Fred Williams was a cattle rancher from Albuquerque, New Mexico. He was not a very religious man. He didn’t attend church and he felt that God had more important things to do than listen to him complain so he didn’t believe in prayer either. But Fred did believe in God. If anyone asked him about church he would say that he had his own little religion: “Practice the Golden Rule and make your word a bond.”

Fred had one of the largest ranches in New Mexico and ran 5000 head of cattle. Every spring he would go around to the neighboring ranches and contract his neighbors’ calves for fall delivery. It was an enjoyable game that both Fred and the neighbors loved to play. They would argue over prices, argue over what the calves would weigh in the fall and, during the process, would have a couple of nips out of Fred’s bottle of whiskey. After they finally agreed on a price, Fred would write it down in his little black book, shake hands and go on to the next ranch. There was no written contract because all of the neighbors knew that Fred Williams was a man of his word.

Then came the dreadful year. The previous year had been dry and Fred had lost money but cattle ranchers are eternal optimists so in the spring he made his rounds to each neighbor and contracted their calves for fall delivery. That summer was the driest summer in New Mexico on record. When fall came and it was time to take delivery of his neighbors’ cattle, cattle prices had plummeted to almost one-half of what he had agreed to pay, feed and hay prices had gone through the roof because of the drought and Fred’s ranch land had enough grass to winter only a fraction of the cattle that he had promised to purchase that fall.

Fred’s banker, accountant and lawyer all tried to get him to go to his neighbors and, at the very least, renegotiate the purchase price of the calves. They each hinted that since there was no written contract or witnesses it would be very difficult for them to prove what the actual purchase price had been. And if he paid the amount agreed upon that spring there was a very good chance that Fred would lose everything that he owned.

Fred ignored the advice. He had given his word and he wasn’t going to try to renegotiate anything. Besides, his neighbors had bills to pay and bankers who would be wanting their money.

Fred borrowed all of the money he could against his ranch and then took delivery of cattle. There were tears in the eyes of some of his neighbors as he made the rounds and wrote out the checks for the cattle. They knew the consequences he was facing and there was nothing they could do to help.

It was December 10, of the same year when the blizzard hit New
Mexico. The storm lasted several days and cattle, already weak from the drought, were found dead everywhere. Fred and his cowboys were doing everything that they could to get hay to the cattle but traveling over thousands of acres in 3 feet of snow was almost an impossibility.

Christmas Eve was not a happy day at the Williams home. Helen had managed to find the time during the storm to put up a Christmas tree but, although Fred had said nothing, Helen knew that the storm was the last straw and it was only a matter of time before the bank would have to foreclose and they would be losing all that they had worked a lifetime to obtain.

Fred came home after dark and fighting another losing battle in the snow. He tried to be cheerful and went through the Christmas cards that one of the cowboys had retrieved after fighting snow drifts for half the day.

The last card he opened was from his banker. It was signed by the banker and a typed note was enclosed which read as follows:

"Dear Fred, I tried to call you but the phone lines have been down due to the storm. I wanted to tell you that a Mr. Ed Ball who is an heir to Ball Glass Jar Enterprises in Muncie, Indiana has several million dollars that he wants to invest in ranch land in New Mexico. However, he knows nothing about cattle ranching so he is looking for a working partner who not only knows the cattle business but is honest and dependable. The first person I thought of was you and I took the liberty of giving him your name. He is very interested in meeting you and would like to do so as soon as possible. I am sure that with your expertise and Mr. Ball's financial resources there is no limit to the success you can achieve in the cattle business. Say hello to Helen for me and Merry Christmas."
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