

This Resources Development Bill also has a provision for resolving the heirship problem, and a provision whereby an individual could be loaned as much as \$60,000.

The Revolving Loan Fund that was set up in the thirties could be used by organized tribes or by individual Indians that organized a credit association. At Concho the Tribe administered the loans, but at the Pawnee Agency they decided on a credit association which worked through the B.I.A. The application for credit was prepared by the Agency staff or in the field, and approved by the B.I.A., etc. The Pawnee loans were administered by a Credit Association, not the Tribe. This was to keep tribal politics out. The Pawnee loans started earlier--about 1938. The people that organized it lived on their land and operated it, and so forth. I think ten people were necessary to form a credit association. Their loans were 100% paid off and when the association was liquidated they had made a profit and each individual member was paid back about \$320.00. From this same government program other groups of Indians created livestock cooperatives. Most of the coops were livestock coops and on reservations. I don't think there were any coops in Oklahoma. We had credit associations and Tribal organizations. The Washita Valley