

MIRACLE

AT CALLER'S

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Jim Burnett



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To God be the glory for sending his Son Jesus Christ to die on a cross that I might be saved from my sins and live for his pleasure.

To my parents, Wayne and Betty Burnett, who raised me to honor God, respect others, and work hard. It was on our farm, Briar Thorn Manor, where I learned so many lessons about horsemanship and love for the land, which shaped the writing of this book.

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To the American Quarter Horse Hall of Fame and Museum in Amarillo, Texas.

MIRACLE AT CALLER'S SPRING RANCH

Jeb Reese was born in Horse Creek, Wyoming, on December 6, 1963. He is a fourth generation rancher/cowboy who, along with his wife Rita and extended family, is struggling to hold on to the 3,000-acre family homestead that his great-grandparents carved out of the Wyoming territory in the early 1800s. The recent onslaught of personal problems that have plagued their family-owned business along with a down-spiraling economy have put Jeb's dream of making a living at ranching in jeopardy. It has also caused Jeb's son, Colt, a want-to-be rancher, to wonder if he will be able to provide for his family if things continue south. But is it really a string of bad luck and a terrible economy afflicting this ranch or something much worse? What the Reese family needs is a miracle, and God is about to perform one. Through a former five-time all-around world champion cowboy turned financial advisor, the awesome power of God is about to transform not only a ranch and its residents, but spark a national movement.



INTRODUCTION

Jeb Reese learned early how to ride horses, wrangle cows, and stir up the dust on his daddy's 3,000-acre Wyoming ranch. He had an inbred knack for handling horses and working cattle. Of course, with a great-grandfather like Augustus Woodrow Reese (Gus), a legend of the Great Plains in the 1800s, nobody would have expected anything less from Jeb. From the time Jeb was knee-high to a grasshopper, he had heard mesmerizing stories from his dad Jake and Grandfather Woodrow of how Gus rode for the Pony Express and how he was one of the savviest cattleman on the Wyoming frontier. Woodrow and Jake were no amateur cowboys either. They, along with their extended families, were hard-core Wyomingites who had braved blizzards, pestilence, and wildfires, not only to survive, but to successfully raise horses and cattle on their range. Because of the Reeses' tenacity and resilience, you could say with certainty that Jeb was from good stock and was destined to excel in whatever he put his hand to.

At the early age of eight, Jeb began competing in mutton busting, steer riding, bare back riding, and

break-away roping in 4H and at the county fair. Four out of five years of contending, Jeb brought home first place ribbons and trophies, not only in his age division, but even against cowboys twice his age. And Mother Jenny proudly displayed his winnings above the fireplace mantle in the den. Jeb's success was never a surprise to Jenny, for she knew shortly after his birth that her son possessed a special affinity for livestock. Even as a toddler, Jenny remembers Jeb's obsession with riding an old gelding named Charlie. Often, as she handled his ribbons and dusted his trophies on the mantle, Jenny would recount that story. It always made Jake and Jeb laugh.

"Do you remember that day, Jeb?" asked Jenny, and then she would proceed. "You were four years old and Dad had been letting you sit on Charlie by yourself a few minutes at a time every day as he was tied to a post. One morning, when Dad reached to take you down from the saddle, you threw a fit. 'I want to ride Arlie,' you protested. You called him Arlie because you couldn't say Charlie. I heard you crying and came outside to see what the problem was. Dad told me you didn't want to get off Charlie, so he decided to let you stay on him as he grazed around in the paddock. You sat on that big 16-hand gentle giant of a gelding for six straight hours, Jeb. You were so small and he was so big. Several times, I came to get you, but you refused to dismount. Then later in the day, I began to see you wobbling from side to side on the saddle, and I knew I had to call time.

“The next morning, Dad went back out and saddled Charlie. He came in your room and asked if you were ready to ride again. But to our surprise, you were not interested. We couldn't figure it out until I gave you a bath later in the day. Your backside was blistered from six straight hours of sitting in that saddle. But the next day, you were ready to go again, and you've been riding ever since.”

* * *

As Jeb continued competing, he decided to try his hand at saddle bronc riding. After several successful rides, he quickly concluded that this was his sweet spot and favorite rough stock event. It was then that he graduated into the high school rodeo circuit where again he excelled, winning scores of belt buckles, tons of horse feed, and lots of money. At the age of sixteen, Jeb began garnering the attention of college scouts from Wyoming, Colorado, and Oklahoma, who soon offered him full-time scholarships in rodeoing if he would attend their universities. But it was not only scouts who knew a gifted cowboy when they saw one. Jeb was even pursued by well-known sponsors like Dodge, Justin, Walls, and Carhartt who wanted him to wear their brand. And that he did for the next nine years during which he rose to prominence as number 1 in the world numerous times at professional saddle bronc riding. However, deep down in Jeb's heart, all this young man really wanted to do was get back to his daddy's Wyoming ranch and live the cowboy dream. And that's exactly what he did. At the age of twenty-

five, Jeb retired from the Professional Rodeo Circuit and came home to Horse Creek, Wyoming.

Nothing could have made Jeb's mother happier than to hear that her son was hanging up his bucking spurs and coming home in one piece. In the past, Jenny worried about Jeb incessantly as he traveled the roads and rode those rank horses. In fact, she had stopped attending his competitions because even when she was there, she kept her face buried in her hands, fearing the worst when Jeb's chute was opened. Her fears were not so misplaced, for during his nine years of professional rodeoing, Jeb had fractured his hip, broken his collarbone and wrist twice, lost a couple of teeth, dislocated his shoulder three times, and broken his nose four times. He had been stepped on, stomped on, and bitten more times than he could remember by his 1,200-pound angry equine opponents who didn't like the notion of him being on their backs for even a second, let alone eight. Funny thing about it though, Jeb's health history was far better than the majority of his fellow competitors who had much worse wrecks than he did during their careers. But like loving mothers do, Jenny was always there to nurse her son back to health even though she knew the moment he healed, Jeb would be off to another competition.

Yes, Jenny was elated her son was finally getting out of the bucking chutes and back onto to the ranch, but she wasn't the only one. Jake, Jeb's dad, was even more excited about the prospects of his son returning home. With Jeb's help, he felt that they could create a greater cash flow for the ranch so that the Reese generations

that followed would have a future. Sadly, Jake and his son Jeb would never get the chance to make it happen together. Dual tragedies struck Jeb Reese within a twelve-hour period.

Jeb had competed in Casper, Wyoming, the previous evening in his second to final rodeo. Those in attendance stood to their feet and gave him a five-minute standing ovation after hearing of his plans to retire. You see the bucking horses were not the only ones that Jeb had marked. He had made a deep impression on the Professional Roughstock Cooperation (PRC) and its fans. The next day, Jeb flew down to Cheyenne on a private plane with his good buddies and bull-riding sensations Cord Givens and Ty Daily for his rodeo finale at the "Daddy of Em All," Frontier Day. Five years ago, these guys had bonded at the National Finals in Durango, Colorado. Ever since then, Cord, Ty, and Jeb had been inseparable as they traveled from state to state rodeoing. They shared not only rooms, food, and fuel expenses, these guys also wrapped one another's sprained ankles, wrists, and ribs as well as had each others' back in more than a few fisticuffs. And although Cord and Ty were bull riders, Cord often said jokingly that Jeb was a tough guy even though he rode those tame little ponies called broncs. Jeb would shoot back with, "Well, Cord, for a Texan you're all right too."

Cord Givens hailed from Lufkin, Texas, where he grew up on his parents' three hundred-acre farm. Fortunately for the Givens family, oil had been discovered ten years ago on their land; therefore, Cord's family had money and lots of it. That's how this trio

of professional cowboys could travel by airplane to the rodeos. But Cord's dad had made it clear to his son that once he decided to be a professional bull rider, he would have to pay his own expenses. That included jet fuel and upkeep for the plane. This served as a great incentive for Cord, Ty, and Jeb to win so they could travel by air to their next competition. And win these guys did. Bull riders and bronc riders dreaded seeing this trio. They were known as the young guns, and they came locked and loaded to every competition they entered. Cord would often remind his traveling buddies before each rodeo, "Boys, we're in it to win it."

* * *

Jake and Jenny were to meet Jeb at his hotel around 10:00 a.m. the next morning following the rodeo that night. But something went terribly wrong the evening of July 30, 1984, in the muddy arena in Cheyenne, Wyoming. The bronc riding was over. Jeb had finished first. The crowd of Cheyenne, knowing that it was his last ride on the back of a bronc, did as the one in Casper the night before had done and stood to their feet, applauding Jeb's nine-year exceptional professional career. Down at the other end of the arena, the bull riders were getting set to close out the rodeo. No one knew it at the moment, but this was not only to be Jeb's last ride out of the chutes, but also his good friend Ty Daily's.

After standing in the center of the arena and waving his hat and hand as a farewell to the fans, Jeb quickly made his way to the bull chutes just in time to help

tighten the rope on Ty's rigging and wish him a good ride. The twenty-five-year-old lanky cowboy from Lynchburg, Tennessee, known as the Bourbon Cowboy (because of the whiskey distillery there in Lynchburg), was ready for action. Through the mouth guard that Ty was wearing as a result of a bad bull wreck in Fort Worth back in June, Ty smiled at Jeb and Cord and hollered, "Let's go, boys, let's go." Chute number 7 swung open and Ty Daily gracefully matched his opponent Yellow Jacket stride for stride and jump for jump.

Ty was an amazing athlete, although he never played any kind of sport in high school. He like, Jeb and Cord, was drawn early to livestock. Being reared on a farm, he was constantly on the back of a horse, a cow, or a pig seeing how long he could ride the beast. What he learned on that Tennessee farm obviously prepared him for rodeo excellence. Nobody possessed Ty Daily's agility and finesse. Why, even on a bad night, he could usually outperform the best of the best. How he stayed glued to the back of those rank bulls for eight seconds, amazed the crowds everywhere he went, and at times, left Jeb and Cord shaking their heads in disbelief as they sat on the back rails of the bucking chutes. This evening in Cheyenne, Wyoming, Ty Daily would once again shock the crowd and his two best friends, but not with his ride but with his death.

When the eight-second buzzer sounded, Ty dismounted as usual from the back hip of the bull, which was his preferred location to exit when he was presented a choice. But just as he hit the ground, the one-ton long-horned beast known as Yellow Jacket

spun around and gored him in the ribs. Ty, with the help of the bullfighters, got to his feet and then fell down again. Cord and Jeb rushed to Ty and joined the paramedics in the arena to help lift him to a gurney. He was rushed to a nearby hospital where he was pronounced dead. The rodeo fans were in a state of utter disbelief when they heard the news later that night. But nobody was more devastated than Jeb, Cord, and other close friends who were gathered outside the waiting room and were the first to hear the doctor say, "I'm sorry, fellows, Mr. Daily didn't make it." Jeb was too upset to call Jake and Jenny with the sad news and decided to wait until morning when he would see them face-to-face. Cord made the call to the Daily family. It was one he never imagined having to make.

The next morning, back at Horse Creek, unbeknownst to Jeb's parents of Ty's tragic death, Jake Reese had risen early. It was 4:00 a.m. when he put on a pot of his infamous cowboy coffee, a thick black liquid with just the right blend of grounds. When it had finished percolating, he brought a cup to Jenny who was still trying to wake up from a restless night that had Jeb's childhood days streaming through her dreams. Jenny and Jake sat on the bed for a few moments grinning at one another, wondering if their son would be as excited to see them as they would be to see him. Jenny and Jake had hoped often that their Jeb would tire of rodeoing and come home. That day had finally arrived.

Jake and Jenny got dressed and were on the road by 5:00 a.m. to meet Jeb at his hotel in Cheyenne at 10:00. They left early so they could pick up a custom-tooled

Texas Tan roping saddle they had ordered for Jeb's homecoming celebration. Just before hitting Interstate 25 to Cheyenne, they pulled into the Pilot truck stop on highway 211 and filled the twin saddle tanks of the old Chevy one ton with diesel. With a fresh cup of coffee in each of their hands and full tanks of fuel, Jake and Jenny traveled up the ramp and merged onto Interstate 25.

Five miles down the road, a heavy patch of fog blanketed the highway. Visibility was nil. Jake could see very little as he slowed the pickup down to a crawl. Jenny did her best to help him navigate the treacherous stint of highway. Finally, they drove through the last of the fog, and both breathed a sigh of relief. Jake put his boot to the accelerator and quickly reached legal speed. But just as they thought they had dodged the bullet, three bull elk darted across the interstate immediately in front of their truck. Jake hit the first elk, but swerved in an attempt to miss the other two. Tragically, the quick turn of the steering wheel caused the pickup to flip over and roll three times down a steep embankment before coming to a stop. Jake and Jenny were both pronounced dead at the scene. What was to be a day of great celebration of a son coming home ended up being the worst day of mourning the Reese family had ever experienced. Jeb lost his parents and one of his best friends within a twelve-hour span.

Jake and Jenny were buried in the Reese family cemetery on the ranch. The funeral was attended by family members and a few close friends. Jeb and his grandparents had agreed that neither Jake nor Jenny

would have wanted anything more. As the preacher ended the services with prayer, Jeb stepped over to his dad's and mom's caskets, which were positioned over the hollowed graves. He knelt down on one knee in the freshly dug dirt between each of his parents. With his right hand, he took hold of his dad's casket and with his left, his mom's. Slowly, he turned to his father and said, "Don't worry, Dad. I will keep your dream alive." Then turning to his mom, he spoke gently, "Thanks, Mom, you always kept Dad and me straight. What a woman you were!" With that, Jeb stood to his feet, dusted off his wrangler jeans, reseated his black Stetson hat on his head, and yelled out, "Cowboy up," a phrase Jake and Jenny were fond of using. It was repeated in times of crisis when challenging circumstances arose and the Reese family needed a new resolve to meet the challenge. This was certainly one of those times for the young Jeb.

Immediately, after Jake's and Jenny's burials, Jeb flew with Cord on his plane to the Tullahoma airport in Tennessee. Cord chose this location because it was the closest available landing strip to Lynchburg. They then drove a rental car to Lynchburg Baptist Church, a rural country church where Ty's services were being held. After the funeral, Jeb and Cord followed closely behind the shiny silver hearse carrying Ty's body. As they were pulling into the Dailys' ranch, Cord looked at Jeb and said, "I can't believe this is happening, can you, Jeb?" Jeb didn't say a word; he just seemed numb.

As the hearse pulled up to the freshly dug grave covered by a tent, Jeb and Cord rushed to the back of it

to join the other pallbearers in transporting their best friend to his final resting place. The two of them had visited the Dailys' ranch many times over the last five years, and their visits were always happy and fun. But today, Jeb and Cord would have rather been anywhere else in the world than standing beside Ty's casket in Lynchburg, Tennessee. Mr. and Mrs. Daily could hardly compose themselves as Ty's body was lowered into the ground. Jeb and Cord put their arms around the couple and escorted them back to their vehicle for the brief ride to their house. What a day it had been for Jeb. He had buried three of the dearest people in his life.

After the death of Jake, Jenny, and Ty, Jeb found himself in somewhat of a tailspin. Life on the ranch for this twenty-five-year-old cowboy was difficult. Many nights while on the road competing, he would lay awake in his Motel 6 bed, envisioning the day when he would work side by side with his father on their family ranch. He thought often about the rides he and Jake had taken together as they looked for cows calving in the sagebrush or a rogue longhorn steer that had gotten separated from the herd. But now, he was left to ride the range alone. Grandpa Woodrow, who was approaching his midnineties, stayed closer and closer to the house these days, except for his weekly mystery excursion to the back side of the homestead. Due to his age, he was of little help to Jeb, except for bringing him some water from time to time and some very much needed encouragement. Woodrow's health was beginning to fail him, and Jeb knew that it wouldn't be long before his grandfather would be leaving him also.

It was a chilly October morning in Horse Creek, Wyoming, as Woodrow awoke to celebrate his ninety-fifth birthday. Jeb had just stoked up the fire with a few pieces of cottonwood as Woodrow walked into the den dressed in his red long handles.

"Feels good in here," Woodrow said as he shuffled into the kitchen for a cup of coffee. Jeb joined Woodrow and Katherine at the breakfast table.

"Well, happy birthday, Grandpa," Jeb said. "Just how old are you today?"

Woodrow quipped, "Well, you know those hills out back, I was here before they were." Jeb broke out laughing as Woodrow stood there grinning. After breakfast, Katherine got busy baking Woodrow his favorite cake, which was apple dump cake. She said they could eat it after lunch for dessert.

Jeb left the house, putting in four hours worth of ranch chores before returning for lunch. After the meal, he and Woodrow went out and sat on the porch where Grandma Katherine brought them each a helping of heaven: a bowl of apple dump cake crowned with a scoop of vanilla ice cream. Finishing up their dessert and coffee, Grandpa Woodrow made a request of Jeb: "Jeb, can you spare a little time and take a ride with me this afternoon? I want to show you something."

"Sure, Grandpa, where are we headed?" Jeb asked.

"It's a surprise," replied Grandpa with his signature grin.

So the two of them loaded up in Jeb's Silverado and made the thirty-minute trek across the 3,000-acre homestead to Grandpa's mystery destination. With each

turn Jeb made, the road became narrower and rougher. But they finally arrived and Jeb quickly recognized the place as one he had visited before as a small child. There was a cave with a small waterfall inside. As the two men walked into the mouth of the cave, Jeb replied, "Grandpa, I remember Dad bringing me here. He told me it was a special place where several generations of Reese men had come to think. Is this where you've been coming each week for all these years?"

"Yes, Jeb, it is," Grandpa answered. "My dad was fond of this place, and so was yours."

Woodrow reached into his cowhide vest pocket and pulled out a match. He struck it against one of the stones that lined the dark cave and lit a kerosene lantern, which was sitting on the ledge. "Jeb," said Woodrow, "I brought you here today to introduce you to Caller's Spring. My dad, your great-grandfather, gave this place that name. Do you know why?"

"No, sir, I don't," replied Jeb.

"Well, let's sit down and I'll tell you about it," said Woodrow.

"Gus wore many hats during his lifetime. You already know about his Pony Express days and what a keen cattleman he was, but did you know he was also a wheelwright? Do you know what a wheelwright is, Jeb?" asked Woodrow.

"No, sir, I don't," answered Jeb.

"Well," responded Woodrow, "it's someone who repairs wagon wheels. Gus had a work area just outside this cave where he fixed broken wagon spokes, hubs,

and axles. He also had a lathe that he used to shape axe handles and gunstocks. He was good with the wood.”

“So that’s where you get your woodcarving skills from, huh, Grandpa?” asked Jeb.

“I suppose so,” answered Woodrow. Over the years, Woodrow had carved hundreds of exquisite wooden animal figurines and had given them as Christmas gifts to family members and some of his closest friends.

“Jeb,” said Woodrow, “at one time, Caller’s Spring served as a short stopover between here and Fort Laramie. Thousands of settlers migrating westward pulled off the trail for a short breather before moving on. They would rest their teams of oxen, horses, and mules. But they weren’t the only ones. Several different tribes of Indians who considered Gus a friend would come by for a drink of cool water from the falls. This was the only known watering source for miles around. That brings me to why Gus named this place Caller’s Spring.

“Back in the 1840s when your great-grandfather and great-grandmother settled here in this area, they discovered this cave with a waterfall that flowed year-round. Gus always said that God blessed our homestead with this precious life-giving liquid and that it was meant to be shared. So he called this place Caller’s Spring, which comes from the book of Judges in the Bible. It’s the place in the rocks where God supernaturally provided Samson with the water he needed to stay alive after he killed all those heathen Philistines. Jeb, as a kid, I fetched many buckets of water from this cave and emptied them in troughs that Dad built for the thirsty teams of animals pulling their loads through the plains.

I also filled the settlers' water barrels, which were tied to their wagons. Jeb, I just wanted you to know a little more about your great-granddad and this place. But there's another reason I brought you here today, son."

"And what's that, Grandpa?" asked Jeb.

As they stood to their feet, Woodrow said, "I'm not the only Reese that's been coming to this cave in the last year. Your dad visited here as well. In fact, I found this letter a couple of months ago next to the lantern. It was written to you by Jake just three days before his death. I think you need to read it." With that, Woodrow reached over to give Jeb his dad's letter. Jeb's mouth dropped open, and he felt a shiver down his spine. He couldn't believe what he was hearing. With a trembling hand, Jeb gently stretched out his arm and took the paper from his grandpa. He struggled to manage his emotions at this moment. It would take him almost two decades and some heavy-duty crisis before revisiting Caller's Spring where he would read his dad's written last words for the first time.

When Jeb and Woodrow arrived back at the house, it was late in the afternoon. Woodrow thanked his grandson for accompanying him to Caller's Spring and said, "This was a special day, Jeb, for the both of us." As his grandpa got out of the truck, Jeb headed to the barn to do some evening chores. That night, Woodrow Reese died peacefully in his sleep. Grandma Katherine followed him three months later. Since his grandfather's death, Jeb wondered often if Woodrow had some sort of premonition the day they visited Caller's Spring that he was in his last hours on earth. Was this why

Woodrow gave his grandson the family history lesson? But Jeb did not allow himself to indulge too long with these kinds of thoughts because there was just simply too much work to be done on the ranch, especially now that it was just him.

In the days following his grandparents' death, Jeb was somewhat bewildered. In the last year and a half, Jeb had seen the dearest and closest people in his life snatched away from him. From his parents, Jake and Jenny, to his best friend Ty. Now Grandpa Woodrow and Grandma Katherine were gone. It made no sense. Jeb felt like an orphaned calf left out on the range to fend for himself. But having been taught personally by two generations of hard-core ranchers to "cowboy up" in the face of difficulty, Jeb refused to wallow in self-pity. In fact, he decided it was time to start a new chapter in his life.

Jeb had been dating a young lady off and on for about six years and finally had mustered the courage to pop the question. On December 14, 1985, Jeb married Rita, his childhood sweetheart, and they moved into the small remodeled rustic cabin built by Gus in the late 1800s. It sat along the flats of the Rock River and was very scenic. Jeb could not bring himself to live in his mom and dad's ranch house, especially since his parents' deaths were still so fresh in his mind. And he didn't want to continue living in his grandparents' house any longer since they had recently passed. It was a perfect time for him and his new wife to have their own home.

Rita was Jeb's perfect complement. Her personality was bubbly, and she was very outgoing. Jeb, on the other hand, was more of the quiet, stoic type. Consequently, Rita did most of the talking while Jeb did most of the listening, which seemed to satisfy the both of them. And although they were polar opposites in personality, Jeb and Rita each shared a passion for ranching. Rita was country from her pink cowgirl boots to her camouflaged Justin baseball cap, which was lined of course with rhinestones. She loved the outdoors as much as Jeb did and was quite the equestrian. Her parents' farm was seven miles down the road from the Reese ranch. Jeb and Rita had been riding horses together since they were ten years old; now, the two of them would take a stab at doing life together through a venture called marriage. They both shared the dream of making a living off the land just as their parents, grandparents, and great-grandparents had done for over 150 years. Yes, you could definitely say that this cowboy and cowgirl were fit to be tied.

Five years after they tied the knot, Jeb and Rita had a son whom they named Colton Brandon Reese. Colt, like his dad, took to the land and livestock quickly. Even as a kid, he had an affinity for working with young horses. In his early teens, Colt began receiving calls from nearby ranches requesting his training assistance. Ironically, Jeb's talent had been in making horses buck while he stayed on their backs until the eight-second buzzer while Colt's was in taking the buck out of horses and training them to be great assets

to the working ranches that dotted the landscape in the south east corner of Wyoming.

Colt was a carbon copy of Jeb. He, like his dad, was the quiet type and a man of few words. In fact, often, Colt bottled up his emotions and would not share his feelings with anybody. At times, Rita found this frustrating because Jeb was the same way. Therefore, when Colt was being difficult to read and figure out, it was not uncommon for his mother to quip, "You are your father's son." But one thing that this young man made abundantly clear, he loved the ranch life and could not see himself ever doing anything else. And although Colt had the horsemanship skill set to compete professionally, he had no desire to showcase those skills anyplace other than on the Reese ranch in Horse Creek, Wyoming. Soon, however, Jeb and Colt would find out that it takes more than a love affair with the landscape and livestock to make a ranch profitable enough to support multiple families.



REESE AND REESE ENTERPRISES LAUNCH

It was over catheads (biscuits) and hot coffee early one morning that Jeb, who was now in his fifties, and Colt, who was in his early twenties, decided to pull the trigger on their big dream of beginning a serious family business adventure that they would call Reese and Reese Enterprises. Several times in the past, this father and son duo had discussed expanding their operation and moving it to a commercial level. But fear had kept them from going beyond talk. However, both of them agreed this particular morning that there was no time like the present.

“Are you sure you want to do this, Dad?” Colt asked Jeb.

“Absolutely, son,” Jeb responded, “this is the very promise I made to your grandfather Jake at his graveside the day we buried him and Grandma Jenny. I told him I would keep his dream alive. What about you, Colt?” Jeb asked. “Are you sure you want to do this?” Colt quickly responded, “Absolutely, Dad, but there is one thing I must do first.”

“What’s that, son?” Jeb asked.

“I want to ask Caroline to marry me and also get her support for this endeavor.” Rita was standing over by the stove with her hands clasped around a mug of coffee, looking toward Jeb and Colt. She couldn’t help but put in her two cents’ worth: “Well, it’s about time you two got hitched. And I think it’s a great idea to include her in this decision to expand the ranch. After all, Wyoming is the first state that allowed women the right to vote, you know?” Colt and Jeb looked at one another, and both broke out in laughter; Rita joined them.

Colt and Caroline wed three months later. It was a beautiful December wedding that took place along the banks of the Flat Rock River. With the permission of Jeb and Rita, the young couple moved into their grandparents’ vacant home. Ten months later, Caroline gave birth to a healthy eight-pound buckaroo they named Colton Jake Reese. Trailing him by only a year was his little brother Nathan Jeb Reese. Wow, so many new things were coming down the pike for the Reese family. It seemed like everything was in the process of expanding: their family, their horse and cattle herd, their responsibilities, and soon, their debt and stress.

Immediately, after Jeb and Colt decided to expand their ranch into commercial markets, they knew the next step was to secure the proper credit that would fund this venture. So off to Cheyenne they went to see Mr. Denton Rawls, president and founder of the Cattleman’s Bank of Wyoming. He was a native Wyomingite reared in Red Buttes, just twelve miles

down the road from the Reese's ranch. Mr. Rawls had handled previous loans for the Reese family and had always been very generous with ranchers who were committed to keeping their family land and the ranching legacy going for future generations. Sadly, this way of life had all but become a vestige of the past for too many former ranch families as they sold their acreage to pay off tax liens and sate urban sprawl.

After the handshakes and catching up on family and friends, the trio of men sat down and got straight to business. Jeb began, "Mr. Denton, you have what we need to make our dream come true."

Mr. Denton replied, "Well, Jeb, tell me more." For the next twenty minutes, Jeb presented the vision that he and Colt had for transforming the 3,000-acre homestead into a commercialized money-making enterprise. Jeb laid out all his research before Mr. Denton, explaining how he and Colt, along with a staff of five new employees, would diversify the ranch into two divisions: horses and cattle. Mr. Denton interrupted, "Well, I thought you were already doing that."

"Yes," said Jeb, "but our plan is to begin running 600 to 700 commercial feeder calves biannually, 200 head of momma cows, and breeding and training well-bred high-dollar colts to be sold as ranch horses."

"Well, that all sounds fine, Jeb, but what guarantee do you have that there is a market for such products?" asked Mr. Rawls.

"I have a written confirmation from Bryan Meat Packers, communicating their desire to partner with us," Jeb responded.

Bryan Meat Packing was based out of Omaha, Nebraska, and was the leading beef supplier across the United States. They were also expanding markets internationally and already were exporting their meat products to Europe and Asia. Jeb and Colt were hoping that the prospects of securing a contract with this mammoth beef supplier would tip the scales in their favor with Mr. Denton in giving them the loan. But Jeb was not finished with his sales pitch: "And because we have always been able to sell the calves raised off our momma cows for a very good price, we have no doubt we can sell the additional ones birthed from an expanded crossbred herd. As for the breeding and training program, Colt is bombarded weekly with requests for well-trained and well-bred colts. With the right stallion and additional brood mares, we think we can presell every colt before it hits the ground."

Mr. Rawls then took the conversation to the bottom line.

"So what kind of money are we talking about and what collateral do you men have to guarantee the bank's investment?" asked Mr. Rawls. Up until now, the Reese family's loan requests had been minimal. Jake, Jeb's dad, had borrowed enough money to purchase a truck as well as enough to buy a used gooseneck cattle trailer. Jeb and Rita had borrowed funds to remodel their cabin and also enough monies to reroof the two ranch barns. But today, the Reeses were asking for big bucks.

Jeb looked at Colt, and they both sort of grinned nervously at one another. Then Jeb turned to Mr. Denton and answered, "Well, Mr. Denton, Colt and

I need \$500,000 to make our dream a reality. We are willing to put our entire 3,000-acre homestead and our houses up as collateral, that's how serious we are."

"You know that you could lose it all," Mr. Denton quickly injected.

"Yes, sir, we do," said Jeb.

"How about you, young man? Are you ready to put your home and land on the line and take this gamble?" Mr. Rawls asked Colt.

"Yes, sir, I am," responded Colt, "because I'm that sure it's going to work."

Mr. Rawls, scratching his head, then rubbing his chin, looked first at Jeb, then at Colt. "Well, fellows, I will present your request before the board this week and give you a call in the next few days with our intentions to either move forward or not."

As Jeb and Colt drove home from Cheyenne that afternoon, neither of them said much. They both seemed drained from their pitch to Mr. Denton. As bankers do, Mr. Denton had done an excellent job of holding his cards close to his vest, offering no hint as to whether or not his bank would be interested in carrying their loan. As it turned out, this father and son, along with their extended family, would have to sweat it out for at least two months before they could expect financing from the Cattleman's Bank of Wyoming. In the meantime, Mr. Denton's assistant called several times a week, requesting mountains of documents from the Reese family. An appraisal of the ranch was ordered. Land surveys were performed. Financial statements revealing

cash flow for the last seven years were secured. But then, the answer finally came.

It was Friday after lunch, two months since Jeb and Colt's meeting with Mr. Denton, when Jeb's cell phone rang. It was Mr. Denton from the bank. "Mr. Reese," said Mr. Rawls with a long pause, "I'm calling you with the board's decision regarding your loan request." Jeb's heart sank, believing this to be the dear John letter he and Colt were dreading.

"Yes, Mr. Denton," Jeb said with sort of a frog in his throat, "I'm, I'm listening."

"Sir," Mr. Rawls said, "your loan has been approved."

"What did you say, Mr. Rawls, could you repeat that please," asked Jeb.

"Certainly" replied Mr. Denton, "your loan has been approved, and I will have a line of credit in the amount of 500,000 dollars in your name available by the end of the day next Monday. You will need to bring your deeds of trust, the offer from Bryan Meat Packing, and fill out some paperwork. Congratulations," and the phone went silent.