



Owner Jerry Keith Farlee, standing outside his business located in Eagle Butte, SD. For the last 10 years, 4 Winds Lumber has provided lumber, PVC pipe, and hardware supplies to consumers on the Cheyenne River Reservation and surrounding communities.

## Building a Land of Opportunity: Four Bands Community Fund

BY RHINA GUIDOS

The pristine beauty of the plains that surround the Cheyenne River Indian Reservation is hard to match. The beauty is due in part to its remote South Dakota location, which is a blessing and sometimes a disadvantage for the 8,000 or so residents who call it home.

Access to basic goods and services—a short walk or drive away for most Americans—means driving 100 to 180 miles to the closest supermarket or major retailer.

The local economic development organization Four Bands Community Fund is trying to change that.

Four Bands is a community-based fund—a financial institution that provides financial services, such as loans, credit repair, and entrepreneurial training, to underserved markets and populations. Specifically, this community fund serves the Indigenous Peoples of the northern plains of north central South Dakota.

With Catholic Campaign for Human Development (CCHD) funds, Four Bands has been helping the remote community's fledgling businesses and entrepreneurs to explore retail ideas by offering

them space to incubate their business dreams while serving the needs of the reservation.

Imagination, initiative, and drive have never been roadblocks to entrepreneurship on the reservation, explained Lakota Vogel, executive director of Four Bands. The organization has long provided training, including classes on what's needed to start a business.

"The biggest hurdle was where to start their idea, a business location," she said. The organization has started offering six commercial spaces for entrepreneurs to "test their idea without a lot of risk and see whether the community would support their business idea."

Some initial projects included a retail shop, a café, a restaurant, and a construction company.

"Prior to this, there was no opportunity for individuals to have a private economy here," said Lakota.

In part, roadblocks were due largely to the complicated history between the US government and those who live on the reservation, situated on land that is held in trust by the US Department of the Interior. "The land that I walk on has a different legal status than the rest of America," said Vogel, explaining that the government treats American Indians on trust lands much like wards of the state and has oversight of what is done with the land, making it difficult, if not impossible, to seek lending from mainstream financial institutions.

This has harmed development, as individuals have had no way to leverage the land for business opportunities in their community. "We cannot collateralize



COMMITTEE ON DOMESTIC JUSTICE AND  
HUMAN DEVELOPMENT

Most Reverend Paul S. Coakley, Chairman  
ARCHBISHOP OF OKLAHOMA CITY

Most Reverend Borys Gudziak,  
Chairman-elect  
ARCHBISHOP OF UKRAINIAN CATHOLIC  
ARCHEPARCHY OF PHILADELPHIA

Most Reverend Frank J. Dewane  
BISHOP OF VENICE

Most Reverend Mario E. Dorsonville  
BISHOP OF HOUMA-THIBODAUX

Most Reverend Shelton J. Fabre  
ARCHBISHOP OF LOUISVILLE

Most Reverend David J. Malloy  
BISHOP OF ROCKFORD

Most Reverend Richard E. Pates  
BISHOP EMERITUS OF DES MOINES

Most Reverend Timothy C. Senior  
BISHOP OF HARRISBURG

Most Reverend David P. Talley  
BISHOP OF MEMPHIS

Most Reverend James S. Wall  
BISHOP OF GALLUP

Most Reverend Thomas G. Wenski  
ARCHBISHOP OF MIAMI

SUBCOMMITTEE ON THE CATHOLIC  
CAMPAIGN FOR HUMAN DEVELOPMENT

Most Reverend Timothy C. Senior,  
Chairman  
BISHOP OF HARRISBURG

Most Reverend John Stowe, OFM Conv.  
BISHOP OF LEXINGTON

Most Reverend John P. Dolan  
BISHOP OF PHOENIX

Most Reverend Gerald F. Kicanas  
BISHOP EMERITUS OF TUCSON

Most Reverend Timothy E. Freyer  
AUXILIARY BISHOP OF ORANGE



Through the CATHOLIC  
CAMPAIGN FOR HUMAN  
DEVELOPMENT (CCHD) of the  
United States Conference of  
Catholic Bishops (USCCB),  
Catholics and friends of CCHD

across the country help poor and low-income  
Americans to help themselves and their  
communities out of poverty.

Since 1970, the CCHD has contributed over  
\$440 million to nearly 12,000 low-income led,  
community-based projects that strengthen  
families, create jobs, build affordable  
housing, fight crime, and improve schools and  
neighborhoods. CCHD requires that projects  
develop community leadership and participation  
so their solutions to poverty will be long-lasting  
and effective, and so CCHD's investment in  
people will help break the cycle of poverty.  
CCHD also educates Catholics about the causes  
of poverty and seeks to build solidarity between  
impooverished and affluent persons.

LETTER FROM



THE DIRECTOR

Dear Friends,

Indigenous communities in the United States have long suffered myriad injustices. Economic, social, and legal disadvantages have sunk some communities into poverty and despair.

But at the Cheyenne River Indian Reservation in South Dakota, Four Bands Community Fund, the local economic development organization, has tried to offset some disadvantages facing the community of 8,000 or so residents. Located in a remote part of north central South Dakota, the community has a hard time accessing basic goods and services, not to mention financial tools that individuals need to thrive.

With help from a grant by the Catholic Campaign for Human Development (CCHD), Four Bands has offered a program that allows local entrepreneurs to occupy a locale temporarily so they can see whether their venture is economically viable.

This issue features some of the successes of Four Bands Community Fund's business incubator, which has helped grow small businesses on the reservation. Many of these small businesses offer basic necessities locally and eliminate the need for residents to drive 100 to 200 miles just to stock their refrigerators.

Imagine if you had to drive those distances to pick up a gallon of milk and fresh groceries to stay healthy. Most Americans don't face such a drain on time and money on a day-to-day basis. Yet it's a reality facing one of the poorest communities in the country.

As they provide goods and services that would not be available otherwise in Cheyenne River, the thriving businesses helped by Four Bands have created jobs—something equally hard to obtain on a reservation where the almost half the residents live below the poverty line. The work of Four Bands Community Fund has the potential to change the trajectory of this struggling community.

Over the years, CCHD's support, along with cooperation from local Catholic churches and the Diocese of Rapid City, has helped Four Bands consider the Church a partner in helping the community rise from its struggles with poverty—and that's something we're proud of.

We know that mission mattered to the chair of our CCHD subcommittee, Auxiliary Bishop David G. O'Connell of Los Angeles, who was killed at home Feb. 18, 2023.

May we continue Bishop O'Connell's work to create societies of peace and justice where all can thrive,

**RALPH McCLOUD**, Director  
*Catholic Campaign for Human Development*

*You can be part of CCHD's critical work by donating at Mass or through your parish's online giving platform. #iGiveCatholicTogether also accepts funds for CCHD. Visit: <https://usccb.igivecatholictogether.org/organizations/usccb-catholic-campaign-for-human-development> to learn more.*



➔ Continued from page 1



Number Nine Steakhouse (L) is located in the heart of Eagle Butte, SD. Locals and visitors alike enjoy the food and dining experience here. For almost 50 years, the Eagle Butte Saddle Shop (R) has been a fixture in the downtown community of Eagle Butte. Four Bands Community Fund helps small businesses like these grow, create jobs, and bring stability and vitality to the Eagle Butte community.

the land that we own. If you imagine, it's 2023 and I want to buy a house, or start a business, and I have land in my name, I cannot leverage it and go to a bank and say 'use this as collateral' without getting a Department of Interior official's signature on it. There are so many layers of bureaucracy. It's slowed our progress down," Lakota explained.

Such complications explain why few have been able to open businesses to offer goods and services locally. Four Bands, which has existed for more than two decades, is a nonregulated institution that offers many bank-like products for the local population.

"We can create loan products and market them to our population; we can lend to individuals and build an economy," she said.

At the 2022 Catholic Social Ministry Gathering, the group presented its work with the local communities and spoke to a wider audience about the inequalities that Indigenous communities face, said Juan Aranda, grants specialist with CCHD, which hosted the event.

"It's not just that the community faces high levels of poverty," he said, "but it's also about the history behind that poverty, the past that our brothers and sisters have had to face."

Banks and other financial institutions have been wary of dealing with the complexities related to Tribal trust lands that generally may not be sold or taxed.

“  
**Ultimately, it's about changing our trajectory to grow and develop our own, so we can have healthy and balanced communities.**  
”

Juan described how CCHD's support for projects such as Four Band's business incubator supports small businesses that bring needed goods and services onto Tribal lands, where they are scarce. CCHD's support also helps community members to become self-sufficient and to access services long denied.

"It's not just about justice but also human dignity," he said.

"That's the bare minimum," Lakota added.

One project that participated in the business incubator—an ice cream shop that features sweet treats rolled up like tacos—was able to move into a space of its own, where it is now thriving, Lakota said. Another business was able to purchase a retail space of its own.

As a result of the initial successes of the incubator, Four Bands said that more than 30 full-time, permanent jobs were created, along with 40 part-time positions, which is no easy feat in one of the poorest places in the country.

Lakota said that the Catholic Church, in various ways, has been there all along to support Four Bands Community Fund's mission.

"It's weaved into a lot of the work that we do," she said. "When you live in a rural area, there aren't a lot of meeting spaces."

Church buildings have served as meeting spaces to accommodate large groups for informational sessions and training.

"From the beginning, we've been a partner with the Church, in the physical infrastructure the Church has provided as well as the outreach. It has been really important," Lakota said.



Continued from page 3



Owner Kelsie Kay Haskell, creating some of her signature drinks. Kelsie Kay's Coffee Depot is a delightful coffee shop serving up hot and iced coffees, specialty drinks, and snacks, as well as a variety of gift items.

As priests rotate in and out of the communities, she added, "we get different levels of interaction."

"The current priest stationed here is interactive. He calls when he needs a local person, an entrepreneur to update a website, web design . . . little things like that are helpful," she said.

Thanks to the meeting space the church has provided, Four Bands has been able to offer economic and business training to about 11,000 people over the years on topics such as how to secure loans, repair credit, prepare taxes, make a household budget, and save for the future.

"We feel confident we've served every household," Lakota said.

Juan said that during the 2022 Social Ministry Gathering, Four Bands referred to the popular game Monopoly to explain the situation many face in rural lands inhabited by Indigenous Peoples. Native communities, they explained, are invited to play the game only after everyone else has bought up most of the properties.

Ultimately, the history of poverty and inequality is a history of families, a history of human beings who deserve dignity in their lives. That's where CCHD is trying to help, Juan said.

And this goal is shared by Four Bands, said Lakota, because people who have opportunities are bound to participate in the decisions that impact their lives.

"Ultimately, it's about changing our trajectory to grow and develop our own, so we can have healthy and balanced communities," she said. ☀

MEMBER PROFILE



## Remembering Auxiliary Bishop David G. O'Connell

At the Catholic Campaign for Human Development (CCHD), we mourn the loss of one of our leaders, Auxiliary Bishop David G. O'Connell of Los Angeles, who was killed at home February 18, 2023.

This is a tragic loss for the whole Church. Bishop O'Connell's dedication and faith-filled service to the integral development of all God's creation was extraordinary and exemplary. He served as a member of the CCHD subcommittee for the last six years, including the last three years as its chair.

Though he was a native of Ireland, he was ordained in the Archdiocese of Los Angeles in 1979 and never left the adopted family and flock he so loved in Southern California. He accompanied them through historic periods of gang violence, poverty, broken families, and tensions between community members and authorities.

In his more than four decades in California, he worked with a variety of church and local organizations to advocate for migrants, battle the root causes of poverty, and address gun violence. He was appointed an auxiliary bishop in 2015 by Pope Francis.

Bishop O'Connell continued this tireless dedication to those most marginalized through his work on the CCHD subcommittee, leading our community through the COVID-19 pandemic, the ongoing call to dismantle racial injustice, and the country's increasing polarization.

Many of you joined Bishop O'Connell in celebrating CCHD's 50th anniversary just two years ago. CCHD will continue to be guided by his legacy as we confront the root causes of poverty and injustice. We kindly ask for prayers for his friends, family, and those responsible for his death.

May we continue Bishop O'Connell's work to create societies of peace and justice where all can thrive.



AN INITIATIVE OF THE  
CATHOLIC CAMPAIGN FOR  
HUMAN DEVELOPMENT

More than 40 million  
Americans live in poverty.

POVERTYUSA.ORG  
POBREZAUSA.ORG