

boundaries which were opened to white settlement at the time a reservation was allotted, on the blind theory that it was over and above the Indians' needs.)

Tribal Organization: The importance of Section 16 lies principally in its legal recognition of the right to organize—a right which heretofore has been subject wholly to the whim or prejudice of successive administrations. This section authorizes every tribe to adopt a constitution and by-laws upon their ratification by a majority of the adult members, and the approval of the Secretary of the Interior. Once a constitution is so adopted, it can be amended or revoked only by the tribe itself. In addition to any powers which a tribe may have acquired heretofore, the constitution may include the rights to employ counsel, subject to approval as to choice and fees; veto appropriations of tribal funds; be advised of all appropriation estimates affecting the tribe before submission to the Budget and to Congress; and to negotiate with Federal, state and local governments. These rights constitute only a modest delegation of power, but the act lends itself to revision in the future to extend the scope of self-management.

Tribal Incorporation: The idea of tribal incorporation was originally suggested by Commissioner Leupp during President Theodore Roosevelt's administration. It is at last to have a demonstration of its practicality. Under Section 17 of the Wheeler-Howard Act, an Indian tribe may obtain a charter of incorporation, issued by the Secretary of the Interior and ratified by a majority of the adult members of the tribe. Only Congress may revoke a charter. By use of the corporate technique, it is expected that practically all the tribes will adopt the modern means of organization for precisely the same reasons which actuate whites—efficient and productive group exploitation of their assets. Only tribal corporations may borrow from the revolving loan fund mentioned below.

Funds for Organization: By Section 9, an annual appropriation of \$250,000 is authorized to cover the expenses of forming the tribal and corporate organizations.

Revolving Loan Fund: With "restricted" property which could not be pledged for financial assistance, the Indian has heretofore been handicapped as has no other class of the population in the use of his resources. Section 10 of the Act provides for the establishment of a ten million dollar revolving loan fund. As previously stated, only tribal corporations may secure loans from the fund. This is a wise provision; it will simplify administration and develop group responsibility and resourcefulness.

Aid for Higher Education: Section 11 authorizes an annual expenditure of \$250,000 for educational loans to Indians to enable them to attend high schools, colleges, vocational schools or trade schools. In the past, the niggardly sum available for such purposes accounted largely for the small number of Indians who qualified for the higher rungs in the Indian service. Reimbursable, such loans will be regulated by the Commissioner. Of the total sum, not more than \$50,000 may be loaned to Indians attending high schools or colleges. The remainder is to be loaned to Indians attending trade and vocational schools—schools of agriculture, forestry, nursing, medicine, law, mining, business or art.

Indian Civil Service: To eliminate superficial and unfair Civil Ser-

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