

that. But our grandson and Fern here, they borrowed some, and they couldn't make their payments. And my wife had to sell the farm to pay their note off. She sold this place. We mortgaged it to the Federal Land Bank. And we got \$5000 loan on it and payed all their bills. What little we had left, we kept. And then she just deeded this whole farm to her daughter Fern, because we paid everything on her debt and she got all the benefit out of it. She makes annual payments and she's still paying on it.

(Who, Fern?)

Yeah. This girl living here. She's not out of debt yet. Well, she was almost out of debt but she had some repairs done on her house and everything. So they give her an extension. But it's a little better system now than they had before. But this Federal Land Bank is awful good. It's better than that Indian Credit Association.

(Well, this Indian Credit Association, was it all Indians that were on it or were there whites?)

Yeah, all Indians. All Indians. And some of those credit association committee (men) were inexperienced. And their job was to see that the money was collected and they recommended foreclosure. And that's the reason they foreclosed on pretty near all the Indians.

(End of tape. Interview continues on T-149.)