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One of the recent surveys by the Real Estate Research Center at A&M showed land prices declining in the state, except in the populous part of the hill country. "The statewide drouth" was blamed for the decrease in values. However, the research center showed a 28 percent increase in the rural population and only a full percentage point gain in farm loans.

Our neighborhood was growing, especially on the weekends, like the Fourth of July, and other periods such as the hunting season. A quick summer census showed my neighbor to the north had fired his cowboy and ran his cowboy's girlfriend off on the first of this month, thus reducing the number of "employed but inactives" or "EBIs" by two persons. To offset the drop in population, he brought his four grandkids out from Austin to spend the summer, making a net gain of two in the population, and causing a four-head rise in our unemployment rate.

I was in no position to check the land values or the rise in loans. Ranchers don't talk much about what they owe unless they are practicing up to tell their wives a hard luck story, or are trying to put off loaning a shearing captain money. Also, Mertzon has a new automatic teller machine about 200 yards from the front door of the bank. Day or night, a Visa or a Mastercard will shell out a cash advance. The time is over of facing flint-hearted jugkeepers

across wide cherrywood desks to beg for renewal of a stack of notes four years old and 12 inches thick. Those plastic outfits will fork over plenty of dough without taking an assignment on your burial association membership, or any of those other details national jugs follow as a matter of course.

The bankers are happier, too, not having the run-over boot crowd tracking in the mark of the trade, grabbing up all the free calendars in sight and making off with any loose ballpoints around. Two weeks ago, the girl at the office tried to persuade a teller at the Mertzson bank to notarize my signature to save me a 20 mile trip in from the ranch. She refused. I was pretty sore about it, having signed my name at the Mertzson jug the first time in 1934. But on the way to town, I realized that in a few more months, I'll be better known over at the automatic teller's than I will be at the manual-operated tellers' cages.

Drouth or no drouth, more ranches are for sale today than at any time in my life. Seems a number of factors besides dry weather are influencing families to sell their home places. Evidence like the Federal Land Bank hiring people to keep check on the Endangered Species Act makes a good case for fear of government control as an incentive to sell out. The continued aftermath of estate taxation making the IRS the principal heir to ranch land is another reason for the disposition of property. Forcing the fossil fuel

miners to the sidelines and leaving only medical doctors and bigshot lawyers to buy play places cooled a lot of action.

Increased losses from sheep and goat-killing coyotes and bad luck up in Washington on the wool and mohair incentive have had a big effect on the popularity of the rough country along Devil's River and down the Rio Grande into the Big Bend. "Recreation rights" is the new buzz phrase of the decade, but hunting and fishing income will be hard put to match the days when some of those herders down on the Big River shipped carloads of 90 pound lambs on the Southern Pacific line to add to the hundreds of tons of fine wool and mohair lying on the floors of warehouses in Sanderson and Del Rio.

Financial reports say credit card loans now amount to a trillion dollars in the U.S., so a few loads of feed on plastic aren't going to make much of a mark in those size figures. Makes me nervous every time I make a withdrawal at the ATM, hunting the right button to push and avoiding the risk of a fancy mirror bandit copying my personal ID number from across the street. On one morning's business, I misunderstood and answered, "I beg your pardon" to a recorded message. Turned out not to be a recording at all. It was a pair of barn swallows building a nest in the eaves ...