

they charged their members 3%. This was later raised to 4%. The tribe actually ended up making about \$9,000 on the loans. There were a total of 156 loans made through this program. A few individuals may have gotten more than one loan. There were several different kinds of loans: Equipment loans, Home Repair Loans, and Operating Expense Loans.

The drouth years probably hit the Indians worse than the white farmers, and later on when we began to get this inflation the Indians were the last to catch on to the changed economic order, and they still haven't caught on. This is because the Indians' education level is low. At the present time the average education is 9th grade. When inflation hit, the Indians' income didn't rise accordingly. In the period from 1948 to 1952 their farms were very small and they were not able to obtain sufficient land to keep up with the trend of larger and larger farms necessary to make a living. Their allotments have become highly heirshipped that is, each individual may be one of a number of heirs to several different pieces of land, but he doesn't own enough outright so that he can do anything with it. And they will hardly or rent their land to another Indian. This is because they like to be