

One trend that is a big surprise in the Shortgrass Country is that two of the small town banks have opened branches over in San Angelo. In the past few months Mertzson and Ozona jugs have moved over to the wool capital in a big way.

Now citizens from those two outposts are no longer intimidated in San Angelo by out of town checking restrictions. In fact, I've mastered an arrogant sneer for grocery clerks and gasoline grinders that are behind on their city's financial news.

The drop in real estate values and the development of other tedious deficiencies have lowered the loan volumes in all of our area banks. Though I am very cautious what I say in front of bankers. I've asked one of my compadres that's a jugkeeper to consider making, say, a small loan on a secondhand car, or writing up a deal on the front door hinge on a house, to refresh himself before he becomes too stale to be a loan officer.

Swimmers who become frightened of deep water, I've been told, regain their confidence by wading in fish ponds, or splashing around bathtubs. Perhaps with a few weeks away from the financial journals to lose touch, followed by strenuous physical routines, his old nerve might be restored, and who knows, we might see a .009 percent increase in new loans.

Don't misunderstand, don't think I'm one of those wise guys who goes around making jokes and trying to be funny in the money chambers. The lightest story I told in a jug during 1989 was one about a kid being trapped in the basement under a schoolhouse for six hours. I tried to put over a short routine once in a bank over in San Angelo, but such a huge lump developed in my throat that it took four Dixie cups of water to bring back my voice.

San Angelo hombres who once had a big surplus of small town jokes to pass around aren't so vocal on that subject today. I never dreamed it'd pay off so handsomely to be from Mertzson; however, we always have a certain air about us.