

P (918) 540-2535
F (918) 540-2538



PEORIA TRIBE

OF INDIANS OF OKLAHOMA

118 S Eight Tribes Trail, Miami, OK 74354
PO Box 1527 Miami, OK 74355

CHIEF
Rosanna Dobbs
SECOND CHIEF
Paul J. Attocknie Jr.

PEORIA TRIBE OF INDIANS OF OKLAHOMA BUSINESS COMMITTEE MEETING October 22, 2025

MINUTES

CALL TO ORDER/INVOCATION:

Chief Rosanna Dobbs called the meeting to order, and Chief Rosanna Dobbs gave the Invocation.

DECLARATION OF QUORUM:

Secretary Isabella Clifford declared a quorum with all (6) members present.

APPROVAL OF AGENDA:

Paul J. Attocknie Jr. requested to amend the agenda with Resolution R-10-22-25-G. Motion was made by Paul J. Attocknie Jr and seconded by Kara North to approve the amended agenda. Scott Myers requested to amend the agenda with Discussion/Approval of Revisions to Employee Handbook. Motion was made by Scott Myers and seconded by Nicholas Hargrove to approve the amended agenda. Motion carried unanimously.

APPROVAL OF MINUTES:

Nicholas Hargrove made a motion and was seconded by Paul J. Attocknie Jr. to approve the Minutes of the Regular Meeting, held on October 7, 2025, as presented.

GUEST PRESENTER:

Rogers Insurance:

Devony Metcalf introduced herself as the owner of Rogers Insurance. We were family owned. My mom and dad started the agency in 1996. My dad is now 74 and he was ready to retire. We made a very tough decision to partner with USI. We are no longer known as Rogers Insurance, we are officially known as USI. USI has been working with tribes for 50 years. The USI broker out of Arizona is the second biggest producer for Amerind. Their current revenue exceeds \$2 billion, and they have more than \$8 billion in revenue premiums. They give us greater reach to be able to have a lot more technologies, more services, software, and clients. We are here in Miami, OK. We have our local corporate office in Tulsa and Oklahoma City. Then we have partners in Dallas, across the United States, and outside the United States. For an insurance broker to work with tribes, we need to understand how tribes work. We need to understand the importance of your sovereignty and your self-determination. We must have an idea of how tribes are structured and how decisions are made. We worked with the Peoria Tribe to create an insurance package that is tailored both to the Peoria Tribe's needs and to your budget. The Peoria Tribe does not have the same needs as the Cherokee Nation or as the Quapaw Nation. Your exposure, deductibles, and your retention are going to be different. We work with each tribe to

SECRETARY
Isabella Clifford

TREASURER
Jason Dollarhide

FIRST COUNCILMAN
Nick Hargrove

SECOND COUNCILMAN
Kara D. North

THIRD COUNCILMAN
Scott Myers

create a package that best fits their insurance needs. For us to stay educated in tribal politics and laws, we send our brokers to various events throughout the year. I have been to OTFC, OIGA, IGA, and NOFOA. We try to make sure that our brokers stay active and involved in the tribal community and make sure that we are educated up to the current trends that are currently affecting you and what you are currently dealing with. With USI we can offer some additional services that we could not offer as brokers on insurance. Some of those things are training to your employees, free of charge, both through USI and through government. We have an individual that, if we ever have an insurance company that is not paying a claim and we know that it should legitimately be paid, that individual can step in and help our client to get that claim paid. We also have an individual with USI that reviews contracts. QuikTrip may present you with a contract that has their insurance requirements on it or may ask you to provide a contract with your insurance requirements. In that case we would love to set you up with our contract specialist so that he can work with you to help determine the insurance requirements that you will need for that contract or even review the QuikTrip contract to make sure it is in your best interest. When we first assumed your insurance in 2019 the building coverages were kind of all over the place and we worked with the tribe to get the buildings adequately insured or at least insured where the tribe wanted them to be. When we review your policies, to see where the tribe is at with their insurance you have your property with us and Amerind. Then you have your casualty lines, which is all your liability coverage and your work comp is with Gallagher and Tribal First. Everything is split and ideally that is not the best way to do it. It is best to have one broker to service all your policies because you have changes in leadership, changes in your CFO, in HR, and your accounting department and communication is not there and a lot of times it is a bit delayed before we find out. To give you an example: When you purchased the farm, we offered a quote for the farm property and the liability and so did Gallagher. We came in less for the property and Gallagher came in less for the liability. The administration at that time decided to put the property with us and the liability with Gallagher. Your CFO reached out to me to ask about the farm liability, and we stated that we had never done the farm's liability. At some point it got dropped and it was probably during the change in leadership and never got picked back up. This example is the important reason why to use the same broker for all your insurance. We have seen where we insure a business enterprise and tribes then find after reviewing their policies that the business enterprise was ensuring the building and so was the tribe. They are double paying their insurance. USI is one of the only brokers that can work with three insurance companies that are willing to insure tribes. When you start working with federal governments and casinos the standard carriers do not understand sovereignty. They do not understand federal law and politics. That only leaves three markets: Arrowhead, Amerind, and Tribal First. We are proposing that you consider moving all your insurance to Amerind and USI. We can service all your insurance under one broker and make sure that everything is adequately and properly insured. I lean toward Amerind because of our relationship with them. They sponsor tribal events. They are owned by over 400 tribes currently. This allows us an opportunity for you to practice your sovereignty. The Peoria Tribe right now does not have their own work comp ordinance or law. Your insurances, tribal births, and employee injuries are paid based off what that policy says. They can help write your own work comp ordinance. Then they can write that into your policy that governs how your employee claims are paid. It allows you guys to practice your sovereignty and take control of your insurance policy. Amerind is tax exempt. You will see some cost savings because they do not have to pay taxes. We can offer insurance for your tribal citizens through Amerind if you have a commercial package policy and a work comp policy with Amerind. I am unable to

promise that your tribal citizens are going to see significant savings, but they are going to see some savings just because of that tax exempt status. The tribe has done well with your claims. You have had \$530,000 in 532 property claims that Amerind has paid since 2020 and that extends from two big claims. One was in 2020 the old warehouse that was purchased over by Braum's and that was a fire loss and then \$275,000 in hail claims from March of 2022. You had \$90,000 worth of vehicles that were damaged in the hailstorm. We thought your property claims were great; your liability claims were great. However, I would like to suggest that we partner together to see if we can get comp claims down. I feel like there could be a way to mitigate these claims. Should you decide to move worker's comp to us we would get a risk control team on board to do a thorough risk analysis along with the USI team. We can devise a plan to lower these claims because looking at your payroll, your exposures, and your premium should be closer to \$60,000 to \$65,000 and it is higher than that. It is only because of slips, trips, and falls. I feel like there are mitigation strategies that can help lower the number of slips, trips, and falls out at the casino. I would like to get our risk management team working with the casino staff and HR to see what we can do to lower these claims for you. Looking at your policy you have active assailant, that is your active shooter policy, crime coverage, general liability, molestation, employee benefits liability, tribal officials enhancement liability and other liabilities which is your employment-related practices in case somebody decides to sue the tribe for acts of discrimination, harassment, wrongful termination, mental and professional liability, and then you have a bit of excess liability that sits on top of all your liability coverages, you have \$2 million excess that sits on top of all your underlying liabilities and we feel that \$2 million is more than enough for a tribe of this size. What we did we added your property insurance onto the July renewal. That way all your insurance is renewed at the same time. Right now, you have insurance renewing in July and November. It will flow a lot better when it all moves at the same time.

Sam Doty, Greenhouse Manger:

Mr. Doty introduced himself and began his presentation. I presented a version to you at the Economic Development meeting and since then we have learned a few things and shifted the current focus to utilizing the front part of the property to grow vegetables, an outdoor farm with hoop houses, and to utilize the concrete and space that we are developing as a native plant nursery. The native plant nursey allows us to redirect USDA grant funds and potential for income and profit to offset vegetable farm costs and is scalable.

The Native Plant Nursery:

- Further grant potential
 - Natural Resources currently has grants for native plants
- Local tribes and governmental agencies need plants for restoration projects
- Sales to consumers and local landscapers as far away as Tulsa, Joplin, and NWA
- Can utilize currently designed concrete pad
- Shade houses, hoop houses, and concrete irrigated spaces
- We build headhouse and convert hoop houses to greenhouses to save money and build to our needs
- Proceed with concrete, plants start next fall

Outdoor Farm:

- Shifting focus on outdoor production
- Begin Spring 2026
- Hoop houses

- Higher yields than field, growing more in less space with less or same labor
- Lower staffing requirements
 - Can respond to budget, can be staffed seasonally for some positions, interns
 - Sections of field can be put into cover crops or tarped when out of use
- Grow program slowly, as budget allows
 - Budget can be dictated from BC, and then projections made for production based on available funds
- More available grants for field production
- Significant yields are still possible, enough for programs and Farmer's Market

Hoop Houses:

- Hoop houses extend growing seasons
- Can be used for in-ground and containers
- Flexible for multiple crops
- Shade in summer
- Water, minor electrical for fans

Field Production:

- Hoop houses as foundation
- Traditional field production
 - Tractors used to drill seed for corn
 - Plastic mulch in rows for crops like squash, peppers, tomatoes, okra, potatoes, beans, peas, onions, garlic, broccoli, collards, cabbage, etc
- Small "market-garden" plots 30 inches wide and 25-100 ft long
 - High productivity
 - Quick turn crops (26-41 days)
 - Carrots, radish, lettuce, herbs, turnips, some squash, beets, etc
 - Multiple crops rotated per year, per plot
 - Allows for preparing for Future by investing in soil

The USDA grant will allow us to make changes. They do not want to receive money back. The USDA grant lists commercial nursery as an option. Mr. Doty provided a slide that shows labor costs, lower inputs and utilities, and flexible budgets.

Election Committee:

My name is Kristen Gillman. I am the Election Committee Chair for the Tribe's Election Committee. The Election Committee does not have an issue with absentee voting. Where the hurdle lies is that in the opinion that we received from the attorney back in 2011 said that the election needs to be conducted on the first Saturday in March. You could do mail-in voting and count them and read them on Saturday but what do you do if there is a run-off? What do you do if there are more than three candidates? What do you do if there is not a majority? There is not an avenue to do absentee voting past that. It would be helpful to have an updated attorney's opinion looking at not just performance but the Constitution to address the issues of being held on the first Saturday. The Constitution says that the Election Committee must conduct the election. I am not sure that lends itself to a third party. I think the first step would be to have an attorney's opinion to look at both sides, the Election Ordinance and the Constitution, to see if they can conflict each other. Whatever changes we make to the election orders, we want to make sure that it is defensible because the last thing we need is someone filing a grievance. What that does is delays having the position filled either on the Business Committee or the Grievance Committee,

thus delaying the amount of time that we have to do business. Whether we make a constitutional change it will have to be approved through the BIA, and we want to make sure that we do not jeopardize our sovereignty. Rank voting is something that we can look into, but would it pass the BIA? I do not know if there is a precedent for that. What happens if you say there are three people and then there is a runoff, and someone says if I would have known these two people were my choices I would have picked this person, but I picked this other person ahead of them and now what do I do? I would not have voted for them if I knew what these options were. It kind of takes the choice out of the voter at that point because if you put one, two, three, four, and then five and six come in. The run-off being held on the same day is not a constitutional requirement but an election ordinance. The thing to fall back on is that the election and the current constitution are held on the first Saturday and upon election those people take office. That is what the problem is. It would be difficult to have the same problem if there was an ice storm. We are not going to postpone this 45 days or 60 days to figure out what we need to do.

UNFINISHED BUSINESS:

NEW BUSINESS:

Discussion/Approval of Placing Property into “Discretionary Trust Status”: Motion was made by Nicholas Hargrove and seconded by Kara North to approve R-10-22-25-A, R-10-22-25-B, R-10-22-25-C, R-10-22-25-D, and R-10-22-25-E. Motion passed.

Resolution R-10-22-25-F, “Resolution for Intent to Enter into Tribal Transportation Program Agreement (TTPA)”: Motion was made by Nicholas Hargrove and seconded by Kara North to approve R-10-22-25-F. Motion passed.

Discussion/Approval of Requesting the Election Committee to Review and Make Recommendations for Allowing Absentee Balloting in the Election Ordinance: Motion was made by Nicholas Hargrove and seconded by Paul J. Attocknie Jr. to allow review and recommendations for absentee balloting in the Election Ordinance. Motion passed with 4 for and 2 oppose, Jason Dollarhide and Scott Myers.

Discussion/Approval of Greenhouse Redesign Proposal: Motion was made by Nicholas Hargrove and seconded by Kara North for approval of Greenhouse redesign proposal. Motion passed with 4 for and 2 oppose, Jason Dollarhide and Scott Myers.

Resolution R-10-22-25-G, “Authorization for the Health and Wellness Program, A Division of Peoria Tribe of Indians of Oklahoma Health and Human Services Department, to Purchase a Handicapped-Accessible Van”: Motion was made by Jason Dollarhide and seconded by Nicholas Hargrove to approve R-10-22-25-G. Motion passed.

Discussion/Approval of Revisions to Employee Handbook: Motion was made by Scott Myers and seconded by Nicholas Hargrove to table Revisions to Employee Handbook. Motion passed.

PUBLIC COMMENTS:

(Each speaker is limited to three (3) minutes)

Citizen Joesph Payton:

I just had a few questions since I haven't been to a couple meetings. Do we have an ETA and updates on the selling of the golf course, the progress of the RV park, the QuikTrip, and the new GM.

Citizen Courtney McCartney:

I am Courtney McCartney and am a member of the Election Committee and I just want to echo some things that Kristen has said. I feel the last few years have been an us versus them mentality and as the Election Committee we want to work with you guys to move forward. I think a big part of that is going to be open and honest communication and dialogue and putting things out in front of our tribe for them to see in the meeting minutes. We are working hard, and I think sometimes we feel like you guys think that we are trying to be petulant or difficult to work with. Kristen and I agree with the Constitution, and I know all the Election Committee members agree with the Constitution and everything we decide and every conversation we have is, can this in any way be challenged? We do not want the results of any election that we conduct to end up out of our hands. We don't want it to get sent to the Grievance Committee and we do not want it to get sent to the BIA for someone else to make decisions about how our tribe is. I just wanted that information out there because we really do care about this tribe and the integrity of our Constitution.

EXECUTIVE SESSION:

Discussion/Approval of Wage Change Recommendations: Motion was made by Nicholas Hargrove and seconded by Paul J. Attocknie Jr. to approve wage changes as recommended by H.R. Motion passed.

Discussion/Approval of Land Acquisition: No motion was made.

Discussion/Approval of Legal Updates: No motion was made.

Motion was made by Scott Myers and seconded by Nicholas Hargrove to move into Executive Session at 7:34 p.m. Motion passed.

Motion was made by Nicholas Hargrove and seconded by Scott Myers to come out of Executive Session at 7:55 pm. Motion passed.

ADJOURNMENT:

Motion to adjourn was made by Nicholas Hargrove and seconded by Scott Myers. Motion carried unanimously and the meeting was adjourned at 7:56 pm.


Authorized Signature


Date Approved