

MICHAEL J. HIGHTOWER

# **Banking In Oklahoma Before Statehood**

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#### **Banking In Oklahoma Before Statehood:**

Banking in Oklahoma Before Statehood Michael J. Hightower, 2013-10-10 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 knowledgable observer said in the 1980s You ve always had the gambling spirit in Oklahoma

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Banking in Oklahoma, 1907-2000 Michael J. Hightower, 2014-09-10 The story of banking in twentieth century Oklahoma is also the story of the Sooner State s first hundred years as Michael J Hightower s new book demonstrates Oklahoma statehood coincided with the Panic of 1907 and both events signaled seismic shifts in state banking practices Much as Oklahoma banks shed their frontier persona to become more tightly integrated in the national economy so too was decentralized banking revealed as an anachronism utterly unsuited to an increasingly global economy With creation of the Federal Reserve System in 1913 and subsequent choice of Oklahoma City as the location for a branch bank frontier banking began yielding to systems commensurate with the needs of the new century Through meticulous research and personal interviews with bankers statewide Hightower has crafted a compelling narrative of Oklahoma banking in the twentieth century One of the first acts of the new state legislature was to guarantee that depositors in state chartered banks would never lose a penny Meanwhile land and oil speculators and the bankers who funded their dreams were elevating get rich quick and often get poor quick schemes to an art form In defense of country banks the Oklahoma Bankers Association dispatched armed vigilantes to stop robbers in their tracks Subsequent developments in Oklahoma banking include adaptation to regulations spawned by the Great Depression the post World War II boom the 1980s depression in the oil patch and changes fostered by rapid fire advances in technology and communication The demise of Penn Square Bank offers one of history s few unambiguous lessons and it warrants two chapters one on the rise and one on the fall Increasing regulation of the banking industry the survival of family banks and the resilience of community banking are consistent themes in a state that is only a few generations removed from the frontier The Guaranty of Bank Deposits Thomas Bruce Robb, 1921

Letters from National Banks in Oklahoma Upon the "Guaranty Law." National Bank of America (Salina, Kan.),1909

Justice for All Michael J. Hightower,2025-02-25 Justice for All chronicles the career of Dick T Morgan an Oklahoma
founding father whose public service reflects a passion for fairness that was sorely lacking in Gilded Age America After
arriving in the Unassigned Lands later central Oklahoma with the first wave of non Indian settlers on April 22 1889 Morgan
developed a reputation as the go to lawyer for land disputes built a substantial real estate business and promoted church
building across Oklahoma Territory During his tenure in Congress from 1909 until his death in 1920 he helped create
institutions that were central to progressivism in the post frontier period and have shaped modern America including the
Federal Reserve System the Federal Trade Commission and the Federal Farm Credit System Morgan s adeptness in working
across the aisle in a perpetually divided Congress serves as a wake up call to politicians in thrall to ideology and identity
politics at the expense of the public welfare His speeches publications correspondence newspaper interviews and

congressional testimonies reveal him as a public servant whose bedrock principles were rooted in the Republican Party that is the party of Lincoln In both public and private life Morgan demonstrated a deep allegiance to what one of his role models President James A Garfield defined as the heart and soul of the nation and the basis of a free government the church the school and the home Justice for All owes its existence to Dick T Morgan's great grandsons David and Kenyon Morgan who resolved to rescue their ancestor from a century of undeserved obscurity Traveling literally and figuratively in their great grandfather's footsteps the Morgan brothers combined their talents in a journey of discovery that helped this biographer illuminate the Progressive Era through the experiences of a native Hoosier who became one of his adopted state s most beloved and influential citizens Also included is a 24 x 28 sectional map of Oklahoma Territory that Dick T Morgan sold to homesteaders to help them file their claims 50 Events That Shaped American Indian History Donna Martinez, Jennifer L. Williams Bordeaux, 2016-12-05 This powerful two volume set provides an insider s perspective on American Indian experiences through engaging narrative entries about key historical events written by leading scholars in American Indian history as well as inspiring first person accounts from American Indian peoples This comprehensive two volume resource on American Indian history covers events from the time of ancient Indian civilizations in North America to recent happenings in American Indian life in the 21st century providing readers with an understanding of not only what happened to shape the American Indian experience but also how these events some of which occurred long ago continue to affect people s lives today The first section of the book focuses on history in the pre European contact period documenting the tens of thousands of years that American Indians have resided on the continent in ancient civilizations in contrast with the very short history of a few hundred years following contact with Europeans during which time tremendous changes to American Indian culture occurred The event coverage continues chronologically addressing the early Colonial period and beginning of trade with Europeans and the consequential destruction of native economies to the period of Western expansion and Indian removal in the 1800s to events of forced assimilation and later self determination in the 20th century and beyond Readers will appreciate how American Indians continue to live rich cultural social and religious lives thanks to the activism of communities organizations and individuals and perceive how their inspiring collective story of self determination and sovereignty is far from over 1889 Michael J. Hightower, 2018-09-20 After immigrants flooded into central Oklahoma during the land rush of 1889 and the future capital of Oklahoma City sprang up within a fortnight the city's residents adopted the slogan born grown to describe their new home But the territory's creation was never so simple or straightforward The real story steeped in the politics of the Gilded Age unfolds in 1889 Michael J Hightower's revealing look at a moment in history that in all its turmoil and complexity transcends the myth Hightower frames his story within the larger history of Old Oklahoma beginning in Indian Territory where displaced tribes and freedmen wealthy cattlemen and prospective homesteaders became embroiled in disputes over public land and federal government policies Against this fraught

background 1889 travels back and forth between Washington D C and the Oklahoma frontier to describe the politics of settlement public land use and the first stirrings of urban development Drawing on eyewitness accounts Hightower captures the drama of the Boomer incursions and the Run of 89 as well as the nascent urbanization of the townsite that would become Oklahoma City All of these events played out in a political vacuum until Congress officially created Oklahoma Territory in the Organic Act of May 1890 The story of central Oklahoma is profoundly American showing the region to have been a crucible for melding competing national interests and visions of the future Boomers businessmen cattlemen soldiers politicians pundits and African and Native Americans squared off sometimes peacefully often not in disagreements over public lands that would resonate in western history long after 1889

Compiled Statutes of Oklahoma, 1921 Oklahoma, 1921

Commercial West ,1908

## Adopting the Track of Phrase: An Emotional Symphony within Banking In Oklahoma Before Statehood

In a global used by displays and the ceaseless chatter of instant connection, the melodic elegance and mental symphony developed by the written word frequently diminish in to the backdrop, eclipsed by the relentless sound and disturbances that permeate our lives. But, nestled within the pages of **Banking In Oklahoma Before Statehood** a charming literary value brimming with fresh emotions, lies an immersive symphony waiting to be embraced. Constructed by an elegant composer of language, that interesting masterpiece conducts readers on a psychological journey, skillfully unraveling the hidden songs and profound impact resonating within each carefully constructed phrase. Within the depths of the moving assessment, we can discover the book is central harmonies, analyze its enthralling publishing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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