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## Fungibility: Florida Seminole Casino Dividends and the Fiscal Politics of Indigeneity

**ABSTRACT** In this article, I examine Florida Seminoles' governmental distributions of tribal-gaming revenues that take the form of per capita dividends. Dividends reveal the political and cultural stakes of money's fungibility—its ability to substitute for itself. From tribal policy debates over children's dividends to the legitimization of political leadership through monetary redistribution, Seminoles selectively exploit the fungibility of money to break or make ties with one another and with non-Seminoles. They do so in ways that reinforce indigenous political authority and autonomy, and they thereby challenge structural expectations in U.S. public culture and policy that would oppose indigenous distinctiveness to the embrace of money. [Keywords: money, tribal gaming, American Indians, Florida Seminoles]

**I**N 1979, Florida Seminoles fought endemic poverty by opening the first tribally operated high-stakes bingo hall in Native North America. By 2006, Seminole gaming revenues reached \$1 billion whereas nationwide tribal-gaming revenues exceeded \$25 billion.<sup>1</sup> Seminoles, who pride themselves on maintaining a distinct way of life and remaining “unconquered” because they never signed a peace treaty with the United States, have allocated casino revenues to buy back federal programs from the Bureau of Indian Affairs and to fund expanded tribal social services, cultural projects, economic development projects, and per capita gaming dividends.<sup>2</sup> Tribal government projects range from a charter school on the Brighton Reservation and life-long tuition benefits for all Seminoles to elder care to the headline-making 2007 acquisition of the multinational corporation Hard Rock International. The approximately 3,300 citizens of the Seminole Tribe of Florida increasingly reckon economic, political, and cultural value through the allocation of gaming revenues. Even beyond their reservation borders, gaming has become a focal point for determining indigenous belonging and difference in the contemporary United States.

In this article, I explore the fungibility of money—its substitutability and exchangeability for itself, with one dollar the same as the next—through a case study of Seminole gaming-revenue distributions in the form of per capita dividends. Although some attention has been paid to casino wealth and emerging stereotypes of “rich Indians” (Barker 2005–06:141; Darian-Smith 2003; Light and Rand 2005;

Spilde 2004), the analysis of dividends as an economic form demands a conceptual focus less on wealth, as a relative position, than on money, as an object and instrument. Dividends are the most monetized form of casino-wealth distribution, as revenues are converted through a government budgetary process into individualized checks paid directly to tribal citizens. Per capita distributions are heavily debated by many indigenous nations, with disagreements regarding how to balance individual payments with community-level projects and how per capita distributions affect the work ethic and government dependency of individuals.<sup>3</sup> As casino revenues flow into tribal coffers and are converted into individual checks, I examine how—and with what effect—money's fungibility enables Seminoles to selectively separate its source from its use or, alternatively, to connect source to use. Humans create and exploit the fungibility of money to both make and break ties of two kinds: those that link money's use to its source and those that bind people to one another. Often, these two kinds of ties correlate, but it is telling when they do not. The task of this article is to ask: If by *politics* we mean the orientation and reorientation of authority within and among collectivities, what are the politics of fungibility and how are they enacted in an indigenous-settler context? To answer this question and thereby contribute to the theorization of money's fungibility and its limits, I examine Seminole fiscal theories and practices while showing how they unsettle the pervasive U.S. cultural and politicolegal dissociation of indigenous peoples from money's logics, qualities, and competent use.

## FUNGIBILITY AND INDIGENEITY

Fungibility is at the core of scholarly and public debates about money and gambling, not only but especially about Indian gaming. Gambling, anthropologist Carolyn Anderson has written, is the “the purest form of capitalism,” and as such Indian gaming is an icon of modernity, in which “money makes everything fungible: time, labor, social obligations” (Anderson 1998:11). Insofar as it is fungible, money is homogenous, and one unit of money can be used in place of another without changing its function or character. So, for example, revenues from casinos can be used for educational scholarships or economic development, and individual family income can originate from either casino dividends or wages, without any necessary effect on the social meaning or function of that money.

Fungibility is a function of money’s abstraction, and much social theory has focused on the ways that monetary exchange both relies on and advances the abstraction of social relations. For example, in his discussion of money and modernity, Georg Simmel found money to be responsible for impersonal human relations, in which people interact as functions: money “is conducive to the removal of the personal element from human relationships through its indifferent and objective nature” (Simmel 1990:297).<sup>4</sup> In social analysis, fungibility is often transposed from money to the people who gamble with it. When discussing the rise of Las Vegas gaming, for example, historian John Findlay credits gambling with the power to reduce social difference through monetization: “Although bettors hoped to develop senses of themselves that would set them apart from the crowd, gaming tended to reduce everything and everybody to a single common denominator—money” (Findlay 1986:150). He and others (e.g., Fabian 1999; Lears 2003:4) have noted that gambling in the United States historically upset class and race hierarchies by “reducing” people to their shared monetary relation to chance. In certain times and places, gambling renders people(s) fungible through monetization, and in the case of tribal gaming this perception has threatened public images of indigenous distinctiveness.

More generally, “casino capitalism” (Strange 1986) is understood to entail the high-risk monetization of social life, in which the dream is to get “something for nothing” (a recurring phrase in gambling scholarship). As Jean Comaroff and John Comaroff put it: “These are locally nuanced fantasies of abundance without effort, of beating capitalism at its own game by drawing a winning number at the behest of unseen forces” (Comaroff and Comaroff 2000:297). Part of the scandal for scholars and local gaming critics alike is that gambling does not easily fit into a model of production, distribution, and consumption: money is exchanged directly for money (M-M’ in Marx’s terms), with no intervening commodity and with no other value directly produced (setting aside values like entertainment). Gambling calls attention to the seeming paradox of exchanging money for money in a game of fungibility.

I am less concerned with gamblers than with casino capitalism as it has been built and lived in one community: the Seminole Tribe of Florida. My focus is on how and why Seminoles selectively exploit the fungibility of money to break or make ties with one another and non-Seminoles, something they do in their complex positions as collective owners of the casinos, citizens of the governing body that determines the use of casino revenues, subjects to a U.S. statute that limits those uses, and, finally, recipients of casino revenues in the form of cash dividends. These many roles call attention to the fact that Seminole gaming, unlike in most anthropologies of exchange, concerns governmental monies that operate both as capital and as entitlements. Even while addressing matters of fungibility and earmarking that most often are analyzed at a small scale, then, I focus on collective and political aspects of money.<sup>5</sup> Tribal gaming dividends cross the ambiguous boundaries of market and polity, but this makes them less an exception than an exemplary case of market-state interpenetration (Hart 2001).

The economic and political stakes of gaming for American Indians are especially fraught because many non-Indians assume that it will lead to indigenous cultural loss or take it to be a sign that indigenous people are not sufficiently different to merit “special rights.”<sup>6</sup> This is not the common concern that impersonal money will disrupt intimate spheres (cf. Zelizer 2005a). Rather, most non-Native criticism of tribal gaming takes hold on the collective level. These are the fiscal politics of indigeneity, where governmental authority, economy, and culture intersect. In this political field, it is only a short step from wondering whether Indians with gaming are losing their culture to skepticism over whether indigenous people remain legitimately indigenous and deserve concomitant political status and rights.

More generally, money structures indigeneity in the United States, and tribal gaming is only the most recent chapter in this much longer story. This was true, for example, for the late-19th-century allotment and mass dispossession of Indian lands based on assessments of economic “competence,” for the subsequent federal accumulation of American Indian income in mismanaged “trust” accounts that are now being challenged in a multibillion-dollar lawsuit, and for Internal Revenue Service limits placed on the issuance of tribal (vs. nontribal) municipal bonds (Clarkson n.d.). Governmental distributions of cash to citizens are never simple matters, of course, as illustrated in ongoing political controversies surrounding state welfare programs and oil royalties in the United States and beyond. But American Indian tribal nations must additionally contend with popular Western ideologies and social theories that link money to civilization, modernity, and impersonal human relations and that render money seemingly incompatible with indigenous authenticity and cultural specificity. Beyond stereotype—as important as this surely is—the seeming opposition of money to indigeneity is a

structure of expectation, in Philip Deloria's (2004) sense, and these expectations have been matters of U.S. policy and law.<sup>7</sup>

Seminole know all too well that money structures indigeneity and that power can be exercised by restricting fungibility. For example, early-20th-century Indian agents withheld rations from Seminole families who refused to move onto reservations (Kersey 1975:85) or to send their children to U.S. schools (Covington 1993:197), and midcentury proprietors refused to take Seminoles' money at restaurants and other commercial establishments in segregated Florida (Sturtevant 1951–52, Box 5). Seminoles themselves limited money's fungibility—for example, in the early 1900s when they insisted on receiving change from traders after each discrete transaction before entering into another transaction (Kersey 1975:64) or in the present when they debate whether cash is an appropriate form of payment for traditional healing. The politics of fungibility are most clearly illustrated in the casino era by the per capita distribution of gaming revenues, known in Seminole Country as "dividends."

### DIVIDEND DAYS

Dividends are the most monetized use of Seminole casino revenues because they are distributed to all tribal citizens as money, largely unrestricted. The amount is determined by legislation of the elected Tribal Council, in a political system where civic participation is robust—for example, voter participation rates are generally above 66 percent and as high as 87 percent—and where elected officials are personally known by most constituents.<sup>8</sup> Whether or not to raise dividends is a constant source of debate, but the terms of the debate do not typically oppose individualized benefits to collective tribal-level services. To the contrary, most tribal programs enjoy high rates of participation, and everyone seems to have dresser drawers full of T-shirts commemorating tribal events and projects.

Each tribal citizen receives a dividend of a uniform amount, with three exceptions: as of 2002, tribal elders (over age 55) began to receive a supplemental dividend (Bowers 2002:1); veterans also receive a supplement; and, in the mid-2000s, a controversial ordinance placed increments of minors' dividends into trust. As of 2007, trust funds are no longer distributed in a lump sum at age 18 but in gradual payments designed to curb irresponsible spending. Trust payment schedules incorporate incentives to complete high school and attend college.<sup>9</sup> For years, dividends were distributed monthly, but beginning in the mid-2000s they became available biweekly, in an effort to smooth household budgeting. When individuals apply for tribal loans or other financial support (such as mortgage underwriting for off-reservation real-estate purchases), they generally agree to a loan repayment schedule implemented through dividend withholding. Some tribal citizens carry significant debt, resulting in sizable dividend reductions, and liquidity has

been a concern for household economies. This became apparent during a well-attended 2001 Tribal Council meeting when an administrative cost-cutting measure was defeated that would have issued tribal employee paychecks every two weeks instead of weekly. When the measure was proposed by a non-Seminole administrator, audible murmurs of dissent filled the room, and it was voted down unanimously (field notes, January 18, 2001).<sup>10</sup>

"Dividend day," as it is called, is a social occasion during which tribal citizens gather at reservation offices to pick up their checks. Tellingly, only about half of tribal citizens utilize direct deposit, although it is readily available, because many of the people who live on or near reservations would rather participate in the social activities of dividend day. Dividend checks are delivered by tribal helicopter to each of the six far-flung rural and suburban reservations, and their distribution is overseen by the tribal treasurer's office. Seminole art and crafts vendors set up shop in the office lobbies, selling patchwork clothing, palmetto-fiber dolls, baskets and beadwork, and other Seminole staples. Dividend day is an occasion for internal information sharing and recruitment. Tribal departments set up tables to reach reservation residents, whether to promote health programs or inform tribal citizens of new elections procedures. The planning committee for the 50th anniversary celebration of the tribal constitution and corporate charter of 1957 signed up so-called volunteers (actually paid) and conducted videotaped oral-history interviews on dividend days. On hearing that my book would be coming out soon, Wanda Bowers, office manager for the tribal secretary, kindly suggested that I set up a table to sell it at dividend day, because everyone goes to dividend day if not necessarily to Barnes and Noble (field notes, June 13, 2007).

Sometimes outsiders' sales are more threatening: several Seminole parents reported suspicion that local non-Seminole drug dealers keep track of dividend day for the purpose of hawking their wares when tribal citizens are flush. Paul Buster, a middle-aged cultural educator and musician who grew up in the swamp at the Big Cypress Reservation but now lives part-time on the urban Hollywood Reservation, answered my question about whether gaming has affected relations with surrounding communities: "I think a lot of people know more about the Seminole lifestyle than we do our own selves. Because I was out there at Big Cypress last week during dividend day, I see a lot of strange cars going around there. So sometimes it gets scary, sometimes it gets dangerous" (field notes, July 11, 2001).

This sense of threat is understandable. Dividends have become a hot political issue within many tribes, a focal point in disputes about tribal membership for some groups, and also a source of tension with non-Indians. Total strangers ask Seminoles—in chance encounters, at cultural festivals, anywhere—how much they receive in dividends. Consider a conversation I had with Everett Osceola, a 20-something-year-old cultural educator at the tribal Ah-Tah-Thi-Ki Museum who presents public programs about

Seminoles' history and culture to local school groups and community organizations. I asked him to state the most common audience question; he responded without hesitation: "How much money do you get every month?" (field notes, August 24, 2007). In a follow-up e-mail, Osceola elaborated: "The question that is always repeated is 'Is it true you guys get money?' Sometimes they add government or the casinos, but usually it pertains to how much we make a month . . . being Indian" (field notes, August 29, 2007). The *Los Angeles Times* reported that curiosity about Chumash dividends grew threatening when tribal citizens discovered that dividend-check envelopes had been opened in their home mailboxes (Bunting 2004).

Knowledge of, and rumors about, the Seminole dividend number circulate in everyday social and commercial interactions. Seminole face new forms of exclusion at automobile dealerships and other local businesses that offer exorbitant interest rates on the grounds that they receive dividend payments. Moses Jumper Jr., for example, thinks that publicity about dividends has "stereotyped us tremendously . . . I went to banks and tried to borrow money, and they said: 'I thought you all had some kind of loan system. Don't you guys get a dividend or money?' I said: 'I don't think that has anything to do with me coming in here.' I said: 'I'm just like any individual coming in here wanting to borrow . . . get a loan to buy a car.' 'Well, don't they buy you cars?' I said: 'I don't think that's any of your business'" (interview, January 16, 2001). Some tribal citizens use false names when placing telephone orders with local businesses, guessing that a Peterson is less likely than a Cypress to be overcharged, and at least one non-Seminole woman decided to keep her maiden name when marrying an Osceola because she thereby avoided price gouging.

Almost any local newspaper article about Seminole—on any topic, from the annual Miss Seminole pageant to Everglades restoration—will reveal the per-capita dividend amount. This is despite the fact that the tribal government refuses to release the figure. In fact, there is widespread irritation in Seminole Country that outsiders are so interested. Max Osceola Jr., a Tribal Council representative and frequent spokesperson, gave a typical answer when *Today Show* reporter Kerry Sanders asked the amount: "To me, it's like a rude question. It's like me asking you: 'How much money do you make?'" (NBC News 2007).<sup>11</sup> Some Seminole compared dividends to investment returns. For example, when Ah-Tah-Thi-Ki Museum tour guide Daisi Jumper was asked by a white elderly couple visiting the museum how much she received, Jumper responded by asking how much they made and why dividends were any different than non-Indians' capital gains or dividend payments. Jumper did not separate "earned" income from "unearned" government distributions. Similarly, Tina Osceola was quoted by the *Miami Herald* as comparing non-Indians' insults during her childhood that Seminole were "Indian poor" with present-day comments that Seminole have "Indian money"; both were "implying that is it not deserved,"

she said, but "anytime someone asks me how much money I make, I ask them how much money they make. It usually shuts them up" (Santiago 2007). Jumper and Osceola's responses raise the larger question of whether capital accumulation is "earned" in the first place or whether capital accumulation might more closely resemble gamblers' winnings, as gambling critics have suggested since the 19th century (Fabian 1999).<sup>12</sup>

Nationally, tribal gaming advocates generally deflect attention from dividends. The National Indian Gaming Association's (NIGA) 36-page report on the economic impact of tribal gaming, for example, never once mentions per capita dividends, focusing instead on tribal capital improvements, social services, and philanthropy (NIGA 2006). NIGA's prominent webpage of "Tribal Gaming Facts" features the (now outdated) statistic that "only about one-fourth of Tribes engaged in gaming distribute per capita payments to tribal members (73 Tribes)" (NIGA 2008). No doubt responding to widespread misperceptions that American Indians do not pay taxes (Darian-Smith 2003), this is followed by the declaration that "Tribal members receiving per capita payments **PAY FEDERAL INCOME TAX** on these payments" (NIGA 2008). Donald Antone, Gila River Indian Community governor, explained his tribal nation's decision to invest in capital improvements: "We're committed to providing services to the community rather than the individual" (Associated Press 2000).

With dividends, the politics of fungibility is inextricably tied to the representational power of the number as a quantifying form. The number calls for comparison to earnings that non-Seminole receive: as Everett Osceola noted, people want to know how much Seminole receive because of "being Indian." Dividends seem to individualize people and peoples, reducing difference to quantity rather than quality. Yet as Jane Guyer (2004:12) observed in Atlantic Africa, sometimes the quantity of money is a quality. Insofar as the dividend is qualitatively different because it is only available to Seminole citizens, it is rendered suspect in U.S. public culture because it positions gaming and its economic benefits as indigenous "special rights." Calling attention to this phenomenon of dividend curiosity and its effects, I do not reveal the number except to say that it was only in the mid-2000s that dividends grew sufficient to support most families.

### MAKING AND BREAKING THE TIES THAT BIND

The effect of money on social ties has long been a social scientific question. On the one hand, the fungibility of money can connect and equate things that might seem different; it can do so by making them comparable and measurable by quantity, regardless of their qualities. Money can make ties. This concerned Karl Marx, as he built on Shakespeare to show that money makes "brothers of impossibilities" (Marx 1978:104). When Seminole spend cash, their cash is the same as another person's cash. When they make money

with money in gambling, their economic practices (and by extension, they as individuals and a group) seem less distinctive than with culturally identified projects such as ecotourism, craft production, or alligator wrestling.<sup>13</sup> Fungibility facilitates commensuration by creating similarity and bringing not only objects but also humans into quantitative relations with one another.

On the other hand, the fungibility of money can also facilitate differentiation. It can break ties. Revenues from casinos can be spent to build a museum or purchase a clan totem, reinforcing Seminole cultural difference from other Floridians. Even more than the federal benefits of a previous era, which were structured partially by the nuclear family, dividends can individualize wealth transfers that had been routed through clan families. Marx pointed out this quality of money when he called it a “universal *agent of divorce*,” for it separated things that belonged together, in particular the properties (qualities) of an object and its value (Marx 1978:104). Money, for Marx, was an “*overturning* power both against the individual and against the bonds of society” (Marx 1978:105).

Patterns of severing and linking money’s source and use channel Seminole politics.<sup>14</sup> In this, Seminoles are not alone, and anthropologists have demonstrated that monetization has prompted other culturally marked collectives to undertake projects of differentiation and comparison (Bloch and Parry 1989; Keane 2001; Robbins and Akin 1999). I have found that Seminoles exploit the fungibility of money, whether to make or to break ties, in ways that reinforce indigenous political authority and autonomy. They thereby challenge structuring expectations in U.S. policy and public culture that would question indigenous distinctiveness in light of the embrace of money.

### **Breaking Ties**

The ways that Seminoles exploit fungibility to separate casino money’s source from its use—to break ties—follow a pattern: they reduce restrictions on economic action that would subject Seminoles to control by non-Indians or would centralize authority within the tribal polity. Three examples illustrate this: dividends as affording flexibility within federal law, establishing distance from gambling as a business and gamblers as people, and maximizing autonomy and noninterference within the Seminole polity.

The Indian Gaming Regulatory Act of 1988 restricted the purposes for which tribal governments could spend casino revenues to the following: funding tribal operations or programs that provide for the general welfare of the tribe and its members, promoting economic development, donating to charitable organizations, and helping to fund operations of local extratribal government agencies (Indian Gaming Regulatory Act, 25 U.S.C. § 2701). Dividends, when approved as providing for the general welfare through a federal “casino revenue allocation plan,” are one way that tribal nations can render gaming profits relatively fungible:

dividends free up money’s use. In practice, the result is individualized spending, because Seminoles generally do not earmark dividends by treating them as a separate income stream designated for particular uses (for an empirical contrast, see Zelizer’s [1997] analysis of cash gifts, charity, and pin money). As general counsel Jim Shore said of his fellow tribal members, “I think, overall, dividend seems to be something that they can spend on their own for whatever reason,” and there is little earmarking or saving (interview, August 16, 2008). There are exceptions: Michele Thomas, for example, sets aside any dividend-increase increment in a “secret account” (interview, August 18, 2005), and Sally Tommie invested hers to save money for launching an advertising business (interview, July 14, 2008). But because dividends generally are not earmarked, I do not focus here on how they are spent.<sup>15</sup> Instead, I simply note that dividends promote individual and household autonomy within the constraints of federal law.

Dividends also contribute to making gaming seem like a generalized moneymaker, rather than a specific (and arguably morally suspect) form of economic activity. When asked about the source of their newfound social services, tribal institutions, and household resources, Seminoles readily credit gaming for the shift out of poverty. However, most respondents are indifferent to gaming as such, instead regarding it simply as an income generator. For example, the tribal museum’s executive director, Tina Osceola, explained to a group of Florida high-school teachers that casinos were simply a revenue source, nothing special, and that the tribe is looking to expand and diversify its income (field notes, June 15, 2007). At a conference of historians, she emphasized that casinos do not define Seminoles—they are simply a way to make money (field notes, May 19, 2006). I grew to expect perfunctory responses to my queries about the source of gaming revenues. That said, several Southern Baptists expressed moral disapproval of gambling, and, in gaming’s early days, Baptists once almost impeached the tribal chairman. Despite any lingering discomfort, however, most now are grateful for the benefits of gaming. For example, elder and Baptist preacher Howard Micco said of gambling: “I don’t believe in it. They can have all that, and make money, and give me some of it, that’s all. But I don’t play, I don’t gamble.” He added that gaming was “a great benefit for the Seminoles, for me too,” and he hoped that a reservation nursing home would result (interview, August 18, 2005). Others are concerned that dividends have come fast and caught Seminoles unprepared for money management: elected representative Gloria Wilson compared it to the problems that plague lottery winners (interview, August 17, 2005). Rather than concern themselves with the specific nature of gaming or their relation to gamblers, however, Seminoles generally redirect conversation to gaming’s benefits for the tribal collectivity and themselves. Money in general, and dividends in particular, make it possible to maintain moral distance from gambling and to mask Seminole market dependency as economic self-reliance.

Within the Seminole economy and polity, dividends are a mechanism for wealth distribution that reinvigorates a widely observed political value of mutual noninterference (Garbarino 1972; Skafta 1969): dividends break ties of dependency that might otherwise limit individual autonomy. Seminoles sometimes criticize one another's decisions about how to spend dividends, but with the exception of children's distributions, discussed below, there is widespread support for unrestricted cash payments. In fact, many Seminoles see tribal government as responsible for encouraging individual autonomy. For example, Gloria Wilson described the role of the Board of Directors of the Seminole Tribe of Florida, Inc. (the tribal economic development corporation) as "assuring economic independence" for individuals, and she campaigned on a platform of promoting family and individual financial management (interview, August 17, 2005). Per capita distributions maximize families' and individuals' independence while minimizing political disagreements by decentralizing choices about how to spend tribal income.

### **Making Ties**

Money also can link people to one another, and it can link its source to its use. As Keith Hart has shown, money long has been understood not only as a threat to meaning or culture but also as the memory of human relationships: "money's chief function," Hart argues, "is as a means of remembering" (Hart 2001:5). Confounding modernist expectations, Seminoles reinforce their indigeneity and cultural distinctiveness through, not despite, money's fungibility. They do so not only through dividend-enabled consumption (e.g., of self-identified "cultural" items) but also through dividend distribution.

Seminole per capita distributions reinforce longstanding practices of leadership that are facilitated by money's fungibility. Jacob Osceola, a middle-aged Seminole student of traditional medicine and former elected official, once turned a conversation about per capita dividends to the Green Corn Dance, Seminoles' most important annual ritual event.<sup>16</sup> Osceola said that, on a particular day of the Corn Dance, the men go hunting, and when they return to the camp they gather the meat and distribute it by circulating from (matrilineal clan) family to family. Each family takes one piece, and the men stop distributing only when the meat is gone. This, Osceola explained, exemplifies Seminole leadership and political power: leaders gain legitimacy by gathering resources and then redistributing them. Traditional elected leaders, he added, understand this and will raise dividends. Osceola noted that money is an economic form especially conducive to Seminole political values because it is easily divisible and because its use is not easily controlled (interview, December 14, 2000). Councilman Max Osceola Jr. offered a similar explanation to a *Miami Herald* reporter who was writing about seeming corruption, explaining that Seminoles have their own way of sharing

wealth that is continuous with hunting. He was quoted: "You're not rich by how much you own but by how much you share" (Bolstad 2001). Money's fungibility generates political relationships that are understood to be distinctly Seminole.

It is important to emphasize that dividends are not simply about the equitable distribution of money by a central source. This is not a matter of sharing wealth that belongs to political leaders or centralized institutions. Instead, many Seminoles consider themselves to be the Tribe, rather than simply to be served or represented by the Tribe. As such, gaming revenues already belong directly to each and every person, just like the meat hunted.<sup>17</sup> Seminoles generally do not advance a radically individualistic account of wealth, nor is this an ideology of generalized reciprocity (see Sahlins 1972). Instead, the people lend legitimacy to leaders and constitute popular sovereignty. Predictably, increasing dividend levels is a time-tested tactic by Seminole politicians seeking reelection or proposing controversial policies, and the power to raise dividends buttresses the substantial advantage enjoyed by incumbents.<sup>18</sup> I should note that money is not a universal form of value in Seminole Country, and in fact politicians and others sometimes distinguish money from superseding forms such as culture and sovereignty.<sup>19</sup> Nonetheless, money's fungibility in the form of dividends reinforces Seminole political theories of legitimacy.

The civic ties facilitated by dividends are not only to individual politicians but also to the tribal polity. Dividends break ties to the federal government, as discussed above, but reinforce those to the tribal government. This occurs not simply because the source of cash distribution has shifted during the casino era from one level of government (federal) to another (tribal). Instead, many Seminoles see the tribal government as a qualitatively different kind of government, and they differently reckon political belonging to it. It matters that this is "our money," not federal money, in a community where "The Tribe" has become an increasingly important political and economic unit since the 1957 tribal reorganization (Kersey 1996).

The very form of the dividend was forged at the intersection of tribal and federal governance. The tribal government had used the per capita model for decades in cattle ranching and other enterprises as well as in the distribution of federal monies (e.g., from a midcentury Indian Claims Commission land settlement). Because many Seminoles once received welfare benefits from the federal government, they were familiar with cash distributions and accompanying regulations. But receiving federal money was fraught. American Indian welfare benefits have been the focus of anti-Indian racism throughout the United States (Deloria 1988; Pickering 2000), with critics simultaneously mistaking treaty rights for welfare benefits and deploying images of welfare "dependency" to sidestep tough historical questions about the causes and consequences of American Indian poverty. Still, dividends raise the specter of a new

form of dependence and control on the part of the tribal government. As prominent journalist Tim Giago wrote to tribal leaders in the early days of the gaming boom: "Stop your per capita payments if you are providing them now. You have only created a new form of dependency and welfare" (Giago 1995: A4). Although some Seminoles sharply criticize the new dependency, others draw a contrast between tribal distributions and past federal economic control that took the form of "welfare colonialism" (see Paine 1977).

Against this history, the source of dividend money—"the Tribe," not the federal government—matters politically, even through it does not affect how the money is spent by individuals. Dividends are simultaneously fungible, not earmarked, and marked by specific meanings. This suggests that anthropologists who follow the social life of money (Appadurai 1986) cannot assume that transformations of value take place in the same way or with the same ontological status whenever money moves across structurally similar political thresholds (i.e., from government to household or individual).<sup>20</sup> Nor can we assume that it is only at points where human communities remember, restrict, limit, or earmark money that distinctive meaning attaches to it: the example of dividends and political leadership shows that it can be the very fungibility of money, not its overcoming, that enables people to enact cultural distinctiveness and make ties.

### COMMUNITY BOUNDARIES AND THE LIMITS OF FUNGIBILITY

Dividends mark the boundaries of generation and Seminole personhood, even as their fungibility threatens those same boundaries. To put it another way, the patterns of making and breaking ties with casino revenues reinforce Seminole distinctiveness, yet who counts as Seminole and how Seminole social reproduction should be achieved are questions that are frequently debated with reference to dividends. Dividends are not "special-use" money, in the sense of being exchangeable only in certain contexts or for specific objects (cf. Bohannon 1959). Rather, they represent fungible money that, I suggest, can be thought of as "special people" money, restricted by the political boundaries of a community (i.e., available directly only to Seminole citizens) and understood to represent Seminole power. Viviana Zelizer designates as "circuits" the monetary modes through which "people differentiate strongly among various kinds of interpersonal relations" (2005b:292). Circuits, which dividends approximate, enable the stable coexistence of commercial transactions and interpersonal intimacy, and they constitute "an institutional structure that reinforces credit, trust, and reciprocity within its perimeter, but organizes exclusion and inequality in relation to outsiders" (2005b:293). Yet, as Joel Robbins and David Akin (1999) and others have suggested, the circulatory nature of money, and especially its broad reach as state currency, facilitate its movement

across spatial, temporal, and social boundaries. Money's fungibility facilitates circulation, even though in this case state currency takes the form of restricted "special-people money."

The fungibility of dividend money coexists uncomfortably with the boundaries that structure Seminole social and biological reproduction. One example is minors' dividends. Seminoles disagree as to whether dividends should be distributed to minors or held in trust until they reach adulthood. Many worry that handing over dividends to minors discourages them from working and saving. Laura Billie, herself rearing a teenager at the time, said that many casino-era parents faced troubles because their children felt "entitled"; believing that dividends were their own, teenagers felt less obliged to obey parents (interview, January 8, 2001). However, some Seminoles criticize parental appropriation of children's dividends, for example when cultural educator Willie Johns shook his head and said: "We just kind of abuse our dividends at the child's mercy" (interview, August 18, 2005). He anticipates future lawsuits against parents for depleting dividends. Although many argue that the Tribe should place more of children's dividends in trust or withhold dividends from truants, others hold that the tribal government should not "play referee" in household economic decisions. In these debates, misappropriation across generational lines via the easy movement of money threatens the political order of social reproduction.

Even more threatening is the potential of dividends to render citizenship and peoplehood fungible across the institutional boundaries of the Seminole polity. An example is grumbling over so-called "dividend babies," the children of non-Seminole (usually white) women who allegedly get pregnant by Seminole men as a way to make money on their children's casino dividends. The specter of dividend babies demarcates racial and economic boundaries insofar as it stands in for loss (for the tribal community) or inappropriate gain (for the non-Seminole partner) at the boundaries of tribe, race, and kinship. More generally, many Seminoles worry that money is a motive for outsiders to seek romance, and parents caution children to beware of suitors who seek access to dividends. As then-Tribal Council representative Andrew Bowers Jr. put it: "I think there's an element—and I'm not shy about this—I think there's an element that want to get in with any Indian man or woman, because they think the Indians are rich" (interview, August 23, 2005).

If dividends are understood to create anxious intimacies, they are also seen to attract outsiders who seek to be transformed into a Seminole for the purpose of financial gain. Tribal Enrollment Administrator LaVonne Kippenberger has observed that inquiries from people who want to join the Seminole Tribe spike in the wake of every media report about dividend levels: "Every time there is an article in the paper, the papers always print 'Indians make millions of dollars.' Then they'll call in" (interview, August 29, 2005). When outsiders see dollar signs and then seek enrollment in this relatively cohesive tribal nation, it is as if

the fungibility of dividends has been transposed to the level of political and cultural belonging.<sup>21</sup> Like dividend babies, intergroup romances, and social reproduction through the generations, tribal citizenship policies exemplify Seminole struggles to ensure group boundaries and accountability by simultaneously exploiting and limiting the fungibility of money in the form of dividends.

## CONCLUSION

The fungibility of money is a function of its abstraction, and as such it is tempting to direct analyses of fungibility to the question of whether money abstracts social relations or cultural distinctiveness. Yet, as Bill Maurer (2005) has argued, the persistent scholarly focus on the abstracting power of money blinds analysts to other ways that people define and use money. The case of Seminole dividends illustrates that it is often a dead end to quarrel about whether or not money renders people and peoples fungible. Nor is it satisfying to conclude that “it depends” or that the power of money to make or break social ties represents an ongoing dialectic of the money form. Rather, the task is to trace when, under what conditions, and with what political effect money forges connections and differences.

This broad agenda takes a particular focus when analyzing the politics of indigeneity. I have shown that Seminoles use the fungibility of money to make and break ties in ways that reinforce their political authority and autonomy. The significance of this case study becomes apparent only after recognizing that different human groups participate in monetary exchange with divergent risks: in particular, the perception that money threatens cultural distinctiveness is applied especially to those—like American Indians—who have been historically and ethnographically defined in opposition to market logics.<sup>22</sup> Of American Indians, one could say what Jane Guyer observed about Atlantic Africa: “It is an example of, not just ‘another economic culture,’ but a monetary culture built up deliberately *to be other*, in relation to European theory and practice” (2004:14). Fungibility is a flash point in settler–indigenous relations, not an ahistorical or acultural quality of money. As such, American Indians commit political acts when they use, distribute, and debate money. These are pressing matters not only for Seminoles but also for all tribal nations that operate casinos and for all American Indians who grapple with the fiscal politics of indigeneity.

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## NOTES

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1. National figures are available on the website of the National Indian Gaming Commission (2007), and Seminole figures are from the leading industry report (Meister 2006–07).

2. The Tribal Council’s power to determine how casino revenues should be allocated has been limited by the federal 1988 Indian Gaming Regulatory Act (IGRA), which regulated tribal gaming. Seminoles built their gaming business on class II games (e.g., bingo and video lottery), which under IGRA require no tribal–state compact. For the history of Seminole tribal gaming and its antecedents, as well as a discussion of tribal gaming scholarship, see Cattelino 2008. Key sources on the law and policy of tribal gaming include Light and Rand 2005.

3. The Native American press has covered some of these debates; see, for example, Indianz.com 2005.

4. For Marx, money as the general commodity requires a quantitative, rather than qualitative, relationship between things. Things, then, lose their “natural specificity.” More distressing for Marx is that human activity also loses its purpose and specificity when it is undertaken for the purpose of exchange. If humans are fundamentally constituted as such by their creative activity, and if that activity loses its nature through the quantification of labor time as exchange value, then indeed we see the alienation of humanity itself (Marx 1978:101–105; 1993). Like Marx, David Graeber posits a relation between fungibility and history: “Money does not consist of unique objects at all. At least in principle, it is absolutely generic, any one dollar bill precisely the same as any other. As a result money presents a frictionless surface to history. There is no way to know where a given dollar bill has been. Nor is there any reason one should care” (2001:94). Here is where, for Graeber, the transposition from money to exchangers’ identities occurs: “The social identities of those transacting need not become part of the stakes of any transaction” (2001:94). This article offers a political reading of the fungibility that so disturbed Marx, albeit suggesting that money’s fungibility can reinforce inalienability in Seminole collective life.

5. Thank you to Viviana Zelizer for articulating this.

6. For example, the 1999 final report of the National Gambling Impact Study Commission (NGISC), a body established by Congress, found in its survey analysis that “a common theme among many opposed to Indian gambling is a concern that gambling may undermine the ‘cultural integrity’ of Indian communities” (National Gambling Impact Study Commission 1999:ch. 6, p. 3). To be sure, some indigenous people consider gaming and capitalism anathema to their values. My discussion is not intended to undermine their criticism. Rather, I point to ways that settler critiques of indigenous economic power are often based on implicit or explicit evolutionary economic logics.

7. Although there are no sustained treatments of money and indigeneity in this vein, see Alexandra Harmon’s related forthcoming book on the history of indigenous wealth and its representation (Harmon n.d.).

8. Because distribution levels are determined through a Tribal Council budgetary process and are not pegged directly to tribal gaming–revenue levels, they are not strictly “dividends” in the common use of the term.

9. The Seminole Office of Trust Management is rapidly developing programs to manage the trusts of minors, the incarcerated, and the incapacitated. This includes any “special minor” whose custodial parent is not Seminole; that parent, who does not receive her or his own dividend, can access a portion of the minor’s dividend. For the incarcerated, funds are kept in trust. For the incapacitated, funds are handled as designated by the Tribal Council (most often by request of the family). To receive trust funds at age 18, a youth must obtain a high-school degree or equivalent from an accredited program, pass a drug and alcohol test, and complete a financial literacy seminar. Other individuals begin to receive funds at age 23. The Office of Trust Management administers these programs in collaboration with the Education Department, Health Department,

and Family Services. (All data from Laura Billie, Executive Assistant in the Office of Trust Management, September 19, 2008.)

10. Dates of interviews and observations are indicated in parentheses. Quotations are word for word, based on audio-recorded or hand-transcribed interviews.

11. The question was a setup. I had previously completed interviews by Sanders in which I repeated Seminoles' refusal to answer this question and asked him the rhetorical question of why outsiders were so curious. That Sanders then asked the question of Osceola, and that it made the cut out of hours of footage, suggests that Sanders was interested both in the factual answer (a number flashed across the screen) and in the act of refusal.

12. Anthony Pico, Chairman of the Viejas Band of Kumeyaay Indians, answered a PBS Frontline interviewer's question about how much money each tribal citizen gets a month with the following (note that he did not divulge the number, although it was inserted in the transcript as an editor's note):

Each tribal member is an investor, much like a corporation. Each person has an abstract number of shares in this corporation and so each member, not only—that's somewhat unique I think with gaming tribes where each person then receives a dividend from this corporation. It's really for this corporation. I think that's good just like anybody who has a corporate stake in Coca-Cola or General Motors, you know. And so each person does receive a dividend from their investment. [Frontline 1997]

13. Although indigenous people in North America long have engaged in games of chance (see Darian-Smith 2003:56–57; Gabriel 1996; Pasquaretta 2003), I have been unable to find Seminoles who in any way link traditional games of chance to casino gaming as an economic development project.

14. Like Danilyn Rutherford, I "approach money ... as neither a solvent of social differences nor a target of resistance" (2001:300). Although her interests lie with intimacy and social alienation and mine are directed to the politics of indigeneity, both point to the potential of money to selectively overcome and reinforce difference.

15. For more on Seminole consumption, see Cattellino 2008.

16. For an introduction to the Green Corn Dance ceremony and Mississippian structures of reciprocity, see Hudson 1976.

17. Christine Littleton rightly pointed out that Green Corn Dance meat is distributed to families, not on a per capita basis. This is an important distinction, even as family and social reproduction shape the politics and practice of dividends in other ways (see below).

18. The 2007 campaign platform statement by successful tribal chairman incumbent Mitchell Cypress was typical: "During my administration, we have put an emphasis on delivering financial benefits back to Tribal Members. It was our goal to provide Tribal Members with a greater dividend distribution to enable each and every one of us to live the life that we deserve, due to our successful business endeavors" (*Seminole Tribune* 2007:42).

19. As presidential candidate Richard Bowers put it during his successful campaign:

The values of our ancestors have kept us here for a purpose. The values and principles are not measured by Seminole money. We have a greater responsibility, that is to preserve our sovereignty rights, our Tribal homelands and our water rights. And foremost, what our choices are today, our Seminole descendants will forever inherit. [*Seminole Tribune* 2007: 40]

20. To put it another way, it is only by analyzing the relationship between those engaged in exchange and the ways that they value exchange that social scientists will avoid the modernist mistake of assuming that subjects in monetary exchange are distinct entities who meet in depersonalized and functional transactions (see, e.g., Simmel 1990). This suggests that nodes of value transformation are ripe for analysis, as anthropologists including Nancy Munn (1992) and Jane Guyer (2004) have observed in other contexts.

21. Tribal citizenship rules are clear, requiring one-fourth Seminole blood quantum plus sponsorship by a Seminole tribal citizen and Tribal Council approval. Most outside claims are summarily dismissed, and there have been no scandals over Florida Seminole disenrollment. That said, membership rules are up for debate. Some Seminoles advocate a new membership status for descendants who fall below the tribal constitution's blood-quantum requirement. Michele Thomas, for example, seeks a status for her son that would give him access to social services and formal membership but not a dividend: "For me it's not about the money, it's about the recognition" (interview, August 18, 2005).

22. Compare Ann Fabian's (1999:108–152) discussion of reconstruction-era institutions designed to protect Freedmen from their alleged race-inherent economic irrationality.

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