



# Banking in Oklahoma Before Statehood

*Michael J. Hightower*

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## **Banking in Oklahoma Before Statehood** Michael J. Hightower

This lively book takes Oklahoma history into the world of Wild West capitalism. It begins with a useful survey of banking from the early days of the American republic until commercial patterns coalesced in the East. It then follows the course of American expansion westward, tracing the evolution of commerce and banking in Oklahoma from their genesis to the eve of statehood in 1907.

*Banking in Oklahoma before Statehood* is not just a story of men sitting behind desks. Author Michael J. Hightower describes the riverboat trade in the Arkansas and Red River valleys and freighting on the Santa Fe Trail. Shortages of both currency and credit posed major impediments to regional commerce until storekeepers solved these problems by moving beyond barter to open ad hoc establishments known as merchant banks.

Banking went through a wild adolescence during the territorial period. The era saw robberies and insider shenanigans, rivalries between banks with territorial and national charters, speculation in land and natural resources, and land fraud in the Indian Territory. But as banking matured, the better-capitalized institutions became the nucleus of commercial culture in the Oklahoma and Indian Territories.

To tell this story, the author blends documentary historical research in both public and corporate archives with his own interviews and those that WPA field-workers conducted with old-timers during the New Deal. Bankers were never far from the action during the territorial period, and the institutions they built were both cause and effect of Oklahoma's inclusion in national networks of banking and commerce. The no-holds-barred brand of capitalism that breathed life into the Oklahoma frontier has remained alive and well since the days of the fur traders. As one knowledgeable observer said in the 1980s, "You've always had the gambling spirit in Oklahoma."

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