

undoubtedly more than 2000 of the 3,293 allotments of the agency were held by Whites by 1901.<sup>39</sup> The agent and his subordinates handled all the details—appraised the land, set the conditions of the contract, collected and distributed the lease money, while the Indian remained an uncomprehending witness to the process. Hence, this method by which the Indian was to have been protected in the rights of his property did not ultimately operate completely to his benefit.

For the most part, the Indian remained in the tribal camp or settlement despite vigorous efforts to make him occupy his allotment.<sup>40</sup> The "object lesson" of White agriculture was of little avail and the lease money was used to enjoy the old way of life. Undoubtedly, the White utilization of the Indian allotments by leasing created the desire to purchase this land, and the demand was strengthened by the growth of towns where real estate agents hoped to buy Indian allotments adjacent to the town.<sup>41</sup> Thus, the opening of the reservation and the leasing of agricultural and grazing lands, originally designed to protect the Indian only stimulated the desire for the additional reduction of Indian lands. Further inroads were made possible after 1902 when Congress enacted legislation enabling the Indian to sell inherited lands.<sup>42</sup>

The problem of the land was certainly the most important example of the Indian's inability to control the disposition of his property, but others can be cited. As a citizen the Indian was placed on the local tax roles and all property not ultimately derived from the federal government was liable for taxes by the local governments. More often than not the Indian's personal property was assessed above its value. Without political influence within these essentially antagonistic local governments, the Indian was at the mercy of the assessors because the over-burdened agency staff could not take the separate actions required in the local courts.<sup>43</sup> Another common injury to the Cheyennes and Arapahoes resulted from the usurious rate of interest charged to the Indians when they borrowed money on personal notes or chattel mortgages. Although interest rates of one hundred per cent or more were charged, the limited