
Chapter 1

Wyatt Geysler couldn't shake the concern in the back of his mind. It had been there all day, ever since his boss, Cord Anderson, told him at breakfast that he wanted to have a serious conversation at supper this evening. Cord was a good rancher, but the Shimmering Elms was similar to many ranches in Oklahoma right now; it was draining money. Cord insisted he had an idea that would bring the ranch back into the black. Wyatt hoped that was true, but he'd seen many large, well established ranches go broke and end up as housing communities in the last few years. He hated to even think of that happening to the Shimmering Elms, and not just because it would mean he, as the ranch foreman, would be out a job.

Not only were other ranches failing, but Cord hadn't been in the best of health lately. He wasn't sure what was wrong, but he knew something wasn't right with his boss. Cord insisted it was nothing, other than his body letting him know he wasn't a young man anymore, but Wyatt wasn't so sure. It was true Cord was no longer a young man, but he wasn't that

old, either. Ranchers were hard workers, and that kept them in shape. Early to mid-sixties wasn't old for a lifelong rancher.

He entered the ranch house, eager to hear Cord's idea, but when he headed toward the washroom off the kitchen to wash his hands before the meal, he paused when he saw the young man talking with Cord. "Ty?" Wyatt asked.

The young man turned toward Wyatt, a big smile on his face, and his arm extended. "Wyatt, it's sure good to see you again. How have you been?"

Wyatt reached out to shake his hand heartily. "I've been good. How about you? I heard you graduated a few weeks ago. Are you here for another summer with us, or just here for a visit before you start a fancy new job?"

Cord stepped forward and draped his arm around the young man's shoulders. "Wyatt, my grandson, Ty, not only graduated, but he finished at the top of his class. He earned himself a degree in animal husbandry, as well as business. What do you think of that?"

"Very impressive. Congratulations, Ty," he said as he pulled the younger man and friend in for a bro hug. "I knew you'd do well. I didn't know you were going for a double major or that you would finish at the top, though. Good for you."

"Thanks."

"Go ahead and get washed up, Wyatt, so we can eat," Cord said. "Ty here is part of my new plan, and I'm anxious to tell you about it. I want your honest opinion. If you like the idea, too, we've got some important planning to do."

Wyatt nodded and went to wash up before supper. His mind wandered back to the first time he'd met Ty. Wyatt had worked for Cord ever since he graduated from high school, and had just been promoted to foreman when Cord's grandson, Ty, who was then twelve, came to spend the summer with his grandpa. He wanted to work on the ranch, and was like a

sponge, determined to learn everything there was to learn about ranching.

Wyatt had been skeptical that first summer. He was afraid he was going to end up babysitting a twelve-year-old all summer while trying to prove to Cord he was up to the challenge of being foreman, even though he was young himself, at only twenty-six. As it turned out, Ty was a quick learner, a good worker, and didn't expect any favors as the owner's grandson. He didn't even complain when they asked him to muck out horse stalls.

Over the years Ty had spent every summer since then with his grandfather at Shimmering Elms. Wyatt had literally watched Ty grow up and learn ranching, from the bottom up. His love for ranching was evident. When he'd graduated from high school he wanted to work full-time at the ranch, but his parents and Cord said no. They all encouraged him to go to college. Cord told him once he had his degree, if he still wanted to work at the ranch, they would talk again.

It was clearly obvious Cord was proud of his grandson, and with good reason. He truly had learned ranching by doing it all, the good and the bad, and now had a college degree no less. He had to wonder, did Cord feel Ty would be a more effective foreman and could put the ranch back in the black? As he dried his hands he knew he was about to find out.

When he went into the dining room Cord and Ty were already seated. He sat down as Maria, Cord's cook and housekeeper, brought a bowl of mashed potatoes and a gravy boat in from the kitchen. A big plate of steaks sat in front of Cord, and a bowl of glazed carrots was in front of Ty, along with a fresh salad with what looked like Maria's homemade poppy seed dressing in a little pitcher beside it. There was a plate of homemade biscuits and some raspberry jam beside them. This was Cord's favorite meal, so he obviously considered today important.

Once they had their plates full and had started eating, Cord got down to business. "Wyatt, as I'm sure you remember, I've been saying ranching is changing, and if we don't change with it we'll get left behind. As you also probably remember, I used to raise horses and cattle. The price of beef went high and like many other ranchers around, I thinned out the horses and concentrated on cattle. We only keep enough horses now for our use."

"Are you thinking we need to get back into horses?" Wyatt asked.

"We talked about it a couple of years ago, and then ironically, Ty asked me a couple of weeks after we talked about it if I'd considered it. I sure wish I would have done it then, like he suggested. I didn't want to borrow the money I would have needed to get back into it, but I obviously should have."

After another bite of steak he continued. "Like I said, Ty has his degree in animal husbandry and business. We've talked about this, and I think we agree on a plan, but I'd value your opinion, as well."

Wyatt was a little surprised, but appreciated the confidence and respect Cord was showing him. "Okay."

"I think we need to get back into horses, but not just any horses. Ty thinks we need to concentrate on a breeding program that will produce top notch horses that will fetch a top notch price. He says we need to do the same with our cattle, too, though. With better breeding we can establish this ranch as a top producer of quality cattle. I knew a top quality bull was worth his weight in gold, but I was shocked when Ty told me how much a ranch can make renting a good bull out or selling his semen."

Ty mentioned a couple of figures and Wyatt turned toward him with wide eyes. "Is that right?"

"It takes several years of good breeding to get a bull worth that kind of money," Ty said, "and you have to have his

offspring on site for ranchers to see. But if you get to that point where you have one outstanding bull, yes, I've seen one bull bring in enough money to run a ranch for a year. Any money you bring in from the cattle or horses then is profit."

"That sounds like exactly what we need," Cord said.

"That does sound nice," Wyatt agreed, "but you said it takes a few years of expert breeding to get to that point?"

"It does," Ty admitted, "but with good breeding, each year the cattle are a little better, and worth a little more. Buyers pay attention to up-and-coming ranches."

"So let's get down to business," Cord said. "I'd like to get back into raising and breeding horses, and also get a better breeding program going for our cattle. I want you two to work together to do that. Ty's got the training to handle the breeding part of it, and as the foreman, I need you to see that the work gets done. It will all need to be done right and in a timely manner. That's why I need you two to work together."

"I think it sounds exciting. I'm anxious to get these new programs going, and Ty, it'll be good working together. You've earned my respect over the last eleven or twelve years working here in the summer, so I'm looking forward to us working together on this."

"I told Grandpa pretty much the same thing," Ty said with a little smile. "You've earned my respect while I've been working with you, and you've taught me so much. I'm eager, too, to get started on this."

"It's good hearing you two talking like this," Cord said. "On top of you fellows starting those programs up, Ty also has the business background now to help me manage the ranch. There are a few places he's pointed out that we can save a little money. That will be important as we start putting money into the ranch and these two new programs."

Cord never believed in borrowing money for the ranch, but after talking to Ty, and watching ranches all across the

area fold, he knew this was a different time, and if he didn't do something different the Shimmering Elms would be one of the next ranches to fall. He was proud of his ranch and didn't want to witness its demise. He'd bought it when he was in his thirties after he'd inherited a tidy sum of money from his grandfather. He'd added to it when neighboring land came on the market, and now had one of the larger spreads around.

More important to him than size, though, was the name and reputation he'd built for the ranch. The Shimmering Elms was known as being a good place to work, and for having good solid livestock. After talking to Ty, he was determined to see that it became known not just for having solid livestock, but top of the line livestock.

The same with horses. They had always been Cord's first love, and what he focused on initially. Back then there had been a bit of a shortage of good horses, and he bred them and was known to have good horses for ranch hands working the area ranches. Now with Ty's help, he hoped to get a good breeding program going and again be known for having good work horses for the ranches in the area, but now Ty also felt they could have some top of the line show and racehorses, as well.

Breeding good horses to work on a ranch Cord knew about, or did years ago. He didn't have the knowledge to add good race and show horses to his line of work horses, but Ty did, and Cord had confidence in his grandson. Wyatt was the best foreman around, which would also be vital if this plan was going to work. Knowing the two men had worked together before and had mutual respect for each other, if they both felt good about this plan, he felt confident they could make it. He hoped so. Once he borrowed enough money to put this new plan into action, the future of Shimmering Elms would depend on it working.

The three men spent the rest of their meal talking about

their new plan, working and talking through some of the decisions that would have to be made. By the end of the meal they had agreed on how they would get started, and what barns and pastures would be used for which animals.

They also agreed that at first all the men would work with both the cattle and horses, but as Wyatt saw men with natural ability or love of horses, he would have them working more with them, as horses would require more hands on, taming and breaking the horses, versus the cattle. The rest of the men would continue to work with the cattle.

They would more than likely count on all of them when it came to the big operations, like branding time or market time. They also on a regular basis ran the cattle through a chute to check each one for any signs of injury or illness. If something in a pasture was injuring their cattle or making them sick, they wanted to take care of it. All men would be needed for that operation.

After they finished supper and discussions, Wyatt went to the foreman's cabin. He would fill the men in on their new future goal the next morning before he gave them their assignments for the day. He, Ty and Cord all felt it was important for the men to know about the changes that would be coming in the near future.

Cord and Ty retired to Cord's office, where they had a lot yet they had to discuss and decisions to make. Ty wasn't real sure he felt comfortable seeing Cord's books, but Cord insisted. He wanted Ty's help running the ranch through this major change, and for him to be able to advise him, Cord knew he needed to know exactly what the ranch had. They went over his books so Ty was familiar with the amount of money the ranch had on hand, and how much it normally brought in versus what it cost to run it smoothly.

They talked about how much of an investment would be needed to get into horses, and how much it would take to

improve the breeding of the cattle. It was a rather large amount, but Cord felt he could borrow that much, and planned to go to the bank the next day.

“Grandpa, banking has changed over the years. I think most banks would be willing to give you a loan for that amount, especially the bank you've been doing business with for years. Not only is there no mortgage on the ranch, but it has a good name, which is important to bankers. I think we need to talk to them, though, and tell them what kind of loan we want, how we want it structured. That will make it easier for us to repay it in a timely fashion.”

Cord's look of confusion changed over to a smile. “See, that's why I wanted you involved in this from a management position. In my mind if you need to borrow money you go to the bank, ask for the amount you need, and if they approve your loan they give it to you. Apparently you're saying there's more to it than that these days?”

“Yes, there is, Grandpa. We won't spend the money all at once, so we don't want to get it all at once. We'll see if we can get it set up like a construction loan, where you take the money out as you need it, as we find the quality animals we want to buy. That way we won't start paying interest on the money until we actually spend it.”

“That sounds good, but I don't want to move slow on this, and add things over several years. I think we need to make a move right away.”

“I agree, and we'll start buying horses right away. It shouldn't be too hard to get started on raising horses for riding and that ranchers will want for their hands to ride. We want to find good stock, from several bloodlines so we can start breeding and get good animals from the start. It'll take several months to find the right horses from different places, and even longer to find the cattle we'll want to introduce into our herd. The hardest part will be to find a good bull. That could take

some time, and there's no use to start paying interest until we actually spend the money. Even if it's only a few months before we spend the money on a good bull, that's a few months of interest I'd rather not pay."

"That makes sense. I didn't know you could get loans set up that way."

"Most banks will do it, but you may have to ask for it. As long as you've used this same bank, I would think they would want to keep your banking business and be willing to accommodate you."

"See, you've saved me money already, and we haven't even gotten started."

Ty laughed, but turned serious again. "I hope I can save us more money, because the amount we're projecting we'll need is a big chunk of money. It'll be hard to make those payments for the first few years, but I'm hoping we can get creative along the way, at least for the first three or four years. Things will definitely be tight while we're building our equine livestock."

"Yes, they will, but I think it will pay off in the long run," Cord said.

"So do I," Ty agreed. "Once we get the numbers up enough that we can start selling horses, that will help a great deal. The show and racing stock will take longer to develop, though. Once we get a good program going they should pay out well, but they take longer to get to that point. That means we're going to have to depend on the cattle and other horses to bring in enough to cover the ranch for several years."

"Do you have any ideas, any ways we may be able to cut costs a little, or save a little here or there? Do you think we may have to let a couple of hands go?"

"No, not unless you have a couple of that aren't pulling their weight. If anything, we're going to be busier while we switch over, and as you know, the horses will take more time. I'm going to go over the books in more detail, if that's okay

with you, and check some prices on a couple of things. There were a couple of line items that looked a little high, but I'm not familiar with prices in this area. I'll check and see if we can get a better price on a few things. Any savings we can come up with will be helpful once we have to start paying money back."

Cord winced a little. "I've been dealing with most of my suppliers a long time and they give me good service. I'd hate to take my business elsewhere, but we may have to do it."

"I'd hate to switch, too, if you're getting good service from them. That doesn't mean we can't do a little negotiating with them, though. If we find someone that can provide something at a good savings, we can go to your current supplier and talk to them. If we tell them we're making some changes, which will make money tight for a while, and ask if they can do anything about the prices they're charging, they may be able to work with us. It's worth asking, at least."

"Yes, it certainly would be. Do they have leeway on their prices?"

"Most of them do, at least a little bit, especially if you're buying a large quantity. If they don't, they'll tell us. If they know you're looking elsewhere and why, most of them will do what they can to keep your business. If they have supplies we don't use now, but will need as we grow, like quality feed for horses, that will help. They may be willing to go lower on what we use now so they can sell us other items in the future."

"Okay, good to know. You look at the books all you want. I want you to take the lead when we go to the bank to talk to them about the loan. You know way more about it than I do, so you lead the discussion. Will you be ready to go tomorrow?"

"Give me a day or two to get more familiar with the books. They'll more than likely have a bunch of questions, and I'd like to be familiar enough with the operation to answer them

off the top of my head, then follow it up with records to show them.”

“Like I said, it's good to have you on board, Ty. You take as much time as you need. Let me know when you're ready and we'll go talk to the bank. I'm excited about my ranch again for the first time in several years, and I'm eager to get started. Right now, though, this old man is tired. You stay up as long as you want, but I'm going to bed.”

“Good-night, Grandpa.”

“Good-night, Ty. It sure is nice having you back here again.” He left, and Ty spent a few minutes thinking about what his grandfather had said. It was nice to be back at the ranch again, but he couldn't deny it was a bit of a surprise. The last couple of months had been a bit of a whirlwind. Although Ty had absolutely loved the time he'd spent on his grandfather's ranch, and his interest all through college had been breeding animals to get the best offspring possible, this is not where he planned on being right now.

While he was in college he excelled in both his majors, graduating at the top of his class in both, although he'd only been interested in business as it related to ranching. His real love was in the animals and breeding. He'd been offered a job at a research and development center that concentrated on animal husbandry, where he would be one of three men leading the breeding program. It paid well, had good benefits, and he would be doing exactly what he'd dreamed of doing after college. The hours were good, which was the one drawback to a ranch, which had long hours, working until the job was done.

However, his parents, Tom and Helen Anderson, had been worried about Cord. Wyatt had called Ty's parents when he became concerned. He said Cord had been staying in the house a few days here and there, not going out to work the ranch, which was very unusual for him. He said he'd been

slowing down, and some days just didn't seem like himself. Cord insisted he was fine, just getting older and slowing down. He insisted after running the ranch that long, he deserved a day now and then to himself.

Ty's parents went to Oklahoma to visit Cord because of Wyatt's concern, and they agreed with him. He did seem to have less energy. Talking to Cord proved very frustrating, however. He was too stubborn to go to a doctor, insisting you go there if something's wrong. Getting old didn't classify as something wrong, so he had no reason to go.

Cord made the trip to Texas to watch his grandson graduate, and spent a week visiting with the family. During that visit Cord and Ty spent a lot of time talking. Ty loved his grandfather. By the second or third day of his visit, however, Ty was beginning to see the same things his parents and Wyatt were seeing. Cord didn't seem to have the same energy level, but what bothered Ty even more was that after a few days Ty could tell he didn't have the enthusiasm for the ranch he'd always had.

Eventually Cord asked if they could have a serious talk, and said he hoped Ty might have a few suggestions for the ranch. He admitted the ranch had been losing money the last several years. Ty was shocked. His grandfather was a good rancher, and to hear he'd been steadily losing money was not only heartbreaking, but it told Ty something wasn't right. The man he'd seen all those summers he'd stayed there would have done something, made some changes somewhere if he lost money one year. The fact that it had been ongoing for several years now told Ty his grandfather needed help.

Moving back to the ranch and helping to get it running in the black again was not a hard decision for Ty. His grandfather was much more important to him than the job he had planned on taking. Besides that, he loved ranching and he loved Shim-

mering Elms. What worried him was that his grandfather needed help with more than just running the ranch. When he'd made the suggestion for the changes, Cord was very interested, but said he didn't think he had it in him to oversee a change that big, and he definitely didn't have the knowledge for the breeding program. When Ty immediately offered to move to the ranch and help, Cord seemed not only ecstatic, but relieved.

Now that he was back at the ranch and Wyatt was on board, he had to see what he could do to make sure his grand plan for the future worked. He planned to keep a close eye on Cord at the same time, and see if he could figure out what was going on there. He was certainly concerned about his health, as were his parents and Wyatt.

Knowing he had a lot on his plate, Ty forced himself to concentrate on the books. First things first; he had to get the ranch back on its feet. Watching his grandfather would be an ongoing thing. Right now, though, he had to prepare to go with Cord and talk to the bank. Without a substantial loan his plan, no matter how good it looked on paper, would remain just a plan.

He stayed up until one o'clock studying the records before calling it a night. He had made several notes, some things he wanted to ask his grandfather, and a few things he wanted to talk to Wyatt about the next day. He also had a list of expenses that seemed a bit high, and planned to do some checking of local prices over the next few days.

He talked with Cord and Wyatt the next morning over breakfast. It had always been Cord's practice for his foreman to eat meals with him at the main house so they could discuss ranch business. Ty was glad that was the practice. It would make

sure they were all three on the same page as they went forward with these changes.

For now, he checked his notes and asked the questions he'd had from the evening before. He was happy to see Wyatt was able to answer all his questions easily. He was a little concerned when it became apparent to him that although Wyatt was quickly able to answer his questions, Cord often wasn't. He often deferred to Wyatt, saying he'd let him explain it, but by watching Cord, Ty could tell Cord was struggling with the answers.

After breakfast Ty went out to get reacquainted with the hands he'd met working there during the past decade of summers, and meet the new guys. Cord stayed inside, saying he was going to be working in his office. Ty wasn't sure he believed that, but he simply nodded. It gave him a chance to talk to Wyatt a few minutes about his concerns.

They talked as they headed to the barn. Ty asked if he'd noticed Cord forgetting things, and when Wyatt sighed, Ty had his answer. "It seems it takes him a little longer to answer questions," Ty said, "and I'm afraid it's because his recall isn't what it used to be. Am I wrong about that?"

"Ty, I really wish I could tell you that's not the case, but that's the conclusion I've reached, as well. My problem is I don't know what that means or what to do about it."

"I don't, either, but I think I'll talk to Dad about it. Cord's his dad, and I think he has a right to know. I'll see how he wants us to handle it. Maybe Dad will get involved, which would be easier for me. I don't want to be the one to approach him, but I think someone needs to talk to him again and try to get him to go see a doctor."

"Good luck," Wyatt said sincerely. "I hate seeing him slip like this, and I hope someone can do something to help him. I know it puts you in a difficult spot, though. He thinks the world of you and is proud as can be that you graduated from

college, and with honors. He's been talking about you coming back here once you finished school, but as the time got closer, I think he was afraid you wouldn't. He knew he didn't have a lot to offer since the ranch hasn't been doing well. I think as much as he wanted you to come back, he was afraid to hope."

"I had no idea he'd been having problems with the ranch. I hope I can help."

"I think you simply being here is going to be good for him. It was good seeing him so excited last night as we talked about his plan for the ranch. I haven't seen him look so alive in a couple of years."

"If we get this loan there'll be some big changes around here. I hope if I can help him enough to take some of the stress off of him he'll be able to watch the changes take place and enjoy it. Maybe we can get his enthusiasm back."

They reached the barn and their conversation ended, as old friends recognized Ty and came out to welcome him back. He stayed around for the explanation Wyatt was about to give as to changes that would be taking place. He looked around and could easily see all the hands were on board and smiling about what they would be undertaking, even as they realized it would more than likely mean extra work. He was glad to see that, since he knew this whole process would be much easier if the men were all in.