



# Moccasins Laced with Asbestos: a Modern Model of Commerce

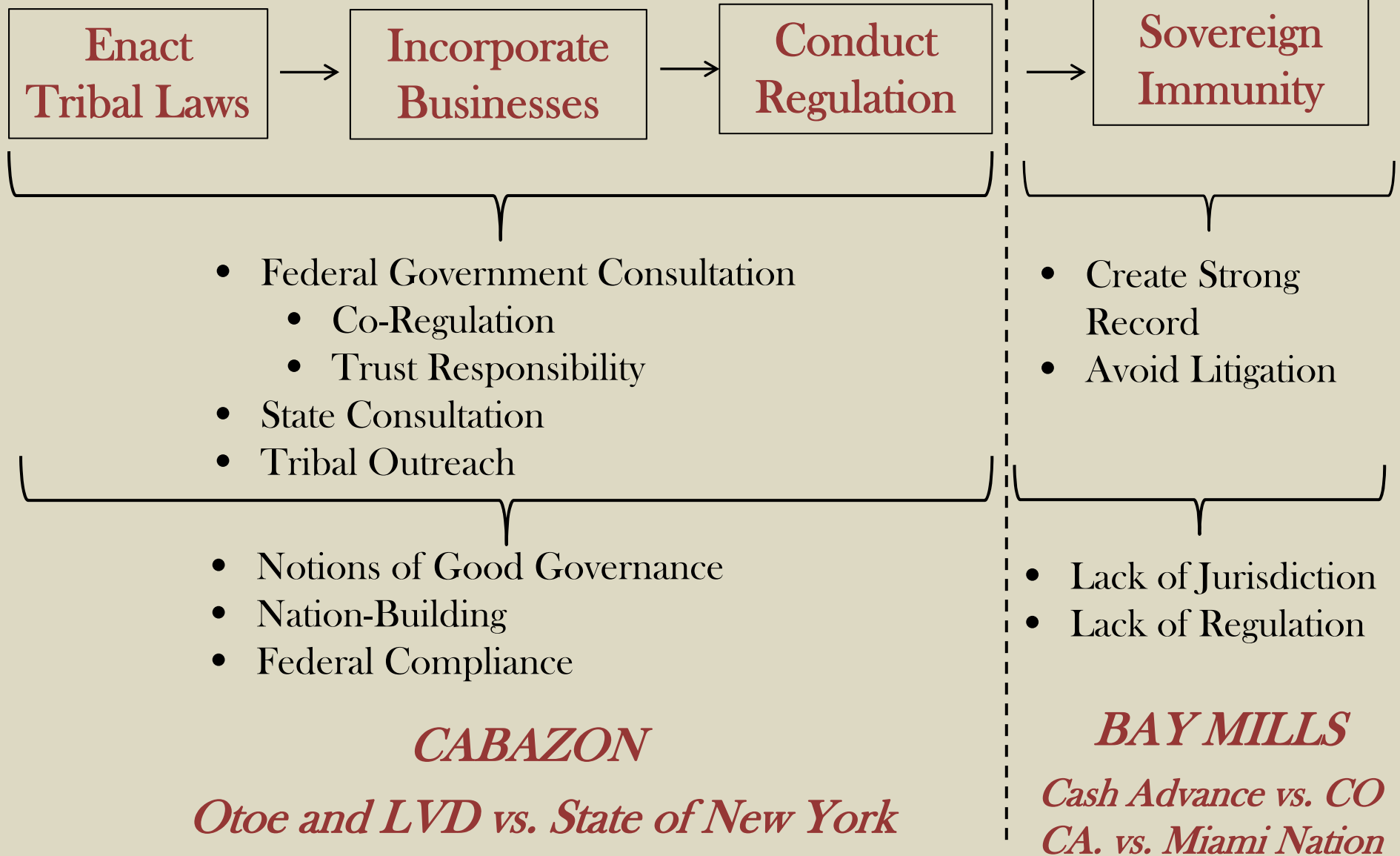
Sustaining Tribal Economies  
Arizona State University

Robert Rosette  
Rosette, LLP  
Office: 480-889-8990  
[rosette@rosettela.com](mailto:rosette@rosettela.com)

# Tribal Sovereignty and Economic Development Opportunities

- State Laws
  - Can either over-regulate or prohibit certain economic development activities and opportunities;
  - State Laws generally do not apply to Indian Tribes.
- Federal Laws
  - May not over-regulate or prohibit certain economic development activities or opportunities;
  - Federal Laws generally apply to Tribes (In the case of Lending, Tribes are treated as “States”).
- Tribal Laws
  - True Exercise of Sovereignty; Tribal laws may allow an activity otherwise prohibited by State law;
  - Tribal Laws Apply.

# Economic Development and the Attributes of Tribal Sovereignty



# Feds Follow the Tribal Model of Online Lending

Supported by Senator Elizabeth Warren.

“This is a good thing for consumers, it doesn’t reduce the demand for those financial services. The USPS could slide into that space and meet that need without preying upon those communities.” David Dayen

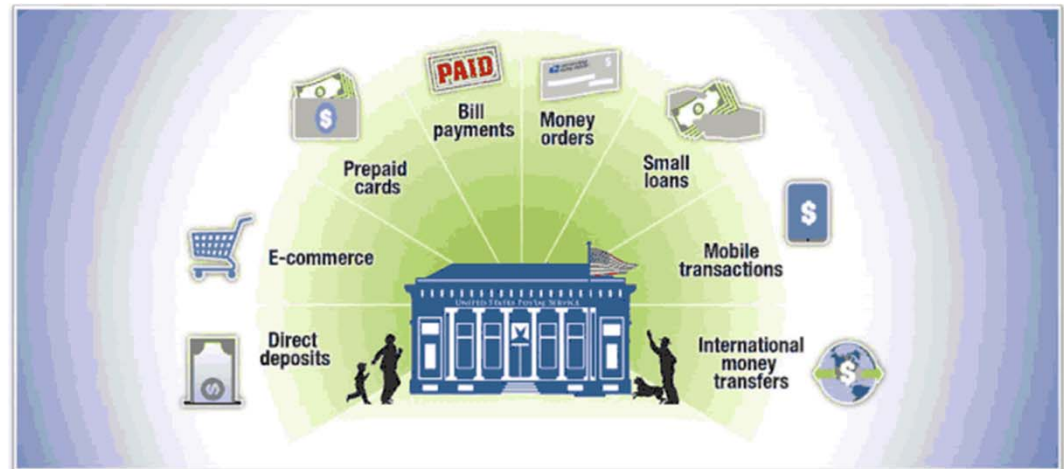


**INSPECTOR GENERAL**  
UNITED STATES POSTAL SERVICE

WHITE PAPER

## Providing Non-Bank Financial Services for the Underserved

January 27, 2014



**Thank You**