

WHITE MOUNTAIN APACHE TRIBE

TAKING ENTERPRISES INTO THE 21ST CENTURY: RETHINKING SUNRISE SKI RESORT



SUBMITTED TO: SUNRISE SKI RESORT

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EXECUTIVE SUMMARY

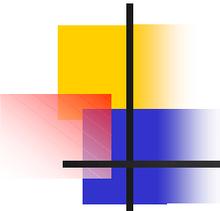
White Mountain Apache Tribe (WMAT) seeks to take their enterprises to the next level of growth and prosperity. The Choctaw, Salish and Kootenai, and Winnebago Tribes have much to offer the WMAT as it begins the process of determining how it operates and manages its enterprises, particularly as it relates to Sunrise Ski Resort and the opportunities that currently lay at the doorstep of the enterprise.

These tribes have made significant progress in building the capacity of their enterprises, generating substantial profits for their tribal citizens (i.e. tribal members), in addition to developing significant relationships with non-tribal businesses. While each of these tribes is different than the White Mountain Apache, there are commonalities between their enterprise challenges and those that face White Mountain today.

In examining Sunrise Ski Resort and the enterprise experiences of other tribes that are highly successful, in terms of profits and expanding tribal sovereignty, four critical components emerged as the essential criteria for tribal enterprise success: (1) **long-term planning**, (2) **financial responsibility**, (3)

professional personnel systems, and (4) **predictable communication**.

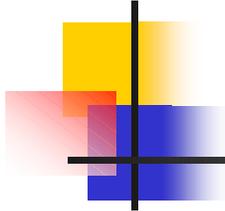




White Mountain Apache Tribe:

Historically at the Forefront of Enterprise Development

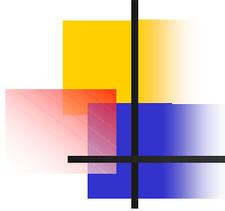
- Converted 400 head of cattle given by US government into 20,000 in just 13 years
- One of the first tribes to move toward sovereignty through the establishment of a lumber enterprise in 1954
- One of the first tribes to own and operate multiple million-dollar enterprises
- Honoring Nations recipients for Wildlife and Outdoor Recreation Enterprise in 2000



Sunrise Ski Resort:

Helping to Continue the Enterprise Legacy

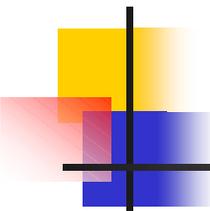
- Developed one of two wholly tribal owned ski resorts in the country
- One of the largest ski areas in the Southwest
- Had the foresight to develop the resort as a ski school to potentially develop a strong client base of enthusiasts
- Brings tourists and their dollars to the tribe and surrounding communities
- Provides employment to tribal citizens and the surrounding communities



Facing the Future:

Opportunities to Strengthen Sunrise's Success

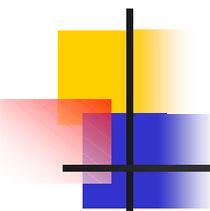
- International market potential based on proximity to northern Mexico
- No immediate competition near the resort
- Decrease in domestic air-travel and increase in travel by auto for recreational activities; within driving distance of two major metropolitan areas—Phoenix and Tucson
- Increase in the number of college educated tribal citizens enthusiastic about the possibility of working for an enterprise



How Can Sunrise Take Advantage of these Opportunities?

Lessons From Indian Country

- Looked to Indian Country for best enterprise practices
- Based on their ability to successfully develop their enterprises, selected the following tribes as case studies:
 - Mississippi Band of Choctaw Indians
 - Salish & Kootenai Tribes of the Flathead Indian Reservation
 - Winnebago Tribe of Nebraska



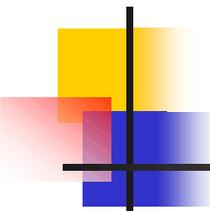
Four Criteria Emerge for Tribal Enterprise Success

Long-Term Planning

Financial Responsibility

Professional
Personnel Systems

Predictable
Communication



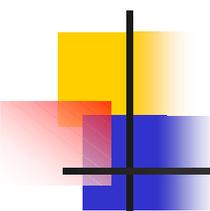
Facing the Future:

Needs for Sunrise's Continued Success



Long-Term Planning

- Establishes a long-term vision and a continuous planning process
- Establishes a framework of tribal values for general managers to base enterprise decisions on
- Establishes a picture of the impact of current decisions on future generations



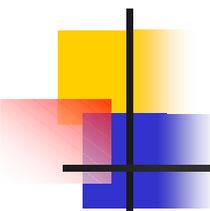
Facing the Future:

Needs for Sunrise's Continued Success



Financial
Responsibility

- Establishes mechanism for frequent, timely, and accessible financial reporting
- Establishes a means to efficiently use money, people, and land
- Establishes direct access to allocated funds to manage day-to-day operations

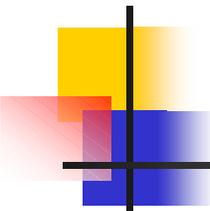


Facing the Future: Needs for Sunrise's Continued Success



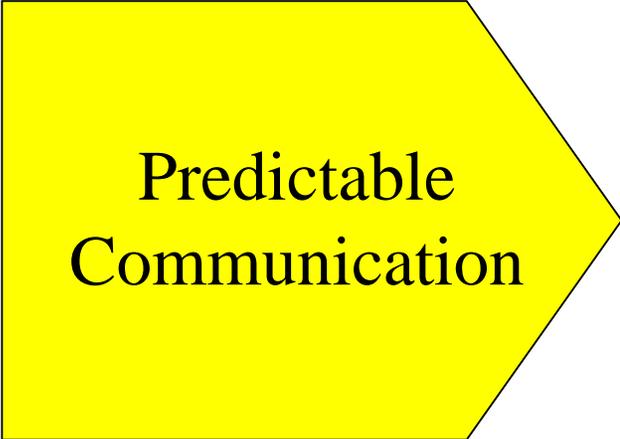
Professional
Personnel
Systems

- Establish the professionalization of enterprise jobs
- Establish clear enterprise employment guidelines
- Establish a clear definition of roles on a day-to-day level



Facing the Future:

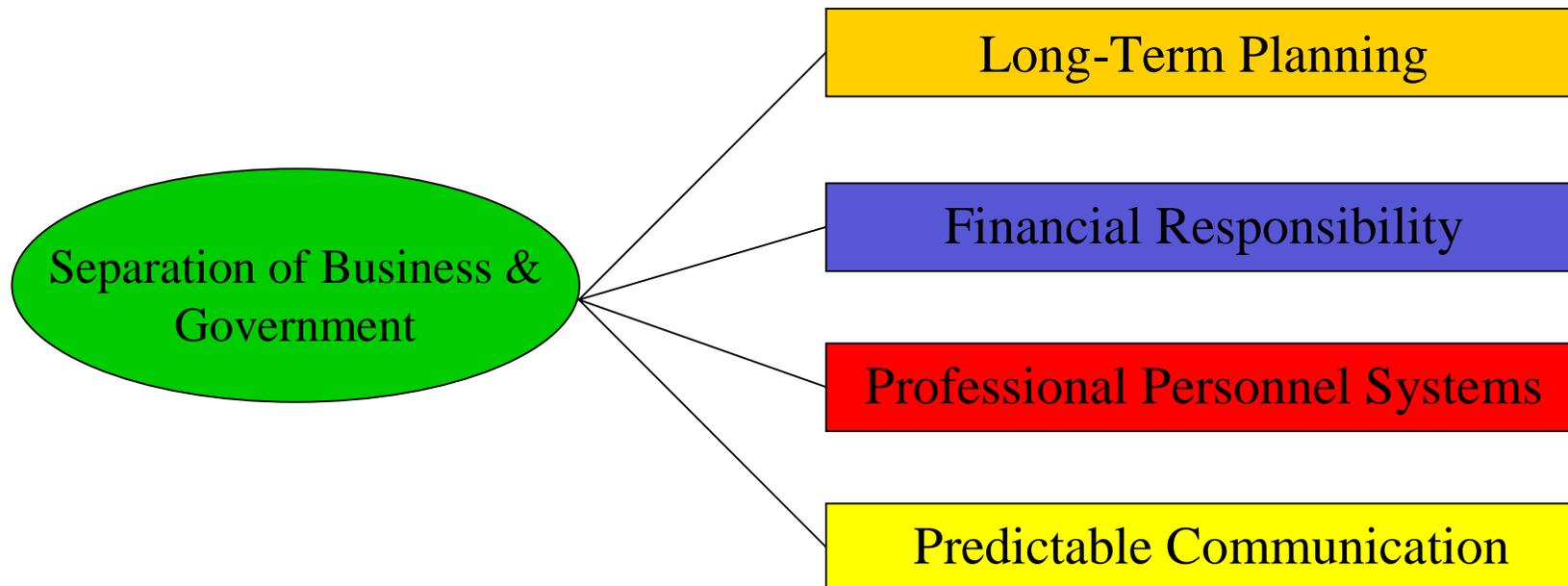
Needs for Sunrise's Continued Success

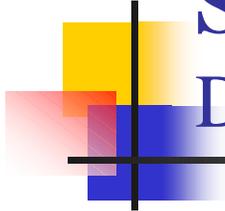


Predictable
Communication

- Establishes clear and understood roles and responsibilities
- Establishes predictable meetings for information sharing
- Establishes formalized enterprise processes that extend beyond changes in business and government

Separation of Business & Government: The Foundation for Achieving the Four Main Criteria of Successful Enterprises





Separation of Business & Government: Degrees of Separation

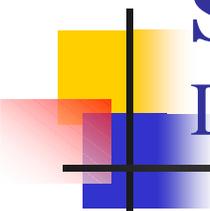
- Tribal Council develops the long-term business plan—establishes a vision for the enterprises
- Focus on business goals, but a willingness to sacrifice business goals for social goals in certain circumstances
- Business decisions are made independent of political decisions

Non-Separation

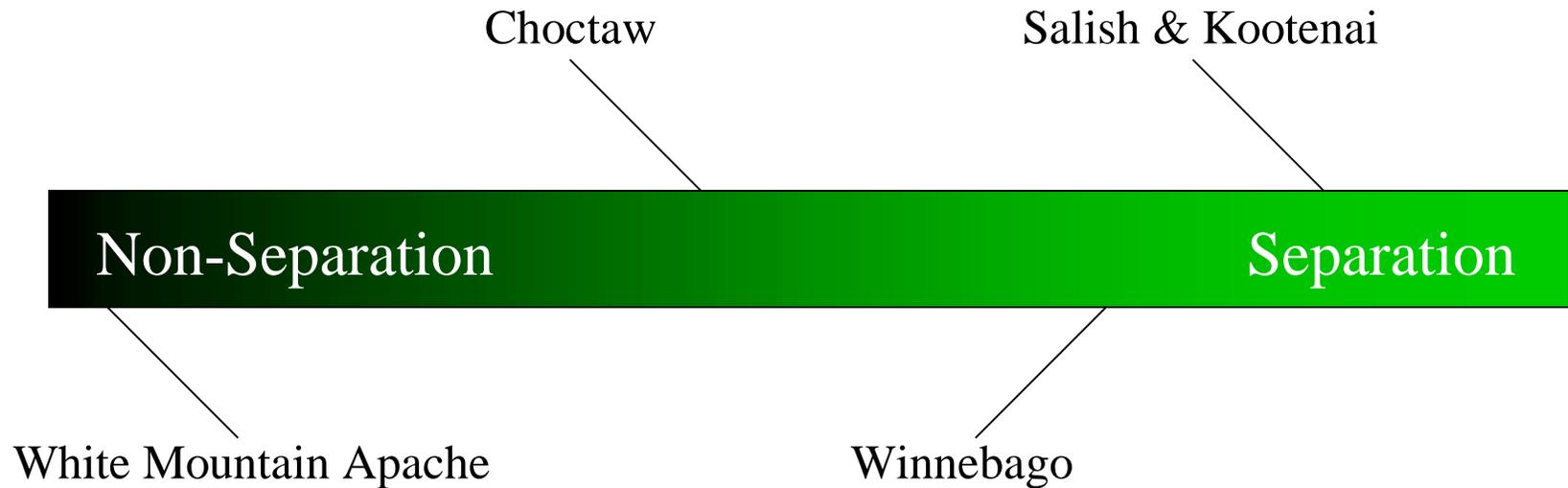
- Tribal Council makes *all* business decisions—long-term and day-to-day
- Willingness to sacrifice business goals of profitability for social goals such as employment
- Business decisions are not made independent of political decisions

Separation

- Tribal Council does not make any business decisions
- Business goals such as profitability are not compromised to achieve a social goal such as employment
- Business decisions are made independent of political decisions



Separation of Business & Government: Degrees of Separation



STATE OF WHITE MOUNTAIN APACHE TRIBE AND SUNRISE SKI RESORT

White Mountain Apache Tribe: Historically at the Forefront of Enterprise Development

Historically, WMAT has been at the forefront of enterprise development. A characteristic trait of WMAT is their entrepreneurial spirit, which is evident throughout their history. In fact, the tribe was one of the first to successfully trade with non-Indians. Most notably, WMAT:

- Converted 400 head of cattle given by the US government into 20,000 in 13 years
- Was one of the first tribes to begin the move toward economic sovereignty through the establishment of a lumber enterprise in 1954
- Was one of the first tribes to own and operate multiple million dollar enterprises
- Received Honoring Nations recognition for their Wildlife and Outdoor Recreation Enterprise in 2000

Sunrise Ski Resort: Helping to Continue the Enterprise Legacy

Sunrise Ski Resort has contributed to the legacy that the tribe has cultivated. Taking advantage of their natural resources, including snow filled winters with mountains that peak at over 9,000 feet in sun-soaked Arizona, Sunrise:

- Developed one of two wholly tribal owned ski resorts in the country
- Is today one of the largest ski areas in the Southwest
- Had the foresight to develop the resort as a ski school to potentially develop a strong client base of ski enthusiasts
- Brings tourists and their dollars to the tribe and surrounding communities
- Provides employment to tribal citizens and the surrounding community

Facing the Future: Opportunities to Strengthen Sunrise's Success

Sunrise has many past stories to share that illustrate their success. However, there are currently many opportunities that will enable Sunrise to move beyond these past successes and secure its future. Some of these key opportunities include:

- International market potential based on proximity to northern Mexico
- No immediate competition near the resort
- Decrease in domestic air travel and increase in travel by auto for recreational activities; within driving distance of two major metropolitan areas – Phoenix and Tucson
- Increase in the number of college educated tribal citizens who are enthusiastic about the possibility of working for an enterprise

To take advantage of these opportunities, we believe that Sunrise should consider examining the best practices of other successful tribally owned enterprises. We identified three case studies in which

a set of criteria emerged as the essential components of a successful enterprise.

LESSONS FROM INDIAN COUNTRY

Background on Successful Tribal Enterprises

What must Sunrise do to take advantage of these opportunities? Through the illustration of best-practices used at other tribes, we provide WMAT with a sample of possible options from which they can mix and match to fit the goals and long-term plans of the tribe and its enterprises. The case studies are not a prescription for WMAT to duplicate in detail. Instead, they provide a set of broad criteria needed for a successful enterprise and provide examples on how an enterprise might implement them. The case studies are intended to create the groundwork from which WMAT and Sunrise can consider constructing principles, institutional structures, business practices, and goals.

Selection of Case Studies

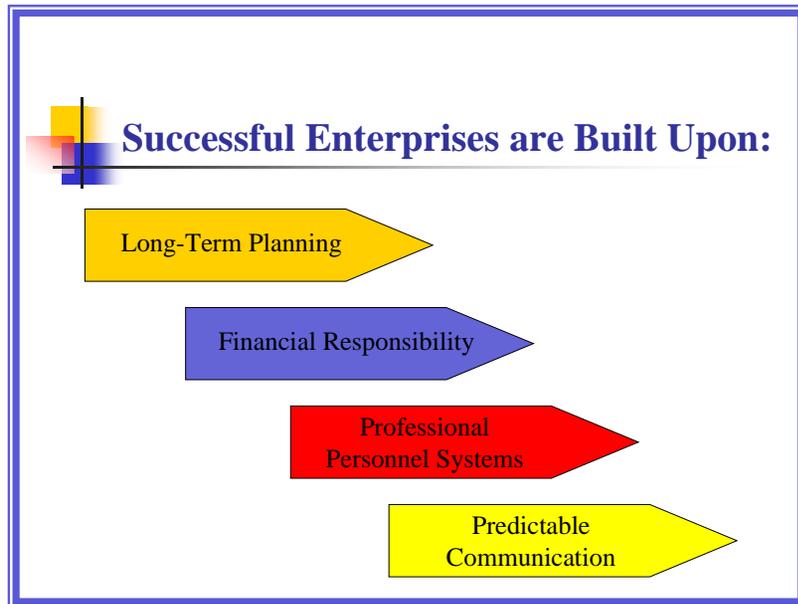
We chose three Indian tribes as case studies for this report. They were selected based on the past challenges they faced and their ability to successfully address them. Our criteria for choosing Indian tribes to highlight as case studies for Sunrise are included in Table 1.

Table 1. Criteria for Case Studies

- ❖ Dramatic increase in employment levels and profits through development and reform of enterprises
- ❖ Comparable tribal governance structures (i.e., strong leadership within the tribe)
- ❖ Political feasibility and replicability given WMAT structure and culture
- ❖ Willingness to take advantage of business opportunities on *and* off reservation
- ❖ Available background information, financial information, and interview access to senior level officials or management

Conclusions from the Three Case Studies: Four Main Criteria of Successful Enterprises

From these three case studies four criteria emerge as components of a tribe's ability to run successful enterprises. The four criteria provide a general foundation for WMAT to build upon. The criteria are flexible and leave much room for adaptation and enterprise-specific tailoring.



Long-Term Planning – All three tribes have established a broad vision of the future for their tribe and more specifically, their enterprises. Long-term planning allows the tribe to accurately determine whether or not the enterprises are meeting the long-term goals and expectations of the tribe.

For example, if the tribe states that their long-term goal is increased sustainable employment of tribal members they can always measure their employment levels to see if they are meeting their stated employment target; if not, they can make adjustments accordingly.

Financial Responsibility – Our featured tribes give day-to-day financial responsibility to the general managers (GM's). This allows an increase in the speed at which the general managers can address enterprise concerns and places financial performance responsibility in their hands. Perhaps one of the most beneficial aspects of financial responsibility is that it translates into greater and more accurate reporting to the Tribal Council and citizens as to the state of the enterprise.

For example, if there is a manufacturing delay due to a lack of needed equipment, the general manager is the first line of defense in insuring this delay does not

impact business operations through his or her full authority to make decisions about alternate vendors, credit and payment issues, and the reorganization of staff to meet the needs demonstrated in financial reports.

Professional Personnel Systems (PPS) – Professional personnel systems are essential to the best practices seen in our three case studies. Hiring, firing, formalized grievance processes, written employment guidelines, and descriptions and applications are all features of successful enterprises. PPS allows employees to better understand what they are expected to do on the job, as well as what happens if they do not meet those expectations. In addition, it allows industry practices to be customized to meet enterprise specific needs. Finally, PPS prevents the Tribal Council from being bogged down in day-to-day personnel issues and allows them to focus on larger more critical government issues.

For example, if an employee is late to work three times and the handbook states that if this occurs, the employee will be disciplined, there is no reason for management’s decision to be questioned.

Predictable Communication – All three tribes have established predictable lines of communication. They

all clearly define the roles and responsibilities of everyone involved in the enterprise. These defined roles and responsibilities exist not only in theory, but also in practice. In addition, predictable communication means regularly sharing information between enterprise general managers and the Tribal Council.

For example, if the enterprise is moving forward with the established business plan the Tribal Council will know what is going on because the enterprise will keep them up-do-date on the enterprise through formal and informal meetings.

Business and Government: Degrees of Separation—Successful enterprises need a healthy relationship among the Tribal Chairperson, the Tribal Council and the enterprise managers. From this healthy relationship, good business decisions emerge. However, ideal business decisions are based on the bottom line; anything that distorts this bottom line means opportunity losses to all tribal members. The case studies indicate that some separation between business and government decisions is necessary for efficiency and enterprise growth. A complete separation of business and government, however, may not be a viable or culturally desirable option for a tribe.

Case Study 1: Mississippi Band of Choctaw Indians

The Mississippi Band of Choctaw are located in east central Mississippi. They have a total of 15 enterprises of which eleven are solely owned and operated by the tribe, three are joint ventures, and one is a lease-hold enterprise. The goal of the enterprises is to generate revenue for the tribe to fund government services such as education, health care, and police and fire protection as well as to create jobs for the Choctaw.

Over the past thirty years, the Choctaw have developed some of the most successful enterprises in Indian Country. In addition to annual average revenues of \$150 million (not including casino revenues), all of their 15 enterprises are profitable. Key statistics on the tribe, comparing before and after the development of their enterprises, best illustrate the success of their enterprise model (See Table 2).

The enterprise structure that has led the tribe to experience such significant success can be found in the Appendix. Under the Choctaw model, each enterprise is overseen by the general manager or equivalent (i.e., Chief Executive Officer or President), a Board of Directors and the Tribal Council. Their

respective roles and responsibilities are outlined in detail in Appendix A. In brief, the general manager is

Table 2.
**Choctaw Key Statistics Before and After the
Development of Tribal Enterprises**

	Before	After
Average educational level of tribal members	6 th grade (1975)	12 th grade (1998)
Average family income	\$2,000 (1963)	\$24,000 (1999)
Unemployment level	30% (1962)	~0% (2001)
Percentage of welfare recipients	~100% (1962)	<3% (2001)
Substandard housing*	~100% (1962)	<5% (2001)

*Substandard housing is defined as housing in which over 90% do not have plumbing, virtually none have indoor toilets, hot running water, or a bath or shower.

hired by the Board and is responsible for the day-to-day decisions that face the enterprise. The tribe attributes part of its success to the fact that the Board selects the GM based purely on their qualifications for

the position. Tribal membership, while preferred, is not required. The Board consists of five council members—the Chief who acts as the Chairman of each Board, the Treasurer, and three council members who are appointed by the council at large. The Tribal Council is made up of 16 members who serve in four-year staggered terms and has ratifying authority over the Board.

The enterprise organizational structure, however, fails to capture that the entire governing process of the enterprises is not unilateral. While one might assume that decisions are top down, they often result from proposals made by the general manager to the Chairman of the Board or vice-versa. Based on their conversations, the general manager will present proposals to the Board. If approved by the Board and necessitated by their constitution or enterprise governance, the proposal will then go before the Tribal Council for ratification (i.e. budget proposals).

The Choctaw enterprise model is most similar to WMAT's current structure. This model has several features that may be attractive to WMAT and would require low to moderate enterprise structural changes. In deciding whether or not to pursue pieces of this model, WMAT might want to consider the various

opportunities and obstacles this model presents (See Table 3).

***Self-Contained Enterprises:
An Illustration from Mississippi***

Each of the Choctaw enterprises are self-contained. As a result, each enterprise keeps their own profits and maintains its own bank account. The budget includes anticipated costs for supplies so that vendors can be paid and merchandise received in a timely manner. The amount budgeted and approved by the Council for line items such as supplies is based on forecasts and projections developed by the GM. All capital investments, however, must be approved by the Board and ratified by the Council.

The specifics over who has the authority to make particular purchases (i.e., supplies, equipment, etc.) have been formalized by the tribe through written ordinances.

Key Features of the Choctaw Enterprise Structure

- ✓ Tribal Chief is also the Chairman of the Board
- ✓ By design, the model is dependent on a strong Tribal Chief
- ✓ Council establishes broad policies and procedures as a starting point for enterprise protocols
- ✓ Staggered terms held by the Tribal Council and little to no turnover in the position of Tribal Chief means there is government continuity and continuity in how the enterprises are run
- ✓ An independent tribal agency provides government funded loans to assist enterprises that need funds beyond what they have available to them through their enterprise
- ✓ There is tribal preference in hiring but tribal membership is not required; all current enterprise managers are non-tribal members
- ✓ There is generally no formal training, but the tribe believes in training through education and a tribal scholarship program fully funds students to attend any university
- ✓ Recently developed a for-profit hospitality institute to train employees to work in the expanded portion of the casino
- ✓ Operating plans and budgets are not set in stone and can change mid-year, but suggestions for changes usually come from the enterprise heads

Table 3. How might the challenges facing Sunrise Ski Resort be addressed through the Choctaw model?

Opportunities	Obstacles
<ul style="list-style-type: none"> ✓ Consistent with current cultural and government norms of strong central authority figure ✓ Clear projection of revenue streams because enterprises keep their own profits and maintain their own bank accounts ✓ Allows GM's to become experts on supplies needed for their enterprises enabling them to request more competitive bidding from vendors ✓ The development of enterprise ordinances allows the tribe to clearly outline jobs, roles, and responsibilities ✓ The development of policies and procedures of each individual enterprise allows them to clearly outline personnel expectations specific to their business ✓ Can hire the most qualified person for the position of GM, strengthening management of the enterprise ✓ Allows an alignment of tribal and enterprise goals because the interests and values of the tribe are written and articulated in a broad fashion 	<ul style="list-style-type: none"> ✗ Personality driven and dependent on strong Tribal Chief; enterprise continuity is threatened if the individual in this position changes from term to term ✗ GM's can make mid-year changes to budgets which can undermine accountability ✗ The Board is not independent of the Tribal Council and there is an overlap of membership; there is a potential for Tribal Council governing interests to cloud enterprise decisions ✗ Potential for Tribal Council members to sit on numerous boards and not be able to adequately address specific needs of each enterprise due to lack of time and attention

**Case Study 2:
Salish and Kootenai Tribes of the
Flathead Indian Reservation**

The Confederated Salish and Kootenai Tribes of the Flathead Indian Reservation are located in northwestern Montana. They have a total of five enterprises that are wholly owned and operated by the tribe. In the last 18 years, the Salish and Kootenai tribes have significantly expanded their enterprise operations to locations all over the continental United States and are looking to expand internationally. The business goal of the enterprises is to be profitable. The social goal of the tribe is to provide educational and employment opportunities for tribal citizens. The tribes do not, however, compromise their business goals to achieve their social goals. The Salish and Kootenai believe that the traditional principles and values that served their people in the past are honored as they serve their people and communities today through economic self-sufficiency.

The year 1984 marked a pivotal moment for the Salish and Kootenai. The tribes realized their means of operation was not manageable because of the rapid expansion of the Tribal Council's responsibilities due to the Indian Self-Determination Act. All of their enterprises, except for their credit union, were losing

money. As a result they adopted government reform measures to address the needs of the combined Salish and Kootenai tribes in addition to the need for enterprise transformation.

Salish and Kootenai Diversify Their Enterprises

The Flathead reservation has experienced substantial growth in small business sector services and retail sales related to agriculture and tourism. In addition, their enterprises have become the premier partner of several government agencies, specializing in information technology service solutions including engineering services, software integration, telecommunications, research and development, acquisition support, and program management services.

Historically, the Salish and Kootenai's executive bureaucratic functions were organized under a committee system which reported directly to the Tribal Council. In 1984, their business model was drastically modified. Currently, Salish and Kootenai's businesses are comprised of 5 enterprises: S&K Technologies, S&K Electronics, Sovereign Leasing, S&K Development, and S&K Holdings, Inc.

The Salish and Kootenai's enterprise model is best illustrated by the success of S&K Technologies:

- In 2001, had sales of over \$8.6 million dollars
- Recently secured a \$325 million contract with the US Air Force
- Has been profitable since it began three and a half years ago

Each of the 5 enterprises is headed by a CEO (the equivalent of a GM) and each enterprise has its own Board of Directors. The roles and responsibilities of the CEO, Board and the shareholders are outlined in the Appendix. The CEO is hired by the Board of

Directors to run the day-to-day operations of an enterprise. The CEO positions are strictly professional and are based solely on qualifications for the job; this means that the CEO of an enterprise could be a non-tribal member. The Board is appointed by the Tribal Council and these positions are also based on qualifications and experience. The CEO reports to the Board and the Board reports to the

“What you do for government programs is different from what you do for business programs.”

Greg DuMontier, CEO S&K Technologies

Greg believes that much of the success of all of the S&K enterprises stems from the clearly defined roles of everyone connected with the enterprises and reporting on an as needed basis—as determined by the Board—that keeps the shareholders informed.

shareholders. The shareholders are the ten-member

Tribal Council. While the Tribal Council has dual responsibilities, their roles as shareholders are completely separate from their roles as Tribal Council members.

Meetings are held with the shareholders on an as needed basis and are called by the Board. All responsibility for the operation of the enterprises rests with the Board of Directors. The CEOs develop and implement, with the Board's approval, their management objectives and strategic plan for the enterprise.

No tribal council members sit on any of the Boards because the Salish and Kootenai see this as a conflict of interest and as a potential liability problem for the Tribal Council if litigation is filed against an enterprise. The separation of the Tribal Council from enterprises protects them from any potential legal challenges.

The Salish and Kootenai enterprise model is the most different from WMAT's current structure. This model however, has several features that may be attractive to WMAT but would require high enterprise structural changes. In deciding whether or not to pursue pieces of this model, WMAT might want to consider the various opportunities and obstacles this model presents (See Table 4).

Key Features of the Salish and Kootenai Enterprise Structure

- ✓ The Salish and Kootenai government is run by a three branch parliamentary system with an independent judiciary. The primary governing and lawmaking body is the 10 member Tribal Council. Members are elected at large and serve staggered 4-year terms. The Tribal Chairperson is selected by the Tribal Council and serves 2-year terms
- ✓ The Tribal Council has dual responsibilities as both council members and shareholders of the enterprises; a conscious effort is made to split these dual roles by, for example, holding separate meetings
- ✓ No Tribal Council member has a seat on the enterprise boards and as a result the Tribal Council is insulated from liability associated with the enterprises
- ✓ The Board of Directors reports to the Chairperson and shareholders and oversees one of five enterprises
- ✓ Promotions and terminations are based on performance against industry standards
- ✓ The CEO and Board develop long-term strategic plans for each of the enterprises
- ✓ The Board is solely responsible for the operation and financial management of the enterprises; they are fully authorized to delegate responsibilities of enterprise management
- ✓ The enterprises are expected to be profitable or they are sold off or shut down
- ✓ CEO's have financial and operational autonomy to run the enterprises and they have no formal relationship with the Tribal Council or the shareholders
- ✓ For every ten jobs created off the reservation, the Salish and Kootenai enterprises create one job on the reservation

Table 4. How might the challenges facing Sunrise Ski Resort be addressed through the Salish & Kootenai model?

Opportunities	Obstacles
<ul style="list-style-type: none"> ✓ Isolates business decisions from political decisions ✓ Can hire the most qualified person for the position of GM, strengthening the management of the enterprise ✓ Frees Tribal Council to deal with more pressing day-to-day government issues (i.e. education, health, crime, etc.) ✓ Non-tribal entities may be more willing to do business with tribally owned businesses if they know that enterprise decisions are made only on sound business decisions ✓ Clear projection of revenue streams because enterprises keep their own profits and maintain their own bank accounts ✓ GM's operate autonomously allowing them to react to quick changes in the market place ✓ Tribal Council is insulated from enterprise liability ✓ Separation of enterprises and government, in addition to formal policies and procedures, means that enterprise success is not dependent on the power and persuasion of one individual (i.e., if a GM leaves, a new Chairperson is installed, or Tribal Council members change, the enterprises maintain stability because their success is not dependent on these individuals alone). 	<ul style="list-style-type: none"> ✗ Not consistent with current cultural and government norms of a strong central authority figure ✗ Potential for Tribal Council to not separate their roles as Tribal Council members and shareholders (i.e., instead of making enterprise decisions based on sound business practices, they may make decisions based on non-business factors) ✗ Success of enterprises depends on the ability to successfully implement the model (merging the gap between theory and practice)

Case Study 3: The Winnebago Tribe of Nebraska

The Winnebago Tribe of Nebraska, now the Ho-Chunk Nation, is located on the western bank of the Missouri River in Nebraska. Winnebago currently has one main enterprise—Ho-Chunk, Inc.—which oversees several enterprises (i.e., subsidiaries). Ho-Chunk, Inc.’s objectives are to make the Winnebago tribe self-sufficient and to provide job opportunities to tribal members.

Prior to 1995, Ho-Chunk had three main enterprises: a casino, a grocery store and a gas station. While the casino was the tribe’s main source of revenue, the liberalization of Iowa gaming laws to allow riverboat gambling created direct competition that placed the tribe’s primary revenue generator at risk for substantial profit losses. This daunting fact compelled the tribe to diversify their enterprises and economic base. From this reorganization emerged Ho-Chunk, Inc. (HCI), chartered in 1994.

Since its inception just over seven years ago, Ho-Chunk, Inc. has developed into one of the most successful enterprises in Indian Country. The revenue of the enterprise has more than doubled every year from \$400,000 in 1995 to \$22,900,000 in 2000. In

addition, during the same time period, profits experienced an average annual growth of 105% increasing from \$33,287 to \$1,193,678. The tribe’s key statistics, before and after the development of Ho-Chunk, Inc., show the success of their enterprise model (See Table 5).

Table 5.
**Winnebago Key Statistics Before and After the
Development of Ho-Chunk, Inc.**

	Before	After
Revenues	\$1mil (prior to 1995)	\$22.9 mil (2000)
Unemployment level	70% (1990)	20% (2000)
Percentage of welfare recipients (families)	72% (1995)	19% (2001)

The enterprise structure that has led the tribe to experience such significant success can be found in Appendix A. Under the Winnebago model, Ho-Chunk, Inc. is overseen by the general manager, CEO, Board of Directors, and Tribal Council. The roles and responsibilities of each of these stakeholders are outlined in detail in Appendix A. In essence, the

general manager is hired by the CEO and is responsible for the day-to-day operations of the subsidiary. In addition, the CEO is responsible for

“The Key to Successful Enterprises in Indian Country is to Establish Governing Principals”

Lance Morgan, CEO, Ho-Chunk, Inc.

Lance attributes much of the success of the enterprise to the fact that the tribe has outlined the roles and responsibilities of everyone involved with the enterprise. According to Lance, a long-term plan is not helpful unless it outlines *how* the enterprise is going to interact with the council. It is essential for everyone to understand their responsibilities.

developing the annual plan of operation, monitoring the operations of all subsidiary corporations, and initiating planning for new business development. The CEO is selected by the Board which consists of five members—two of whom are Tribal Council members. The Board is appointed by the Council whose main responsibilities include formulating a long-term development plan for Ho-Chunk, Inc. and approving the annual operating plans.

It is important to note that Winnebago has a cultural history of a strong centralized Tribal Council decision-making process. Thus the move from Tribal Council enterprise decision-making to enterprise decision-making required a careful and culturally sensitive transformation. Leadership from the Tribal Council and the cooperation and support of the CEO and general managers has assisted in this process. This has created a culture where a separation of tribal government and business enterprises exists not only on paper—but also in practice.

The Winnebago enterprise model is moderately different from WMAT’s current structure. This model has several features that may be attractive to WMAT and would require moderate enterprise structural changes. In deciding whether or not to pursue pieces of this model, WMAT might want to consider the various opportunities and obstacles this model presents (See Table 6).

Key Features of the Winnebago Enterprise Structure

- ✓ The Winnebago's holding company—known as Ho-Chunk, Inc.—has several subsidiaries and oversees all enterprise activities
- ✓ The Winnebago Tribal Council decided not to pay dividends to the tribe for five years, which (1) limited the interactions between enterprise managers and government officials allowing for the idea of separation of government and business to become part of the tribal culture, and (2) allowed capital reinvestments so Ho-Chunk, Inc. could work towards generating more profits and more jobs for the tribe
- ✓ The Board adopted a Communication Policy that specifies new Council member orientation and training and quarterly reporting requirements to the Council
- ✓ Ho-Chunk has minimized its business risks by developing enterprises in multiple industries
- ✓ Ho-Chunk, Inc. has taken advantage of its position in the community through the use of its tribal authority to tax items such as wholesale gasoline and tobacco products
- ✓ While Ho-Chunk, Inc. places an emphasis on reservation based development, they pursue business opportunities where economic conditions are favorable, regardless of whether or not they are on the reservation
- ✓ Ho-Chunk, Inc. is insulated from the tribal government through its Articles of Incorporation and By-Laws

Table 6. How might the challenges facing Sunrise Ski Resort be addressed through the Ho-Chunk model?

Opportunities	Obstacles
<ul style="list-style-type: none"> ✓ Builds on WMAT current cultural and government norms of a strong central authority figure ✓ Evidence that it increases revenue and employment ✓ Allows the Tribal Council to focus on the big-picture long-term enterprise issues ✓ Frees Tribal Council to deal with more pressing day-to-day government issues (i.e., education, health, crime, and other public services) ✓ Professionalizes management and operations ✓ Explicit roles and responsibilities as outlined in Articles of Incorporation (or enterprise by-laws, ordinances, constitution, etc.) allow those involved with the enterprises to know who does what, where, when and why ✓ Isolates business decisions from political decisions 	<ul style="list-style-type: none"> ✗ Possibly shifting authority from chairperson to CEO and if personality driven, enterprise continuity is threatened if this individual leaves his or her position ✗ Success of enterprises may depend on a strong-CEO who is able to prevent his decisions from being overridden ✗ General managers do not have a great deal of strategic or operational autonomy ✗ Success of enterprises depends on the ability to successfully implement the model (merging the gap between theory and practice)

LONG-TERM PLANNING

Long-term planning is a key component of successful enterprises in Indian Country. Long-term planning means establishing a vision of the future for the tribe and for the enterprise. It provides managers with a framework and long-term values from which to base their current day-to-day enterprise decisions. Long-term planning means picturing the impact of our current actions on future WMAT generations.

Long-Term Enterprise Planning allows you to:

- Determine who your target customers are and what the enterprise has to do to get their business
- Compare what the enterprise is doing today and how these actions will help you achieve the long-term vision you have stated
- Think hard about the future of the enterprise and what it is your competition is doing and in doing so, allows you to stay ahead of your competition



Long-Term Planning in Action

- Lance Morgan of Ho-Chunk, Inc. says that the Tribal Council must develop a very broad vision for the enterprise. This vision must not be too far off into the future nor too specific so that the enterprise has the room to react to changes in the market which may require the flexibility to make quick decisions.

Long-Term Enterprise Planning: Best Practices From Indian Country

Mississippi Choctaw

- ✓ The Chief (who is also the Chairman of the Board), with the GM, develops the long-term strategic plan for the enterprise
 - ✓ The Board approves and oversees the implementation of the plan
 - ✓ The Council ratifies this plan
 - ✓ The GM implements the plan
-

Salish & Kootenai

- ✓ The Board and the CEO establish a long-term vision for the enterprise and develop a strategic plan and management objectives based on this vision
-

Ho-Chunk Winnebago

- ✓ The GM and the CEO develop a long-term mission for the enterprise
 - ✓ The CEO reviews the plan with the Board and implements their suggestions
 - ✓ The Council approves the plan and in doing so makes sure that a very broad long-term vision for the enterprise is established
 - ✓ The Board ensures that operations at the enterprise, as conducted by the CEO, reflect the long-term vision of the Council
-

FINANCIAL RESPONSIBILITY

Financial responsibility is another key component of successful enterprises. This means giving financial responsibility to those that are closest to the day-to-day operations of the enterprise. Financial responsibility includes: (1) frequent, timely, and accessible financial reporting; (2) direct access to allocated funds to manage day-to-day operations; and (3) holding general managers accountable for the financial performance of the enterprise once they are free to run the enterprise under the long-term vision outlined by the tribe.

Financial Responsibility in Action

- At the Salish and Kootenai enterprises, the CEO's are authorized by their Board to make purchases in line with the nature of their business. For example, senior management at S & K Technologies may make day-to-day operation purchases well over \$50,000.

Financial Responsibility in Action

- If the enterprise is not profitable, the Choctaw say 'shut it down!' if it can't be turned around within management's projected timeframe.

If an enterprise is not profitable, the council has the authority to allow them to apply for a loan from the Economic Development Office. The decision on whether or not to approve a loan is based on a proposal drafted by the enterprise indicating the likelihood of repayment, future projections, and a specific timeframe.

Financial Responsibility allows you to:

- Budget for the future more accurately and identify areas of the business that need more or less investment
- Efficiently assign your personnel
- Make it easier for the Tribal Council and members to be better informed of what is happening with the enterprise

Financial Responsibility: Best Practices from Indian Country

	Financial Reporting	Budgeting	Access to Funds
Mississippi Choctaw	<ul style="list-style-type: none"> ✓ The Board hires a certified public accountant to audit the enterprise's financial affairs annually and is responsible for producing a year-end balance sheet, income statement and cash flow statement and submitting it to the Office of the Tribal Chief within five months of the close of the enterprise fiscal year; the Office of the Tribal Chief then presents the financial report to the Council on each enterprise. 	<ul style="list-style-type: none"> ✓ The enterprise develops and submits to the Office of the Tribal Chief—not less than 60 days before the end of the fiscal year—a proposed operating budget for the next fiscal year ✓ The Office of the Tribal Chief and the Council approve the budget 	<ul style="list-style-type: none"> ✓ Each enterprise has its own bank account ✓ All enterprise checks are signed by the Tribal Chief and the Tribal Treasurer and may also require the signature of an enterprise manager to be determined by the Board
Salish & Kootenai	<ul style="list-style-type: none"> ✓ The CEO develops a financial report which includes a balance sheet, income statement, and statement of cash flows and submits it to the Board ✓ The Board, as required by the Articles of Incorporation, must submit an annual financial report to the shareholders ✓ The shareholders receive and review financial reports 	<ul style="list-style-type: none"> ✓ The CEO develops an annual operating budget and submits it to the Board for approval ✓ The CEO meets frequently with the Board and makes assessments against the initial budget proposal ✓ The CEO has the authority to make all capital expenditures necessary; this authority is granted by the Board 	<ul style="list-style-type: none"> ✓ Each enterprise has its own bank account ✓ The Board for a given enterprise establishes general guidelines for purchasing ✓ The CEO is responsible for making day-to-day operational purchasing decisions

Financial Responsibility: Best Practices from Indian Country (continued)

	Financial Reporting	Budgeting	Access to Funds
Ho-Chunk Winnebago	<ul style="list-style-type: none"> ✓ The GM prepares an annual report and audited financial statement on the enterprise, including a balance sheet and income statement along with comparative figures of the previous year(s) ✓ The CEO rolls up the financial reports of the various enterprises into a “corporation” report of financial statements and presents them to the Board ✓ The Board reports to the Council; presents the annual audit statements and an annual report which includes income and balance sheets and progress against corporate goals of the past year 	<ul style="list-style-type: none"> ✓ The GM proposes an operating budget to the CEO ✓ The CEO, with the Board, develops the budget for all enterprises in the holding company and presents it to the Council ✓ The Council approves the annual operating budget ✓ The Board determines budget allocations to each of the enterprises 	<ul style="list-style-type: none"> ✓ The holding company has access to their allocated funds by way of their own bank account ✓ The CEO manages day-to-day purchases

PROFESSIONAL PERSONNEL SYSTEMS

Professional personnel systems (PPS) are also critical to tribal enterprise success. PPS refers to personnel issues such as hiring and firing, formalized grievance processes, and professional training of employees. This includes developing written employment guidelines. It also means developing written job descriptions and application forms. In addition, PPS includes the professionalization of enterprise jobs so that they are merit and professionally based.

PPS in Action

- The Choctaw have a formal personnel process which they ensure is not undermined through their employment policies and procedures and the extensive documentation kept by managers on each individual employee. Thus, if an employee is dismissed, there is an accurate account of the incident(s) in the employees personnel file.

PPS in Action

- Ho Chunk, Inc. has developed an informal training system for college and college bound tribal citizens. The enterprise identifies these “academic stars” and offers them a summer internship to work directly under the CEO in an effort to encourage tribal youth to pursue careers with the tribal enterprises.

Professional Personnel Systems allow:

- The enterprise to employ the best person for a job so that it is run efficiently and effectively
- Employees to better understand what they are expected to do on the job as well as decisions that managers make that affect them
- The Council to clearly understand personnel decisions a manager makes without needing first-hand knowledge of the situation

Professional Personnel Systems: Best Practices from Indian Country

	Hiring and Firing	Formalized Grievance Process	Training
Mississippi Choctaw	<ul style="list-style-type: none"> ✓ The Board hires and fires the general manager ✓ The general manager is responsible for the hiring and firing of all enterprise employees 	<ul style="list-style-type: none"> ✓ The enterprise is responsible for developing and implementing a formal grievance process ✓ Employees can appeal to the Tribal Council and therefore enterprise managers are expected to keep detailed personnel files documenting all actions and decisions 	<ul style="list-style-type: none"> ✓ The Tribe has an informal training system through a tribal scholarship program. This program provides a full scholarship to any tribal member to attend any university. It is hoped the recipients will develop the qualifications to work at a tribal enterprise
Salish & Kootenai	<ul style="list-style-type: none"> ✓ The hiring and firing of the CEO is conducted by the Board and is based on industry standards ✓ All hiring and firing of enterprise employees are conducted by the CEO 	<ul style="list-style-type: none"> ✓ The enterprise is responsible for developing and implementing a formal grievance process 	<ul style="list-style-type: none"> ✓ S & K Technologies has three forms of formal training: (1) regular employee training; (2) an educational training agreement where the employee is obligated to work for the enterprise in return for paid higher education; and (3) an internship program open to executives as an exchange, high school students, or to employees in an effort to accelerate their career. These training programs target tribal members, but are open to anyone

Professional Personnel Systems: Best Practices from Indian Country (continued)

	Hiring and Firing	Formalized Grievance Process	Training
Ho-Chunk Winnebago	<ul style="list-style-type: none"> ✓ The Board appoints the CEO ✓ The CEO is responsible for the hiring and dismissal of GM's ✓ The GM has the sole responsibility for the hiring and dismissal of enterprise employees 	<ul style="list-style-type: none"> ✓ The enterprise is responsible for developing and implementing a formal grievance process ✓ There is no process of appeal at the Tribal Council level. Decisions made by senior level managers are supported by the Council 	<ul style="list-style-type: none"> ✓ The enterprise runs an informal training program for college and college bound tribal academic stars that includes summer internships at Ho-Chunk, Inc.

PREDICTABLE COMMUNICATION

Predictable communication is the fourth component of enterprise success. Predictable communication means clearly defining the roles and responsibilities of *everyone* who has a role with the enterprise to get rid of uncertainty. It also means information sharing, both formally and informally, between enterprise managers and the Tribal Council. Predictable communication involves making one person or group of people responsible for making communication between the Council and the GM easier.

Predictable Communication allows you to:

- Free the Tribal Council from day-to-day operations allowing them to focus on more important governmental concerns
- Free the GM to make important day-to-day decisions without delay
- Make it easier for new Tribal Council members and GM's to get up to speed quickly on the enterprise



Predictable Communication in Action

- “Communicate, communicate, communicate!” According to Greg DuMontier of S & K Technologies, the more information that is provided from the enterprise to the Tribal Council and vice-versa, the less chance there is of miscommunication and misunderstanding.

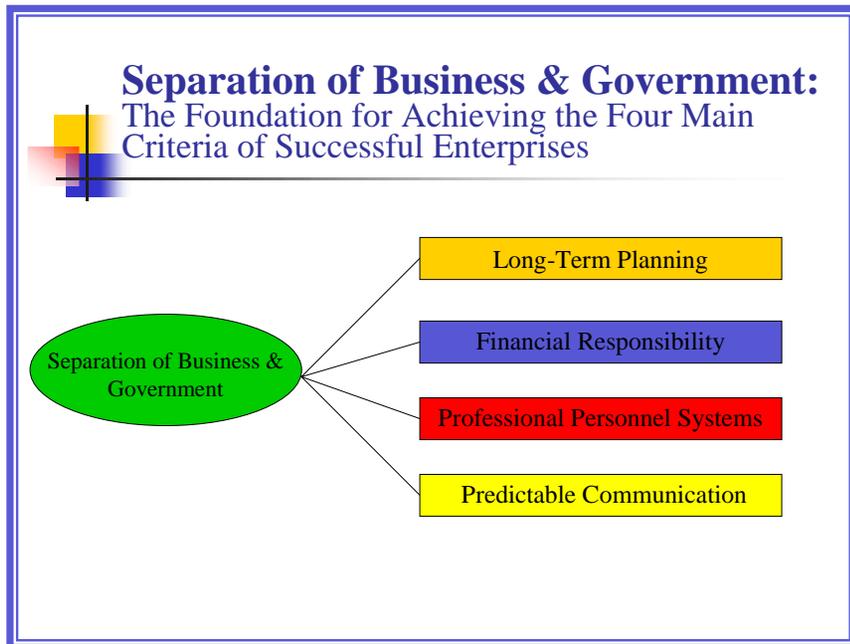
Predictable Communication: Best Practices from Indian Country

	Defined Roles & Responsibilities	Scheduled Information Sharing
Mississippi Choctaw	<ul style="list-style-type: none"> ✓ The Tribal Council created a business ordinance that broadly outlines the roles and responsibilities of who does what, where, when, and how, with respect to tribally owned enterprises 	<ul style="list-style-type: none"> ✓ Meeting are called with the Board by the enterprise head and chairman of the Board on an as needed basis ✓ The heads of the enterprises have an open door policy with council members
Salish & Kootenai	<ul style="list-style-type: none"> ✓ The Board outlines the roles and responsibilities of the CEO who, with the Board, outlines very formalized highly defined responsibilities for enterprise employees 	<ul style="list-style-type: none"> ✓ The CEO has regularly scheduled meetings with the Board ✓ The Board calls meetings with the Tribal Council on an as needed basis; while the CEO can be present at these meetings there is no formal interaction between the two
Ho-Chunk Winnebago	<ul style="list-style-type: none"> ✓ Roles and responsibilities were established in Ho-Chunk, Inc.'s articles of incorporation 	<ul style="list-style-type: none"> ✓ The CEO has frequent meetings with the Board and the Tribal Council

UNDERLYING PRINCIPLE: SEPARATION OF BUSINESS & GOVERNMENT

In evaluating the three case studies, a foundation from which all four criteria for successful enterprises stem is evident—all three case studies demonstrate some separation between business and government. Most state owned enterprise reform policies suggest a focus on the privatization of government enterprises and transforming them to be more similar to the corporate business enterprises we see in the private sector.

However, the privatization movement often ignores the fact that for some governments complete separation is not necessarily a viable or culturally desirable option. In these situations, it is necessary to determine methods by which government ownership works efficiently and effectively rather than eliminate the model altogether. The models presented here offer varying degrees of separation that appear to both maintain the cultural identity of the tribe and *transform* the role of the tribal government and the general managers to accomplish some form of separation to address business governance issues as well as maintain the general roles and responsibilities of the Tribal Council.



What does a separation of business and government decision-making look like? For some tribes, it means a complete separation of government and business decision-making. In this case the Tribal Council does not make any business decisions, the tribe does not compromise business goals for social goals, and business decisions are made independent of political decisions. For other tribes, with very little separation, the Tribal Council makes all business decisions, the tribe is willing to sacrifice business goals for social

goals, and business decisions are not made independent of political decisions.

While these two positions represent the extremes, there are varying degrees of separation that fall somewhere in the middle. For these tribes, this might mean that the Tribal Council develops the long-term business plan, the tribe focus' on business goals, but is willing to sacrifice business goals for social goals in certain circumstances, and business decisions are made independent of political decisions.

White Mountain Apache will need to decide the goals of their enterprises and what level of separation will allow them to best achieve and sustain these goals. It is important to remember that there are many options that carry both rewards and risks; it is up to the tribe to determine how they will balance the two.

Separation of Business and Government decisions:

- Allows enterprises to be more profitable (See Table 7)
- Allows general managers to address day-to-day enterprise concerns and become experts on their enterprise

- Frees government officials to focus on the long-term enterprise vision of the tribe and on day-to-day government related issues

Table 7.
Profitability Outcomes of Tribal Enterprises:
Separated Model v. Business-Council Model

	Separated	Non-Separated
No. of Profitable Enterprises	34	20
No. of Non-Profitable Enterprises	5	14
Profitable to Non-Profitable Ratio	6.8 to 1	1.4 to 1

Source: Self-reported survey of 18 tribal chairs, Senior Executive Education Program for Tribal Leaders, College of Business, Northern Arizona University, Flagstaff, Arizona, June 1990. Taken from *What Can Tribes Do? Strategies and Institutions in American Indian Economic Development* by Stephen Cornell and Joseph P. Kalt.

IMPLEMENTATION

The case studies provide WMAT with a number of ideas for how to build upon their historically successful enterprises and take them to the next level of growth and prosperity—into the 21st century. To begin this process, a series of immediate steps are listed for the general manager. In addition, a series of medium to long-term implementation steps for the tribe are provided. Immediate recommendations for the general manager of Sunrise:

1. **Purchase financial management software that provides access to and enables the production of financial reports.** The GM needs to have daily access to the enterprises' financial situation. The GM also needs to have the ability to develop financial statements at a moments notice. Therefore, the GM should purchase, install, and use a friendly software program such as QuickBooks (See Appendix B for further information).
2. **Complete policies and procedures for Sunrise.** Sunrise is currently in the process of drafting policies and procedures specific to the enterprise. This draft document should be specific, detailed

and completed as soon as possible so that if the Tribal Council decides to create such procedures, Sunrise has an opportunity to put their ideas on the table. To complete this process the GM should:

- Develop an internal team of senior managers.
- Together with the team, review the policies and procedures of other enterprises both inside and outside of WMAT
- Determine, with the team, which policies and procedures are appropriate for Sunrise.

Included in Appendix B are examples of software packages that are available for purchase and that may assist with this process.

3. **Keep the Tribal Council updated and informed on the business operations of Sunrise.** The GM should meet with the Tribal Council quarterly to update them on the operations of Sunrise. The meeting should be purely informational and may even be repetitive. The point is to engage the council and develop a rapport.

Medium to Long-term Milestones for Implementation

- ❖ **This report should be presented to the Tribal Council within the first month of the elections this spring.** Immediately following the elections in April there will be many changes within the council. Along with these personnel changes, there are likely to be many changes within WMAT as a whole. This momentum provides a perfect opportunity to open a dialogue on the operations and strategic vision of all WMAT enterprises
- ❖ **Representatives from the Tribal Council should visit the Choctaw, Salish and Kootenai, and Winnebago tribes** to learn first-hand how their enterprises are run and gain greater insight on these tribes' best-practices
- ❖ **Establish quarterly meetings between the Tribal Council and the enterprises** to begin the process of predictable communication and a more fruitful business relationship

PHASE ONE: MEDIUM-TERM MILESTONES FOR IMPLEMENTATION

Medium to Long-term Milestones for Implementation

- ❖ **The Tribal Council needs to determine how to address the challenges facing the enterprises and how to proceed.** The council should form a committee consisting of the Chair, a few council members, and all enterprise GM's to begin this process
- ❖ **Ensure enterprise stability through the adoption of broad formalized policies and procedures** which outline the expectations and goals as determined by the tribe
- ❖ **Ensure enterprise stability through the adoption of enterprise specific policies and procedures** which outline the expectations and goals as determined by the enterprise
- ❖ **Establish independent accounting practices by each enterprise based on an established format**
- ❖ **Provide regular financial performance evaluations for the enterprise** based on comparable industry standards

PHASE TWO: MEDIUM TO LONG-TERM MILESTONES FOR IMPLEMENTATION

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APPENDICES

White Mountain Apache Tribe

Taking Enterprises Into the 21st Century: Rethinking Sunrise Ski Resort



A P P E N D I C E S