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THE FINANCING of MERCHANTS and FARMERS

The Merchants of the early days of the Indian Territory were financed by such wholesale houses as:

Swafford Dry Goods Co.	Kansas City, Mo.
Ely Walker Dry Goods Co.	St. Louis, Mo.
Rice Sticks Dry Goods Co.	St. Louis, Mo.
Hamilton Brown Shoe Co.	St. Louis, Mo.
Simmons Hardware Co.	St. Louis, Mo.
John Deere Plow Co.	St. Louis, Mo.
John B. Stetson Hat Co.	St. Louis, Mo.

A general merchandise store consisted of:

dry goods, clothing, boots, shoes, groceries, shelf hardware and farming implements.

All merchants carried a cow-boy boot which had a box toe and fancy stitched tops and came all most to the knee; much higher than the cow-boy wears today. The brand of this boot was known by all cow-boys as the Gasechki boot, made by the Gasechki Shoe Company of Jefferson City, Missouri Penitentiary. The merchants paid their bills once each year.

Checotah, Indian Territory was named after Chief Checoto, who was Chief of the Creek Indians in the 1880's and is 11 miles south of Muskogee on the M. K. & T. Railroad.

Checotah was one of the busiest farming and cow towns in the eastern Territory. The farmers hauled cotton and corn from Okmulgee, West; from Briartown, Hoyt and Broken

in the south, Webbers Falls east, and Oktaha and Summit North. ⁴¹⁹

The farmers would come from other states to the Indian territory where they could have all the land they wanted to farm and free range for their stock. Sometimes five or more families would leave Arkansas in covered wagons and what live-stock they had. When they found a town and surroundings that suited them, they would go to the Merchants to get them to finance them with their crops. The Merchants would take a mortgage on their live-stock and furnish them with everything they needed.

The farmers from south Missouri and Arkansas had been farming small patches on the rocky hill-sides, - that when they came to the territory and saw so much level prairie land, some would brake up more sod than they could cultivate. By being so, they would over-crop themselves; the first year they could plant cotton on the first year sod land, and plant their corn on land that had been cultivated for several years. They could make bumper crops, and the seasons were much earlier then, than they are now. The climate has changed. The farmer would plant his corn so it would be up by the 10th of March. By being so, the corn would be matured before the hot July winds could hit this part of the country. The cotton would start coming to the markets about August the 20th. The merchants would all pool together and put a premium on the first bale of cotton that was brought to town, which made it interesting for the farmers. When the cotton season opened, you would see the only one man on the load, then later on you would see the

Mother and all the children on a load of cotton. You knew then, that farmer had paid out of debt and their load was cash for his families needs. The Merchants would not see some of their customers for two and three months at a time; where they lived 30 or 40 miles from their trading point, they bought in large quantities so they wouldn't have to spend so much time on the road.

Their live-stock would increase rapidly and in a few years they would have 50 to 100 or more head of cattle to sell to ranchers who always paid them a fair price for their stock.

Everyone seemed honest in those days, and it was not expensive for the farmer to winter his live-stock, as there wasn't much demand for cotton seed and could be bought for \$1.50 per ton and they would string a fence around as much grass as they thought would make enough hay to run them the year. Some had home made hay boilers, rakes and go devils made from the native timber.

Good building timber was plentiful and in the winter months the farmers would build log houses, barns and other out-buildings. When a farmer had his logs all cut for a house or barn, he would give what was known as a log rolling on a certain day; all the neighbors would be there. While the men were notching the logs and putting them in their place, the women would be cooking a big feed for all. In the winter months they would cut wood,

make railroad ties, fence posts, fence rails, clap boards, which were used for shingles on buildings. In this way they had ready cash in the spring to help them with their crops.