterprises</b> 16:22	<b>exchange</b> 7:19	<b>felony</b> 33:3
<b>effort</b> 29:20	<b>entire</b> 19:2	<b>excise</b> 14:13	<b>FFA</b> 18:9
<b>efforts</b> 30:20	<b>entities</b> 19:2	<b>exclusively</b> 12:13	<b>fight</b> 4:20
<b>eight</b> 15:15	<b>entity</b> 5:12	<b>Excuse</b> 25:9	<b>figure</b> 11:11
<b>elders</b> 8:9 8:9	<b>equating</b> 32:5	<b>exempt</b> 20:3	<b>final</b> 8:20
<b>Elijah</b> 9:10	<b>especially</b> 14:4	<b>exist</b> 21:22	<b>finally</b> 26:4
<b>else</b> 4:16 13:1 28:19	<b>essential</b> 20:4 20:5 20:13	<b>existing</b> 9:6	<b>financed</b> 18:7
<b>employees</b> 16:21	<b>established</b> 19:15	<b>expand</b> 31:8	<b>financial</b> 31:17 32:5
<b>enabling</b> 11:24 12:1 12:3 12:8 31:18	<b>estimated</b> 9:18	<b>experienced</b> 5:16	<b>finding</b> 32:3 32:7
<b>enact</b> 31:16	<b>evening</b> 34:14	<b>expired</b> 27:25	<b>first</b> 3:10 6:6 10:14 11:13
<b>encourage</b> 3:8 7:5 34:4	<b>everybody</b> 5:19 7:6 7:6 21:5	<b>explicit</b> 9:22	<b>five</b> 3:23 4:21 5:1
<b>endeavor</b> 30:21	<b>everybody's</b> 2:16 2:17	<b>extension</b> 9:14	<b>fix</b> 6:23 8:25
<b>enforce</b> 15:25	<b>everything</b> 13:1 14:5 18:5 20:18 25:25	<hr/> <b>F</b> <hr/>	<b>fixed</b> 18:2 19:1
	<b>exactly</b> 11:2 13:12 19:16	<b>face</b> 5:6	<b>fixtures</b> 18:9
	<b>example</b> 5:5	<b>facility</b> 18:11	<b>fleeting</b>
		<b>fact</b> 10:25 14:4 19:1 19:25 27:6 30:6	
		<b>familiar</b> 29:16	
		<b>family</b> 8:6	
		<b>famous</b> 13:15	
		<b>favor</b> 6:10	

<p>30:15  <b>floor</b> 3:17  <b>flying</b> 34:13  <b>folks</b> 4:16  <b>foot</b> 19:16  <b>force</b> 15:25  <b>form</b> 13:6  13:6 13:8  <b>Fort</b> 15:11  <b>forth</b> 2:19  <b>forward</b> 3:3  3:18 5:4  11:12 24:10  <b>foster</b> 5:25  8:4 8:11  <b>framework</b>  10:25  <b>Frank</b> 32:1  32:4  <b>free</b> 21:1  <b>frozen</b> 18:6  <b>function</b> 20:6  20:10 20:13  <b>functions</b>  20:4  <b>fund</b> 18:23</p> <hr/> <p style="text-align: center;">G</p> <hr/> <p><b>gaming</b>  16:10 16:12  30:4  30:20  31:5 31:7  31:17  <b>GAO</b> 19:15  <b>gas</b> 11:24</p>	<p>12:5  12:13 12:17  12:19 12:24  22:21  <b>Gavin</b> 2:7 7:8  8:14  <b>geographic</b>  31:14  <b>gets</b> 21:18  <b>getting</b>  23:3  26:17 30:5  <b>gigantic</b> 22:1  <b>given</b> 9:3  19:23  <b>giving</b> 7:11  33:9  <b>glad</b> 5:13  <b>golf</b> 20:12  20:15  <b>gone</b> 23:8  <b>goods</b> 15:17  31:13 32:17  <b>govern</b> 9:23  <b>governed</b>  31:16  <b>government</b>  7:17  10:20 11:21  17:11 17:11  19:3 19:8  19:17  20:2 20:8  27:22 30:18  <b>governmental</b>  20:4 20:6  20:10 20:13  <b>Governor</b></p>	<p>16:15  <b>grandma</b> 8:7  8:8  <b>great</b> 21:10  <b>greatest</b>  18:19 21:7  <b>greatly</b> 3:25  <b>green</b> 15:14  <b>groceries</b>  15:11  <b>grocery</b> 15:3  <b>gross</b> 14:13  <b>grow</b> 6:18 8:4  <b>growth</b> 6:1  <b>guarantee</b>  17:14 24:1  <b>guarantees</b>  17:23 18:22  <b>guess</b> 17:17  31:10  <b>guy</b> 22:25  <b>guys</b> 33:10</p> <hr/> <p style="text-align: center;">H</p> <hr/> <p><b>Habematolel</b>  30:14  <b>hairs</b> 32:8  <b>half</b> 15:16  <b>happen</b> 3:1  3:2 12:15  22:9  23:14 26:16  <b>happened</b> 21:7  22:23  <b>happens</b> 4:16  <b>happy</b> 4:17</p>	<p>6:11 33:22  <b>hard</b> 26:23  26:25 27:18  <b>Harp</b> 14:7  14:8  14:18 14:21  14:24 17:23  21:3  21:20 21:22  <b>haven't</b> 28:7  <b>having</b>  17:13 24:10  <b>head</b> 17:12  17:20  <b>hear</b> 2:10  <b>heard</b> 8:5  16:17  <b>held</b> 2:4  17:25 23:4  <b>help</b> 2:24  7:15 7:16  <b>hide</b> 33:8  <b>Highway</b> 15:11  15:12  <b>hill</b> 27:17  <b>hinders</b> 28:12  <b>historical</b>  13:18  <b>history</b> 4:7  26:2 30:16  <b>holding</b> 3:5  <b>holiday</b>  6:24 7:11  <b>holidays</b> 6:24  7:18  <b>home</b> 8:6</p>
--	--	--	--

8:6 23:16	<b>implement</b> 9:7	23:20	<b>interest</b> 6:14
<b>hoops</b> 4:22	<b>implemented</b>	24:1 29:4	13:18 32:24
5:6	6:10	31:18	<b>interior</b> 4:23
<b>hopefully</b> 7:2	<b>important</b> 7:3	32:3 33:8	32:11
<b>hot</b> 12:25	7:22 7:22	34:9	<b>Internal</b>
<b>hotel</b> 6:14	8:9 10:7	<b>Indians</b> 12:13	20:21
<b>hotels</b> 20:17	29:1	<b>indicated</b>	<b>Internet</b>
<b>houses</b> 3:24	<b>imposed</b> 14:14	3:15 24:15	15:20
5:2	16:19	<b>indigenous</b>	31:8
<b>housing</b> 4:3	<b>improvement</b>	25:8	31:12 31:20
<b>hurry</b> 28:4	7:3	<b>indirect</b>	32:13 32:24
28:19	<b>inability</b>	19:14	33:3
<hr/>	18:2 18:25	<b>individuals</b>	<b>invest</b> 6:22
I	<b>included</b> 12:6	21:13	<b>invited</b> 24:11
<hr/>	12:12 13:4	<b>indulgence</b>	<b>IRS</b> 24:17
<b>IBIA</b> 26:18	<b>includes</b>	24:16	24:19
<b>I'd</b> 33:22	18:11	<b>influence</b>	<b>isn't</b> 21:21
<b>idea</b> 10:18	<b>Indian</b> 2:2	31:10	33:16
11:13 12:14	2:24 5:22	<b>information</b>	<b>issue</b> 9:20
17:21	7:2 10:16	3:4 3:11	9:25 10:1
<b>I'll</b> 22:8	10:17 10:22	<b>infrastructur</b>	12:25
22:8 29:11	10:22	<b>e</b> 4:5	13:1 17:5
<b>I'm</b> 5:13 5:14	11:4	4:19 4:25	29:25 32:23
6:11 6:17	11:12 11:20	<b>ingredients</b>	<b>issues</b> 10:7
10:12 17:10	12:6	13:23	10:10 27:21
19:7	12:11	<b>initial</b> 10:18	30:1
23:21	13:5 14:6	<b>Initiative</b>	<b>I've</b> 29:15
24:9 24:9	14:16 14:20	34:10	<hr/>
24:24 28:16	14:20 17:14	<b>insane</b> 22:21	J
28:18 28:18	17:25	<b>insurance</b>	<hr/>
29:16 30:13	18:6	24:2	<b>jail</b> 33:15
33:18 34:11	18:17 18:20	<b>intending</b>	<b>Jicarilla</b>
34:12 34:13	18:21 19:12	14:5	23:7
34:14	20:11 20:11	<b>intent</b> 12:7	<b>jobs</b> 9:19
<b>imagination</b>	20:19	13:13 26:7	33:10
22:22	21:2	<b>interacted</b>	<b>John</b> 10:12
<b>impact</b> 3:4	21:11 21:14	24:8	<b>judge</b> 16:14
9:22	21:16		16:16 16:16
16:20 22:20	22:4 22:5		16:24
	23:14 23:17		

<p><b>junk</b> 21:14 21:17</p> <p><b>jurisdiction</b> 9:24 14:16 31:20</p> <p><b>jurisdictiona</b> l 25:11</p> <p><b>Justice</b> 13:15 15:4</p> <hr/> <p style="text-align: center;">K</p> <hr/> <p><b>Kansas</b> 25:7</p> <p><b>Keating</b> 16:15</p> <p><b>Kerr-McGee</b> 6:9</p> <p><b>kids</b> 8:10</p> <p><b>Kim</b> 26:15</p> <p><b>Kiowa</b> 23:15 23:18</p> <p><b>Kiowas</b> 25:15</p> <p><b>known</b> 5:22</p> <hr/> <p style="text-align: center;">L</p> <hr/> <p><b>Lacs</b> 3:21 3:22 4:8 5:7 5:16</p> <p><b>Lac's</b> 3:25</p> <p><b>lady</b> 28:3</p> <p><b>Lake</b> 30:14 34:7</p> <p><b>land</b> 4:1 4:24 7:10 9:13 9:13 9:16 9:17 9:22 9:25 10:4 10:9 14:20 15:25 18:18 23:14</p>	<p>23:21 25:22 26:2 26:4 26:8 29:25 30:20 30:22 30:25 31:6 31:14</p> <p><b>landless</b> 30:19</p> <p><b>lands</b> 12:6 25:20 31:12</p> <p><b>language</b> 8:11 12:11 13:11 14:17 16:17</p> <p><b>largely</b> 13:18</p> <p><b>largest</b> 18:14</p> <p><b>Larry</b> 28:22 28:22</p> <p><b>last</b> 19:24</p> <p><b>later</b> 22:9</p> <p><b>law</b> 7:16 8:19 9:2 9:4 13:13 13:16 14:3 14:5 14:10 14:23 20:1 23:24 31:18 32:6 32:12 32:17 32:25</p> <p><b>laws</b> 31:16 33:1</p> <p><b>leaders</b> 27:5 27:6 34:4</p> <p><b>lease</b> 14:10 14:11 14:21 17:24 22:25 27:24 28:1 28:4</p>	<p>28:11</p> <p><b>leasehold</b> 19:22 21:2 21:20 21:22 21:23 22:2 23:25</p> <p><b>leases</b> 14:24</p> <p><b>least</b> 9:19 18:16</p> <p><b>legislation</b> 14:21</p> <p><b>lending</b> 31:22</p> <p><b>less</b> 21:19</p> <p><b>let's</b> 22:15 33:15 33:16</p> <p><b>letter</b> 13:14 28:3</p> <p><b>leverage</b> 18:2 18:22 19:1 30:22 30:23 31:25</p> <p><b>levy</b> 14:12</p> <p><b>license</b> 2:2 16:6 16:6 16:11</p> <p><b>life</b> 8:12</p> <p><b>lift</b> 4:15</p> <p><b>light</b> 14:4</p> <p><b>likely</b> 17:7</p> <p><b>limited</b> 31:6</p> <p><b>line</b> 2:13 15:13 23:11</p> <p><b>liquor</b> 16:5 16:6 16:7 16:11</p>	<p><b>listen</b> 3:17</p> <p><b>listened</b> 11:5</p> <p><b>listening</b> 11:8 24:19</p> <p><b>listing</b> 10:8</p> <p><b>litigation</b> 27:2 32:8</p> <p><b>little</b> 3:22 4:7 7:4 15:13 24:17 25:12 31:11</p> <p><b>lives</b> 15:10</p> <p><b>Lloyd</b> 25:3</p> <p><b>loan</b> 17:14 17:23 18:8 18:21 19:11 23:9 24:1 31:24 32:23</p> <p><b>loans</b> 17:24 31:23 33:6 33:13</p> <p><b>lockbox</b> 18:8</p> <p><b>long</b> 5:13 24:21 27:25</p> <p><b>longer</b> 24:17</p> <p><b>lose</b> 23:20</p> <p><b>losing</b> 13:1</p> <p><b>lot</b> 5:10 22:14 25:14 25:19 30:4</p> <p><b>loved</b> 23:19</p> <p><b>low</b> 23:20</p> <p><b>lowered</b> 12:22</p> <p><b>lowest</b> 12:19 12:20</p>
--	---	---	--

12:21	<b>Mexico</b> 12:1	<b>mortgages</b>	31:2
<hr/> M <hr/>	<b>microphone</b>	21:3	<b>news</b> 5:2
<b>ma'am</b> 28:16	2:12	21:20 21:22	<b>Nodded</b> 17:20
30:11 32:23	<b>mid</b> 6:5	21:23	<b>non-realty</b>
<b>mail</b> 29:9	<b>Miigwech</b> 5:17	22:3	18:10
<b>main</b> 2:14	5:18	23:25 24:2	<b>northern</b>
<b>makings</b> 11:10	<b>Mille</b> 3:21	<b>mostly</b> 6:17	30:14
<b>March</b> 5:24	3:25 4:8	<b>move</b> 3:2	<b>Notably</b> 30:16
<b>Margaritaville</b>	5:7	5:3 11:11	<b>nothing</b> 2:25
<b>e</b> 16:9	<b>million</b> 12:22	24:18	<b>notice</b> 11:6
<b>market</b>	16:20 17:16	<b>movies</b>	<hr/> O <hr/>
21:11 21:21	17:22 18:11	21:18 21:18	<b>obviously</b>
22:4	<b>minute</b> 7:15	<b>Muscogee</b> 9:12	5:25 6:1
23:25 31:7	<b>mission</b> 5:25	<b>mutually</b>	7:23
<b>marketable</b>	<b>mistake</b> 33:2	16:14	<b>October</b> 2:5
24:3 24:4	<b>misunderstand</b>	<hr/> N <hr/>	3:7 34:18
<b>matter</b> 30:3	<b>ing</b> 33:21	<b>Nation</b> 6:4	<b>offer</b> 7:21
30:8 33:19	<b>misunderstand</b>	6:6 6:10	31:13 31:18
<b>may</b> 3:19	<b>ings</b> 34:6	6:12 7:13	32:2
14:15 14:22	<b>modification</b>	9:12 10:13	<b>offering</b>
30:8	10:16 10:17	<b>national</b> 5:21	32:16
33:17 34:6	12:11	5:24 7:5	<b>office</b>
<b>maybe</b> 17:10	<b>modifying</b>	8:2 8:14	10:14
33:24 33:24	14:6	11:19 18:15	18:1 18:4
<b>McIntosh</b> 9:10	<b>MONDAY</b> 2:5	<b>Nations</b> 9:11	24:12 27:23
9:11	<b>money</b> 19:9	<b>natural</b> 30:22	28:10
<b>mean</b> 21:24	20:3 21:9	<b>nature</b> 31:6	<b>officials</b> 4:9
<b>meaningfully</b>	23:10 24:1	<b>Navajo</b> 6:3	<b>offline</b> 33:23
31:8	<b>Moody's</b> 24:3	6:5 6:9	34:14
<b>MEETING</b> 2:3	<b>morning</b>	6:10 6:12	<b>Oh</b> 28:18
<b>Melanie</b> 3:20	25:1 25:1	6:16 6:19	29:24
<b>Melle</b> 3:22	25:3	7:8 7:13	<b>oil</b> 6:7 11:23
5:16	<b>mortar</b> 18:5	<b>negotiate</b>	12:5
<b>mentioned</b> 7:8	<b>mortgage</b>	26:3 28:8	12:13 12:17
<b>met</b> 34:19	17:24	<b>negotiated</b>	12:19 12:24
	18:7	28:11	22:20
	19:22 21:21	<b>negotiations</b>	23:1 23:2
		26:1 28:1	

<p>23:4 23:7  <b>Ojibwe</b> 3:21                  5:7 5:17  <b>Okay</b> 3:16                  22:12                  29:7                  29:10 29:21                  34:11  <b>Oklahoma</b>                  10:13 11:25                  12:16 12:19                  15:2 15:5                  15:12 15:23                  16:25                  17:2                  18:13 18:16                  25:8 25:11  <b>old</b> 21:24  <b>ones</b> 22:18  <b>oneself</b> 33:4  <b>onto</b> 23:4  <b>open</b> 3:7 31:4  <b>opened</b> 11:5  <b>operate</b> 14:20  <b>operates</b>                  19:12  <b>operating</b>                  14:24 19:11  <b>operation</b>                  31:5  <b>opportunities</b>                  10:23  <b>opportunity</b>                  3:24 10:8  <b>opposite</b>                  13:12  <b>organized</b></p>	<p>28:14 28:20                  28:20  <b>original</b>                  13:10 13:13  <b>Osages</b> 21:9  <b>others</b> 5:11  <b>ought</b> 33:4  <b>ourselves</b>                  4:15 8:11                  32:7  <b>outside</b>                  22:3 31:14  <b>oval</b> 31:11  <b>oven</b> 13:21  <b>overcome</b>                  21:19  <b>overdue</b> 5:13  <b>overrule</b> 9:1  <b>overturn</b> 9:4  <b>owed</b> 16:3  <b>owned</b> 18:15                  21:25  <b>owners</b> 18:14  <hr/>                 P  <hr/> <b>P.M</b> 2:6  <b>panel</b> 24:25                  25:3  <b>parcel</b> 4:1  <b>particular</b>                  32:12  <b>partners</b>                  24:16  <b>Parton</b>                  24:23 24:23                  25:5</p>	<p>25:10 28:18                  29:2 29:7                  29:10 29:13                  29:21 29:24  <b>pass</b> 9:1  <b>passed</b> 9:6                  20:1 31:17  <b>past</b> 6:3  <b>Patrol</b>                  15:11 15:12  <b>pay</b> 7:14 7:15                  7:16 16:3  <b>paying</b> 14:25  <b>payment</b> 19:10  <b>pending</b>                  27:2 27:11  <b>people</b> 2:13                  8:24 27:4                  31:9 33:6                  33:14 34:12  <b>per</b> 19:16  <b>percent</b> 15:16                  32:24 33:5  <b>percentage</b>                  24:2  <b>performing</b>                  19:9  <b>perhaps</b> 34:5  <b>period</b> 3:7                  34:17  <b>perpetuate</b>                  32:13  <b>perplexing</b>                  13:25  <b>person</b> 6:17                  15:16 28:8  <b>personally</b></p>	<p>29:12  <b>Petroleum</b>                  7:24                  22:11 23:12  <b>phrase</b> 13:19  <b>piece</b> 17:14                  18:21  <b>places</b> 16:8  <b>plain</b> 14:17  <b>plan</b> 30:7  <b>plant</b> 4:6  <b>platform</b>                  10:18  <b>please</b> 3:9                  3:12 3:12                  34:17 34:19  <b>pockets</b> 21:8  <b>point</b> 17:22  <b>policy</b> 6:1  <b>political</b>                  14:14  <b>Pomo</b> 30:14  <b>poorest</b>                  4:12 33:6  <b>portion</b> 18:10  <b>possessory</b>                  6:14  <b>possibility</b>                  9:5  <b>possible</b>                  8:1 8:3  <b>potato</b> 15:15  <b>Potawatomi</b>                  10:13                  11:1 15:4                  15:9</p>
---	--	---	---

15:23 16:18 16:20 17:1 <b>power</b> 17:12 <b>practice</b> 32:6 <b>premises</b> 14:11 <b>president</b> 11:18 24:24 <b>pretty</b> 14:17 <b>previous</b> 11:4 24:8 27:4 <b>privilege</b> 14:13 <b>probably</b> 5:14 12:17 29:19 <b>problem</b> 22:3 <b>problems</b> 25:14 <b>procedural</b> 17:8 <b>process</b> 10:4 10:6 11:10 26:17 30:10 <b>produce</b> 23:2 <b>produced</b> 23:5 <b>products</b> 15:8 <b>program</b> 6:7 6:11 6:13 <b>project</b> 9:15 11:15 <b>promise</b> 11:19 29:19 29:20 <b>property</b> 6:13 6:15 19:19 19:20	<b>proposal</b> 11:9 <b>proposed</b> 2:19 9:8 11:2 11:6 <b>proposing</b> 13:9 <b>Protecting</b> 33:4 <b>Protection</b> 32:5 <b>protracted</b> 31:2 <b>prove</b> 5:11 <b>provide</b> 31:9 <b>providing</b> 33:10 <b>provision</b> 12:4 <b>provisions</b> 31:22 31:23 <b>public</b> 2:3 20:18 <b>pull</b> 7:6 <b>pulled</b> 16:11 <b>purposes</b> 20:3 <b>pursuant</b> 30:17 32:1 <b>purview</b> 16:10 <b>pushed</b> 30:6 <b>putting</b> 2:19 5:23 9:13 30:20 30:25 33:19 <hr/> <b>Q</b> <hr/> <b>qualitative</b>	2:22 <b>quantitative</b> 2:22 <b>question</b> 10:25 33:20 <b>questions</b> 3:18 9:8 24:22 34:8 34:9 <b>quickly</b> 14:1 <hr/> <b>R</b> <hr/> <b>raise</b> 24:3 <b>Rancheria</b> 30:18 <b>rating</b> 21:19 24:3 <b>ready</b> 3:13 <b>real</b> 7:17 7:17 23:24 <b>realize</b> 5:7 <b>really</b> 9:22 13:2 14:1 20:23 21:10 21:24 30:2 30:8 33:18 <b>reason</b> 12:10 22:22 <b>reasons</b> 7:12 <b>recent</b> 22:16 <b>recently</b> 16:1 <b>recognize</b> 27:4 27:6 <b>recognized</b> 30:19 <b>reconsiderati</b>	<b>on</b> 23:18 <b>record</b> 2:15 2:18 3:14 16:17 34:21 34:22 <b>records</b> 28:6 <b>recreation</b> 20:19 <b>reforming</b> 10:19 <b>region</b> 5:12 <b>regional</b> 26:12 26:18 27:22 28:10 <b>regulate</b> 9:23 <b>regulation</b> 6:24 9:4 <b>regulations</b> 2:2 2:20 9:7 9:21 10:5 11:2 14:19 <b>regulatory</b> 10:24 <b>Rehnquist</b> 15:4 <b>related</b> 29:4 <b>relationship</b> 10:19 <b>relevant</b> 3:12 <b>remedy</b> 15:7 <b>remember</b> 21:5 21:23 25:2 <b>rendered</b> 17:5 <b>renew</b> 28:1 <b>renewed</b> 27:24
---	---	---	--

<b>replenishing</b> 18:22	19:21 20:21	<b>saturated</b> 31:7	<b>Service</b> 20:21
<b>report</b> 16:2	<b>revenues</b> 23:13	<b>scale</b> 4:13	<b>services</b> 7:14 31:13 31:17
<b>reporter</b> 2:10 3:15 25:9 28:16	<b>reverse</b> 17:7	<b>Scalia</b> 13:15	31:18 32:2 32:17
<b>representativ e</b> 27:16	<b>reversed</b> 17:9	<b>scan</b> 15:14	<b>session</b> 24:19
<b>Republican</b> 16:15	<b>revisions</b> 10:4	<b>scanner</b> 15:14	<b>sessions</b> 11:8
<b>request</b> 11:20	<b>rights</b> 4:8	<b>scheduled</b> 3:6	<b>several</b> 26:14
<b>RES</b> 5:23 5:23	<b>risk</b> 18:23	<b>score</b> 23:19	<b>severance</b> 11:24
<b>reservation</b> 3:25 4:2 25:12	<b>Robert</b> 23:19	<b>scrapers</b> 22:1	12:5 12:14 12:17 12:20 12:24
<b>reserves</b> 23:5	<b>Robertson</b> 28:23	<b>second</b> 3:10 18:25	<b>severances</b> 12:20
<b>reside</b> 31:6	<b>robust</b> 9:7	<b>secondary</b> 21:21 23:24	<b>sharking</b> 32:24
<b>resolution</b> 25:24 31:22	<b>role</b> 24:8	<b>secretary</b> 9:11 26:13	<b>Shawnee</b> 10:13
<b>resolutions</b> 25:24 26:7 27:8	<b>room</b> 15:6	<b>section</b> 11:23 13:9 13:11 13:17 14:8 24:18	<b>Sherry</b> 30:13
<b>resorts</b> 20:17	<b>round</b> 3:10 3:11	<b>securities</b> 24:5	<b>shield</b> 33:5
<b>resources</b> 30:23	<b>rule</b> 11:6 11:10 20:24	<b>seek</b> 5:25	<b>shirt</b> 21:8
<b>respect</b> 32:23	<b>ruled</b> 16:24	<b>seems</b> 6:25 14:1	<b>shoot</b> 29:8
<b>respond</b> 33:17	<b>rules</b> 16:13 17:6 17:8	<b>seen</b> 18:20	<b>shortfall</b> 12:23
<b>rest</b> 19:12 26:1 26:2	<b>ruling</b> 13:25 14:2	<b>self- governance</b> 17:13	<b>short-term</b> 18:8
<b>restoration</b> 13:2	<b>rulings</b> 22:16 22:18	<b>sell</b> 23:2	<b>sign</b> 26:13 28:4
<b>result</b> 32:4 32:9	<b>run</b> 9:13	<b>send</b> 3:9 3:12 19:9 28:10	<b>signed</b> 26:7 27:13
<b>revealed</b> 32:25	<b>rural</b> 31:6	<b>sent</b> 11:20 13:14 26:17	<b>simple</b> 20:24
<b>revenue</b> 14:14	<hr/> <b>S</b> <hr/>	<b>separate</b> 10:3 10:5	<b>single</b> 18:3 18:3 18:4 18:4 20:14 20:16
	<b>sales</b> 6:13 15:16	<b>serve</b> 16:7	<b>sir</b> 8:16
	<b>Sallisaw</b> 15:10		
	<b>sat</b> 24:25		



<p><b>sits</b> 27:22 27:23 <b>sitting</b> 18:17 25:4 25:5 25:5 26:21 <b>six</b> 3:23 <b>sky</b> 22:1 <b>slacks</b> 28:2 <b>sliced</b> 21:7 <b>slow</b> 28:17 <b>slowly</b> 2:15 <b>small</b> 6:17 18:21 21:12 24:1 31:5 <b>Smith</b> 15:11 <b>social</b> 4:13 <b>sold</b> 23:6 33:13 <b>solution</b> 23:11 <b>solutions</b> 29:19 <b>somebody</b> 4:16 28:19 <b>somehow</b> 33:9 <b>someone</b> 15:10 33:19 <b>sorry</b> 28:16 28:18 <b>sort</b> 13:9 <b>Southern</b> 21:9 21:15 22:24 <b>southwest</b> 25:16 <b>sovereignty</b> 23:21 31:16</p>	<p>32:10 33:5 33:8 33:20 <b>space</b> 32:15 <b>speak</b> 2:15 28:19 <b>spear</b> 31:10 <b>special</b> 11:15 <b>specific</b> 11:23 15:22 <b>specifically</b> 29:4 34:1 <b>spent</b> 29:15 <b>split</b> 27:14 <b>splitting</b> 26:3 26:24 <b>spoken</b> 9:2 <b>square</b> 19:16 <b>stab</b> 19:23 <b>standing</b> 34:11 <b>standstill</b> 28:6 <b>start</b> 3:13 10:9 13:22 27:25 <b>started</b> 26:1 26:16 <b>state</b> 11:25 11:25 12:18 12:22 14:14 14:15 14:25 15:1 15:7 15:13 16:19 16:25 17:1 17:2 18:19</p>	<p>20:6 20:14 20:16 23:3 25:17 31:3 32:1 <b>states</b> 12:2 12:3 12:5 12:9 15:18 18:16 19:2 19:6 20:14 <b>status</b> 9:13 9:17 9:18 9:22 20:2 32:1 <b>statute</b> 9:1 9:3 9:6 13:4 14:22 <b>statutes</b> 10:5 13:10 <b>statutory</b> 7:25 <b>stay</b> 8:6 33:14 <b>stepping</b> 7:4 <b>stop</b> 15:12 22:6 <b>stores</b> 15:3 <b>stories</b> 2:17 2:21 3:3 5:15 5:16 <b>story</b> 3:22 <b>straight</b> 28:6 <b>strong</b> 23:24 33:11 <b>studies</b> 3:4 5:10</p>	<p><b>Stuff</b> 29:5 <b>subdivision</b> 14:15 <b>subject</b> 14:9 14:11 14:15 <b>submit</b> 9:16 <b>submitted</b> 11:21 <b>Subpart</b> 14:9 <b>successful</b> 2:19 30:25 <b>successfully</b> 31:4 <b>sued</b> 30:18 <b>suggesting</b> 10:23 <b>suggestion</b> 11:3 28:25 <b>supports</b> 8:15 <b>supposed</b> 20:2 27:20 <b>Supreme</b> 4:9 8:20 13:25 14:2 22:16 22:17 <b>sure</b> 2:16 5:8 5:11 11:14 <hr/><b>T</b><hr/><b>table</b> 7:21 <b>taking</b> 13:16 22:14 33:6 <b>talk</b> 6:20 28:9 28:9</p>
--	--	---	---

33:22	<b>Terri</b> 24:23	<b>top</b> 19:13	15:25 16:18
<b>talked</b> 28:22	<b>territory</b>	<b>towards</b> 30:20	22:20
<b>talking</b> 8:8	13:3 22:14	<b>trade</b> 9:23	23:3 23:4
<b>tax</b> 6:1 6:4	<b>test</b> 16:18	29:4 34:10	23:13
6:6 6:11	<b>Texas</b> 25:7	<b>Traders</b> 2:2	25:6 25:8
6:13 6:13	<b>thank</b> 5:17	7:2 10:16	28:14 30:14
6:13 6:14	8:15 8:16	10:17 12:12	30:16 32:14
6:14 6:14	9:10	13:6 14:6	<b>tribes</b> 6:6
6:15 6:23	10:11 10:15	23:17	6:8 8:3
7:11 7:18	24:5 24:9	<b>tranches</b> 24:4	8:11
11:24 12:18	24:13 29:21	<b>transfer</b>	10:19 25:15
12:20 14:12	32:18 32:19	26:20	25:18 25:19
14:22	34:16 34:20	<b>travel</b> 24:20	26:8
15:5	<b>themselves</b>	<b>treating</b>	26:23
15:18 15:23	23:13	13:17	27:8 27:9
15:24	<b>Therefore</b>	<b>treatment</b> 4:5	32:15
16:2 16:4	16:3	24:20	<b>tribe's</b> 32:10
16:5 20:2	<b>there's</b>	<b>treaty</b> 4:8	33:20
20:3 23:3	9:15 27:20	<b>tremendous</b>	<b>Tribes</b> 24:25
23:3 23:6	<b>they're</b>	6:13 16:8	<b>tried</b> 26:3
24:20	4:10 14:2	17:12	26:15 27:25
<b>taxable</b> 20:20	15:20 20:10	<b>tremendously</b>	28:21
<b>taxation</b> 10:1	27:17 29:3	17:15	<b>triple</b> 21:18
10:24 14:16	<b>They've</b> 26:9	<b>Treppa</b>	<b>trouble</b> 15:20
22:19 23:12	<b>third</b> 12:18	30:12 30:13	<b>true</b> 15:9
<b>taxes</b> 7:13	19:25	32:20 33:17	<b>trust</b> 4:25
7:15 12:5	<b>threwed</b> 23:10	34:2	9:14 9:18
12:14 12:24	<b>tied</b> 25:20	<b>tribal</b> 2:1	10:5 10:9
14:14	<b>Till</b> 30:20	10:12 10:14	14:20 18:18
15:3 15:7	<b>title</b> 14:9	16:10	23:14 23:21
15:16 16:1	26:8	18:4	29:25 30:21
<b>Technology</b>	26:11 26:20	18:14	31:1 31:2
23:15 23:18	<b>today</b> 6:12	20:1 21:6	<b>try</b> 11:11
<b>Ted</b> 21:4 21:5	8:5	32:6	16:25 26:7
21:11	<b>tomorrow</b>	32:17	<b>trying</b> 6:18
<b>Tenth</b> 17:3	20:16	33:5 34:4	23:16 26:22
17:6 27:10	<b>tool</b> 8:3	<b>tribe</b> 14:16	27:23 28:18
<b>terminated</b>		14:18 14:22	34:1
30:17			<b>turn</b> 17:22

<p><b>typically</b> 8:19 12:16</p> <hr/> <p style="text-align: center;">U</p> <hr/> <p><b>Uh-huh</b> 29:2</p> <p><b>underfunded</b> 17:15</p> <p><b>underlying</b> 10:24</p> <p><b>understand</b> 28:17 34:2</p> <p><b>understanding</b> 11:3</p> <p><b>unencumbered</b> 18:17</p> <p><b>unfair</b> 32:6</p> <p><b>unfortunately</b> 17:15 21:3 32:15</p> <p><b>United</b> 18:15 19:2 19:6 20:14</p> <p><b>unless</b> 27:9 34:12</p> <p><b>Upper</b> 30:14 34:7</p> <p><b>usury</b> 33:1</p> <p><b>Ute</b> 21:9 21:15 22:24</p> <p><b>utility</b> 14:13</p> <hr/> <p style="text-align: center;">V</p> <hr/> <p><b>validate</b> 10:6</p> <p><b>value</b> 19:19 19:20</p> <p><b>various</b> 31:3</p>	<p><b>versus</b> 15:5 15:23</p> <p><b>via</b> 31:12 31:20 31:22</p> <p><b>viable</b> 5:12</p> <p><b>violated</b> 32:25</p> <p><b>violation</b> 32:18</p> <p><b>virtue</b> 16:19</p> <p><b>voluntarily</b> 31:21</p> <p><b>vs</b> 6:9</p> <hr/> <p style="text-align: center;">W</p> <hr/> <p><b>Waco</b> 25:6</p> <p><b>wait</b> 3:8 7:15</p> <p><b>waiting</b> 9:17 17:4</p> <p><b>Walmart</b> 7:9 7:14</p> <p><b>Washburn</b> 26:15</p> <p><b>wasn't</b> 11:15 11:16 23:19</p> <p><b>waste</b> 4:5</p> <p><b>Watchman</b> 5:19 5:20 8:17</p> <p><b>water</b> 4:5 7:16</p> <p><b>ways</b> 8:25 19:23</p> <p><b>WCD</b> 27:19 29:16</p> <p><b>we'd</b> 9:20</p>	<p><b>weeks</b> 27:12</p> <p><b>weigh</b> 4:23</p> <p><b>we'll</b> 10:8 10:9 24:18 24:21</p> <p><b>we're</b> 2:18 3:2 3:5 3:17 5:3 5:12 5:22 9:15 11:10 13:24 13:24 13:24 14:1 14:5 16:4 23:20 24:17 25:10 27:10 28:14 28:14 28:19 28:20 28:21 30:3 30:3 32:3 34:1 34:20</p> <p><b>western</b> 25:19</p> <p><b>we've</b> 3:6 8:5 9:12 9:17 9:25 19:18 25:13 27:10 27:23 27:25 28:21</p> <p><b>whatever</b> 20:6 30:7</p> <p><b>whenever</b> 25:1</p> <p><b>wherever</b> 15:8 15:19</p> <p><b>whether</b> 16:18 26:19 30:3</p> <p><b>whole</b> 12:18 15:20 19:11 21:24 26:16</p>	<p><b>whose</b> 10:17</p> <p><b>Wichita</b> 24:24 25:6 25:7</p> <p><b>Wichitas</b> 26:6</p> <p><b>willing</b> 31:20</p> <p><b>wish</b> 33:13</p> <p><b>won</b> 4:8 6:9</p> <p><b>wonderful</b> 12:14</p> <p><b>work</b> 7:1 17:17 19:9 23:24</p> <p><b>working</b> 4:6 4:18 15:21</p> <p><b>world</b> 19:12</p> <p><b>worried</b> 23:2 23:22</p> <p><b>worth</b> 18:12 19:17</p> <p><b>wrong</b> 13:22 20:21 20:22 33:7</p> <hr/> <p style="text-align: center;">Y</p> <hr/> <p><b>you-all</b> 30:1</p> <p><b>You'll</b> 25:11</p> <p><b>yours</b> 3:17</p>
---	---	---	---