

water well. The allottee dies and the heirs can't decide who's going to live there. So they have to move into town because they can't decide on a workable arrangement. If they stayed out in the country, some of the other heirs might just move in with them, and make the situation impossible.

B.I.A. POLICIES CONCERNING INDIAN LANDS, AND CREDIT

The reason we don't now advocate Indians going into farming is because of their lack of managerial ability. It costs so much money now to own and operate a family-size farm that any consideration of the Indians going into this is out of the question. Today the income derived from working the land is not even enough to pay the interest on the loan necessary to get started. Most farm land now sells so high that the land won't produce enough to pay the interest on the loan. The Federal Land Bank charges 7% interest now. The Farmers Home Administration charges 7 $\frac{1}{4}$ %. They charge 5-1/8% to low income applicants. But our investigations have indicated that the land won't pay the interest. Add to this the lack of managerial ability and it's clearly out of the question for an Indian to get started in farming today. Today there's only about four or five Indians a year that come in to even discuss farming. We have to turn them down and tell them we have no money to loan them. Most of these applicants are not really serious.