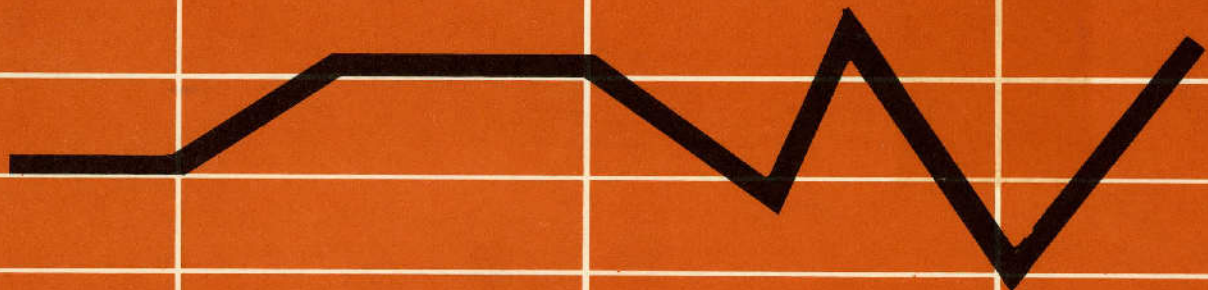


AUGUST 1967  
SEMIANNUAL  
ISSUE

DALLAS PUBLIC LIBRARY  
BUSINESS & INDUSTRY DEPT.  
1954 COMMERCE  
DALLAS 1, TEXAS

# TEXAS BUSINESS REVIEW

*Public Library*  
AUG 24 1967  
*Dallas, Texas*



*A Monthly Summary of Business and Economic Conditions in Texas*  
BUREAU OF BUSINESS RESEARCH : THE UNIVERSITY OF TEXAS

# TEXAS BUSINESS REVIEW VOL. XLI, NO. 8, AUGUST 1967

*Editor*, Stanley A. Arbingast; *Associate Editor*, Robert H. Ryan; *Managing Editor*, Graham Blackstock  
*Editorial Board*: Stanley A. Arbingast, Chairman; John R. Stockton; Francis B. May; Robert H. Ryan; Graham Blackstock

## CONTENTS

### ARTICLES

- 209: THE BUSINESS SITUATION IN TEXAS, *by* Francis B. May  
212: CLIMATOLOGY AT WORK IN TEXAS, *by* Robert Orton  
218: TEXAS BUILDING CONSTRUCTION, JANUARY-JUNE 1967, *by* John R. Stockton  
220: TEXAS RETAIL SALES, JANUARY-JUNE 1967, *by* Robert B. Williamson

### CHARTS AND TABLES

- 209: TEXAS BUSINESS ACTIVITY  
210: REFINERY STOCKS  
210: CRUDE-OIL PRODUCTION IN TEXAS  
210: SELECTED BAROMETERS OF TEXAS BUSINESS  
211: BUSINESS-ACTIVITY INDEXES FOR 20 SELECTED CITIES  
211: MILK: PRODUCTION, DISPOSITION, CASH RECEIPTS, AND GROSS INCOME—TEXAS AND THE UNITED STATES, 1965-1966  
213: PROBABILITY OF RECEIVING 15.0 INCHES OR MORE OF ANNUAL PRECIPITATION IN TEXAS (MAP)  
214: PROBABILITY OF RECEIVING 30.0 INCHES OR MORE OF ANNUAL PRECIPITATION IN TEXAS (MAP)  
214: LOW-TEMPERATURE HAZARD IN SPRING  
215: TEN-YEAR TWENTY-FOUR-HOUR RAINFALL (MAP)  
215: PALMER DROUGHT-SEVERITY INDEX—HIGH PLAINS CLIMATIC SUBDIVISION  
217: EGGS: PRODUCTION AND DISPOSITION, 1966  
218: BUILDING CONSTRUCTION AUTHORIZED IN TEXAS  
218: RESIDENTIAL DWELLING UNITS AUTHORIZED IN TEXAS, JANUARY 1964-MAY 1967  
218: NONRESIDENTIAL BUILDING AUTHORIZED IN TEXAS  
219: NUMBER OF RESIDENTIAL DWELLING UNITS AUTHORIZED IN TEXAS, 1964-1966 AND JANUARY-JUNE 1967  
219: ESTIMATED VALUES OF BUILDING AUTHORIZED IN TEXAS  
220: RETAIL-SALES TRENDS BY KIND OF BUSINESS—TEXAS COMPARED WITH THE UNITED STATES, JANUARY-JUNE 1967  
221: CREDIT RATIOS IN DEPARTMENT AND APPAREL STORES  
221: ESTIMATES OF TOTAL RETAIL SALES IN TEXAS

### BUSINESS RESEARCH COUNCIL

George Kozmetsky, Dean of the College of Business Administration (*ex officio*); John R. Stockton, Jessamon Dawe, James R. Kay, Stephen L. McDonald, Charles R. Klasson, and W. T. Tucker

### BUREAU OF BUSINESS RESEARCH

*Director*: John R. Stockton

*Associate Director and Resources Specialist*: Stanley A. Arbingast

*Assistant to the Director*: Florence Escott

*Consulting Statistician*: Francis B. May

*Administrative Assistant*: Cynthia Bettinger

*Research Associates*: Charles O. Bettinger, Graham Blackstock, Carl A. Faulkner, Otis D. Horton, Jr., Ida M. Lambeth, Robert M. Lockwood, Robert H. Ryan, Elizabeth R. Turpin, Joyzelle Wilke, Robert B. Williamson

*Research Assistants*: James T. Fergus, Jr., Claire S. Howard, Kathryn Powell, Joe Pat Wicker, James E. Willingham

*Statistical Assistants*: Mildred Anderson, Constance Cooledge, Margaret Tannich

*Statistical Technicians*: Doris Dismuke, Mary Gorham

*Cartographers*: Michael E. Bonine, G. Alan Smith, Doug Winters, Jr.

*Library Assistant*: Merle Danz

*Senior Secretary*: Betty Sue Hoch

*Senior Clerk Typists*: Carolyn Harris, Jarrie McCarty, Victoria Moore, Peggy Wilmot

*Senior Clerk*: Salvador B. Macias

*Clerical Assistants*: Sandra Hooper, Martha McDonald, Joseph H. Sevier

*Offset Press Operators*: Robert Dorsett, Daniel P. Rosas

Published monthly by the Bureau of Business Research, Graduate School of Business, The University of Texas at Austin, Austin, Texas 78712. Second-class postage paid at Austin, Texas. Content of this publication is not copyrighted and may be reproduced freely, but acknowledgment of source will be appreciated. The views expressed by authors are not necessarily those of the Bureau of Business Research. Subscription, \$3.00 a year; individual copies, 25 cents.

The Bureau of Business Research is a member of the Associated University Bureaus of Business and Economic Research.

# THE BUSINESS SITUATION IN TEXAS

Francis B. May

During the first half of 1967 the seasonally adjusted index of Texas business activity averaged 9 percent above that of the first six months of 1966. The behavior of the index during the first half of the year has been marked by wide changes in value ranging from a 3-percent drop in February to a 4.8-percent gain in May. Examination of a chart of index values shows that the general course of the index has been upward from a February low of 181.0 percent. For each month of the 1967 period the index value was above that of the corresponding 1966 month. Despite the pause in the upswing reflected in business barometers for the state and nation during late 1966, Texas business activity has made favorable progress. The seasonally adjusted index, after a sharp May rise to 194.6 percent of its 1957-59 monthly average, rose less than one half of a percentage point in June to a value of 195.0 percent, which was an all-time high 10.0 percent above the value of June 1966.

Crude-oil production in the state rose 1 percent in June to a seasonally adjusted 107.5 percent of average monthly production in the 1957-59 base period. This was the highest value of the index in a decade—since June 1957, when the comparable index value was 115.2 percent. On both occasions the high level of crude production in the state was a result of the closing of the Suez Canal due to a war. For the second time in ten years Texas is being called upon to make up a petroleum deficiency due to political explosions resulting from actions of Middle Eastern governments.

The decade between 1957 and 1967 has been a difficult one for the state's petroleum industry. After the first Suez incident production declined to a low of 80.0 percent of 1957-59 in April 1958. The sharp cutback was forced

by the necessity of reducing large above-ground inventories of crude intended for shipment to Western Europe—shipments never made because the Suez Canal was reopened. Production was below the 1957-59 monthly average during most of the period between April 1958 and April 1966.

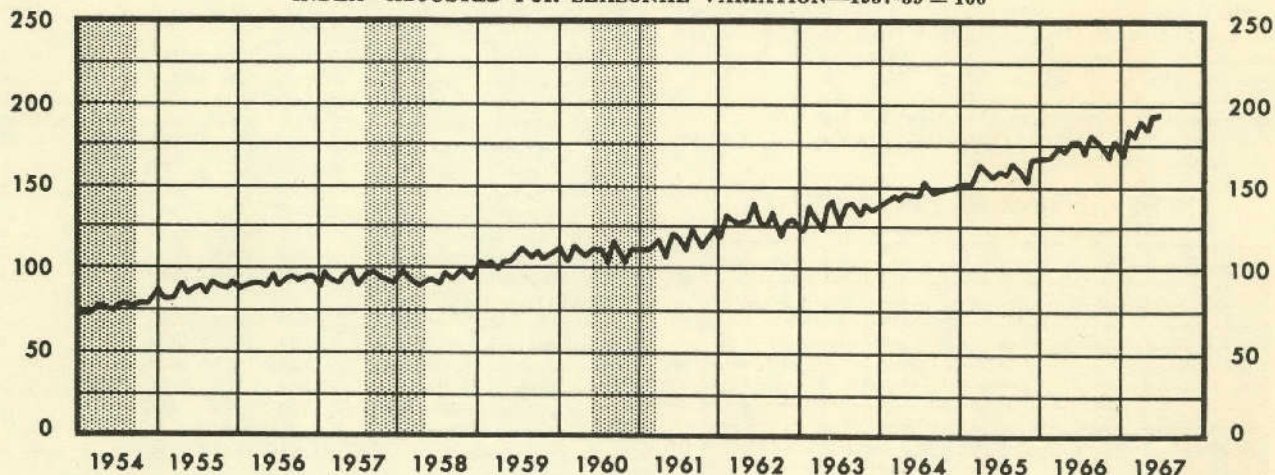
As a result of low levels of production, drilling dropped off. Imported crude, much of it from the Middle East, flowed into the country in high volume. Price incentives for exploration for new oil fields were generally lacking. The number of new wells drilled in the state declined from 21,173 in 1957 to 14,297 in 1962. Drilling has declined to still lower levels during the subsequent years. In 1966 only 10,902 wells were drilled. The forecast for the current year is that 10,384 wells will be drilled, a 4.8-percent decline from the depressed level of 1966 drilling.

Declining exploration and drilling resulted in a decline in the discovery of new reserves of crude oil. Texas drillers discovered 164.5 million barrels of new oil reserves in 1956. By 1965 this figure had dropped to 63.8 million barrels. Between 1956 and 1965 total crude reserves in the state declined from 14.9 billion barrels to 14.3 billion barrels.

As a result of a low rate of drilling most Texas oil fields are old fields, with reduced ability to increase production to high levels quickly. In 1965 there were 99,572 stripper wells in the state producing an average daily output of only 4.58 barrels. Together these wells produced 166.4 million of the 926.2 million barrels of crude produced in the state in 1965. This was 18.0 percent of total production in that year. Of the 14.3 billion barrels of Texas reserves on December 31, 1965, a total

## TEXAS BUSINESS ACTIVITY

INDEX—ADJUSTED FOR SEASONAL VARIATION—1957-59 = 100



NOTE: Shaded areas indicate periods of decline of total business activity in the United States.  
SOURCE: Based on bank debits reported by the Federal Reserve Bank of Dallas and adjusted for seasonal variation and changes in the price level by the Bureau of Business Research.

of 2.7 billion barrels, or 18.9 percent, were reserves of stripper wells. As production quotas for Texas oil fields have been increased by the Railroad Commission, underproduction has increased from approximately 13.9 percent for the January-March 1967 period to an estimated 17.6 percent. Underproduction results from inability of individual oil wells to produce as much as their allowable quota.

The current emergency illustrates once again how quickly and easily supplies of oil from the Middle East can be interrupted, and how quickly and easily the Suez Canal can be closed. Once again it is blocked by sunken hulks. We must have sufficient supplies of domestic oil to see us through a protracted emergency, not merely a temporary one. This means that incentives for more exploration and drilling must be supplied. These include price incentives and restriction of imports to a reasonable share of the market.

Any appraisal of future supplies of crude oil must take our vast deposits of oil shale into account. The Green River formation, underlying some 16,000 square miles of Colorado, Utah, and Wyoming, is one of the principal U. S. deposits of oil shale. The oil shale is a sedimentary rock containing kerogen, an oily substance which can be refined into commercial hydrocarbon compounds similar to those produced from crude oil.

Although research is going forward, no viable oil-shale-recovery and refining industry is in existence. The economics of recovery of oil from shale still is in question, but progress toward development of economic processes is

being made. It will be many years before any substantial volume of oil products such as gasoline, kerosine, fuel, and lubricating oils will be available from this source. Meanwhile we must depend on our domestic crude-oil supplies and endeavor to encourage the search for crude petroleum. We cannot neglect the existing industry. Neither can we place great reliance on an uncertain foreign supply.

Seasonally adjusted crude-oil runs to stills declined 1 percent in June. At 128.0 percent of average monthly runs during the 1957-59 base period the index was 3.9 percent above that of June 1966. During the first half refinery runs in the state rose steadily to a peak of 128.9 percent in May. Runs for the period averaged 5 percent above the first half of 1966. The *Oil and Gas Journal* index of crude runs to refineries for the nation stood at 127.8 percent of its 1957-59 average on June 30. This was 4.0 percent above the comparable 1966 figure. Crude runs during the first half have shown the effects of strong demand in both state and nation. National demand for all oils in June was 4.6 percent above the demand in June 1966. Demand for kerosine, which is a major constituent of jet-airplane fuel, was up 11.3 percent for the nation during the first five months of the year. Gasoline demand was up 3.2 percent during the January-May 1967 period. Distillate demand was up 3.4 percent. Demand for residual fuel oil was up 5.6 percent.

The rapid rise in industrial, commercial, and residential power use has been a characteristic of our society for more than half a century. Texas gains in power use have outstripped national gains. Total power consumption in the state has more than doubled in the last ten years. Much of the luxury of American homes is due to electrically powered air conditioning, dishwashers, clothes washers, vacuum cleaners, garbage-disposal units, irons,

#### REFINERY STOCKS \*

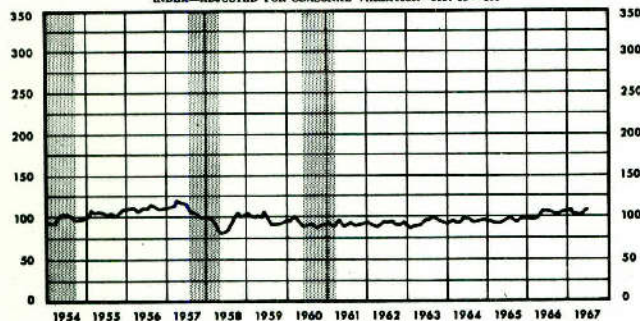
Area and product	Jun 1967	May 1967	Jun 1966	Percent change	
				Jun 1967 from May 1967	Jun 1967 from Jun 1966
<b>United States</b>					
Motor gasoline	190,555	179,178	182,575	+ 6	+ 4
Jet fuel (kerosene type)	15,336	9,678	12,288	+ 58	+ 25
Distillate fuel oil	113,629	83,189	117,298	+ 37	- 3
Residual fuel oil	61,475	32,107	51,850	+ 91	+ 19
Unfinished oils	96,903	72,896	97,963	+ 33	- 1
<b>Texas</b>					
Motor gasoline	30,629	30,386	25,632	+ 1	+ 19
Jet fuel (kerosene type)	2,623	2,189	1,810	+ 20	+ 45
Distillate fuel oil	16,195	13,372	13,357	+ 21	+ 21
Residual fuel oil	7,595	7,994	6,946	- 5	+ 9
Unfinished oils	26,614	25,970	24,719	+ 2	+ 8

\* Figures shown for week ending nearest the last day of month.

Source: American Petroleum Institute, Department of Statistics, *Weekly Statistical Bulletin*.

#### CRUDE-OIL PRODUCTION IN TEXAS

INDEX—ADJUSTED FOR SEASONAL VARIATION—1957-59 = 100



NOTE: Shaded areas indicate periods of decline of total business activity in the United States.

#### SELECTED BAROMETERS OF TEXAS BUSINESS

(Indexes—Adjusted for seasonal variation—1957-59=100)

Index	Jun 1967	May 1967	Year-to-date average 1967	Percent change	
				Jun 1967 from May 1967	Year-to-date average 1967 from 1966
Texas business activity	195.0 *	194.6	188.8	**	+ 9
Crude-petroleum production	107.5 *	106.0 *	104.2	+ 1	+ 2
Crude-oil runs to stills	128.0	128.9	122.6	- 1	+ 5
Total electric-power use	208.9 *	213.8 *	208.8	- 2	+ 12
Industrial electric-power use	183.4 *	188.1 *	186.8	**	+ 10
Bank debits	206.3	205.9	199.3	**	+ 9
Ordinary-life-insurance sales	195.5	206.5	185.4	- 5	+ 5
Building construction authorized	158.1	163.9	146.5	- 4	+ 4
New residential	138.5	133.2	111.2	+ 4	+ 2
New nonresidential	182.2	212.3	201.7	- 14	+ 5
Total industrial production	154.3 *	153.5 *	152.9	+ 1	+ 6
Miscellaneous freight carloadings in S.W. District	80.8	86.3	84.4	- 6	+ 3
Total nonfarm employment	131.0 *	130.7 *	130.2	**	+ 6
Manufacturing employment	133.2 *	132.7 *	132.3	**	+ 5
Total unemployment	88.4	72.8	72.3	+ 22	- 9
Insured unemployment	44.9	43.8	49.0	+ 3	- 11
Average weekly earnings—					
manufacturing	127.1 *	128.3 *	127.0	- 1	+ 2
Average weekly hours—					
manufacturing	100.5 *	101.5 *	101.0	- 1	- 2

\* Preliminary.

\*\* Change is less than one half of 1 percent.

**BUSINESS-ACTIVITY INDEXES FOR 20 SELECTED TEXAS CITIES**

(Adjusted for seasonal variation—1957-59=100)

Index	Jun 1967	May 1967	Year-to-date average 1967	Percent change	
				Jun 1967 from May 1967	Year-to-date average 1967 from 1966
Abilene	130.2	143.2	142.5	- 9	**
Amarillo	169.6	178.6	170.7	- 5	- 1
Austin	205.4	216.6	201.9	- 5	+ 12
Beaumont	191.4	190.4	185.4	+ 1	+ 6
Corpus Christi	144.7	143.8	141.4	+ 1	+ 4
Corsicana	151.4	168.9	151.4	- 10	+ 8
Dallas	223.3	216.0	216.6	+ 3	+ 13
El Paso	134.8	143.4	133.3	- 6	+ 9
Fort Worth	143.5	147.2	141.5	- 3	+ 6
Galveston	123.6	118.8	116.0	+ 4	+ 3
Houston	218.1	201.3	203.8	+ 8	+ 10
Laredo	208.0	192.7	187.0	+ 5	+ 14
Lubbock	162.0	169.1	158.1	- 4	- 4
Port Arthur	104.2	121.3	112.3	- 14	+ 1
San Angelo	140.0	144.2	143.3	- 3	+ 1
San Antonio	163.2	171.8	166.5	- 5	+ 2
Texarkana	213.7	221.5	208.7	- 4	+ 21
Tyler	144.1	147.2	145.0	- 2	**
Waco	162.1	149.3	156.3	+ 9	+ 4
Wichita Falls	124.4	134.0	131.3	- 7	- 7

\*\* Change is less than one half of 1 percent.

television sets, high-fidelity sound systems, intercommunication systems, and an endless list of other devices. Similarly, a substantial part of the rise in productivity of American workers is due to electrically powered and controlled machinery. It is small wonder that even in areas where population growth has leveled off, electric-power use continues to rise.

Seasonally adjusted sales of ordinary life insurance declined 5 percent in June to 195.5 percent of average monthly sales during the 1957-59 base period. At this value the index was 4.1 percent above June 1966. During the first half this index averaged 5 percent above the value for the comparable 1966 period. During the last ten years this index has more than doubled in value.

Since a life-insurance policy ordinarily matures many years after the date of its purchase, the amount of insurance needed in relation to family-protection requirements depends upon the rate of inflation of the price level. A young man aged twenty-one today has an expectation of living 49.0 years. In only twenty-seven years, from 1939 to 1966, the Consumer Price Index rose from an average value of 46.0 percent in 1939 to an average of 113.1 percent in 1966 (1957-59=100). This is an increase of 145.9 percent in the value of the index in less than a generation. With such a high inflationary bias in our economy, the problem of transferring purchasing power to the future by saving or purchasing life insurance is a difficult one.

Urban building permits issued in July declined 4 percent after seasonal factors were taken into account. A 14-percent decline in nonresidential permits during the month more than offset a 4-percent rise in residential permits. Residential permits during the first half of the year have shown a substantial recovery from their lows of the second half of 1966. The 138.5-percent value of the index in June was 41.3 percent above that of June 1966. During the second quarter each monthly value of the index was well above the corresponding 1966 value. The average value of the index for the first half was 2 percent above the first-half value of 1966. The recent rise in interest rates has caused some concern that mortgage money may become tight again and mortgage interest rates move upward. If this situation should occur a new recession in the homebuilding industry will develop.

The chairman of the President's Council of Economic Advisers has testified before the Joint Economic Committee that a tax increase will be needed to avert renewed inflation and higher interest rates in the latter part of this year and in 1968. Increased taxes on consumers mean a lower level of consumer demand unless substantial dis-saving takes place. If these taxes are effective by January of next year the second half of 1967 will probably see a lively rate of business activity, diminishing somewhat in 1968 as taxes take effect.

**MILK: PRODUCTION, DISPOSITION, CASH RECEIPTS, AND GROSS INCOME  
TEXAS AND UNITED STATES, 1965-1966<sup>1</sup>**

		TEXAS		UNITED STATES <sup>2</sup>	
		1965	1966	1965	1966
Milk cows on farms <sup>3</sup>	Thousands	429	402	14,954	14,123
Milk produced per cow <sup>4</sup>	Lbs.	6,930	7,480	8,804	8,513
Total milk production	Mil. lbs.	2,973	3,007	124,173	120,230
Milk used on farms where produced	Mil. lbs.	172	149	5,976	5,494
Milk marketed by farmers	Mil. lbs.	2,801	2,858	118,197	114,736
Milk sold to plants and dealers	Mil. lbs.	2,750	2,810	112,716	110,087
Price per 100 pounds	Dol.	5.03	5.91	4.23	4.78
Cash receipts from milk sold	Thous. dol.	138,325	166,071	4,766,470	5,255,780
Cash receipts from all marketings <sup>5</sup>	Thous. dol.	143,378	171,067	5,037,047	5,513,080
Farm value milk produced <sup>6</sup>	Thous. dol.	152,218	180,119	5,296,432	5,781,244
Gross farm income from dairy products <sup>7</sup>	Thous. dol.	150,700	178,315	5,212,046	5,688,515

<sup>1</sup> 1966 preliminary.

<sup>2</sup> Includes Alaska and Hawaii.

<sup>3</sup> Average number on farms during year excluding heifers not fresh.

<sup>4</sup> Excludes milk sucked by calves.

<sup>5</sup> Combined milk and cream.

<sup>6</sup> Valued at average returns per 100 pounds for milk in combined marketings of milk and cream. Includes value of milk-fed calves in addition to gross farm income.

<sup>7</sup> Cash receipts from marketings of milk and cream plus value of milk used for farm consumption and farm-churned butter.

Source: Crop and Livestock Reporting Service, U.S. Department of Agriculture.

# CLIMATOLOGY AT WORK IN TEXAS

Robert Orton

Texas State Climatologist

Texas, because of its enormous size, offers great diversity in weather and climate. The state is a meeting place of four great geographical regions of the North American Continent. The Gulf-Atlantic Coastal Plain meets the Great Plains, that extend southward from Canada. The Great Central Lowland, on the east, extends across much of Texas to meet the Rocky Mountains on the west. Stretching 801 miles from north to south, and 773 miles from east to west, and varying in elevation from sea level to 8,751 feet at the top of Guadalupe Peak, the state offers six significantly different types of climate. The vagaries and extremes of the Texas weather have provided an endless source of material for anecdotes.

Weather and climate are among our most valuable natural resources, and as we learn to understand them we may use them to our advantage. Climate—the characteristic weather pattern for a specific area over an extended period of time—affects everyone in one way or another. Agriculture, industry, commerce, community planning—in fact, almost every human enterprise can be related in varying degrees of importance to the climate. Drought, floods, rains, soil moisture, temperature, wind, humidity, cloudiness, solar radiation, air pollution, and severe storms—all assume important roles in the many phases of our complex society.

Generally speaking, the climatic characteristics of the state are highly favorable for a wide assortment of human activity. However, the unrhythmic fluctuations in rainfall, temperature, wind, and other weather elements from day to day, month to month, and year to year, do present some very real problems for the businessman, the agriculturist, and the public official. If it were possible to predict weather accurately, over long periods of time, many industrial plans and decisions could be made to take advantage of the favorable weather and to avoid the unfavorable. To a farmer an accurate forecast of the season's rainfall from the preplanting period through harvest would be of great value. City officials would appreciate knowing whether spring rains would fill near-empty reservoirs. Unfortunately, such forecasts do not exist. Current knowledge of atmospheric processes and availability of physical data are as yet inadequate to permit making forecasts months in advance. The best tool available for long-range planning is climatological information.

The use of such data is called "applied climatology," since it assists in the solution of everyday problems in which climate and weather are factors. The key to applied climatology is probability. Because "permanent" changes in climate have been very small, and very few, we are able to predict with reasonable accuracy the probable occurrence of certain weather events in the future. Climatological predictions—based on past weather observations rather than on the current state of the atmosphere, by which daily weather forecasts are made—refer to the chance or likelihood of occurrence of a meteorological event over a long period. That is, precipitation for a year

or month has exceeded  $x$  inches in a certain percentage of the past years. Because of a lack of substantial evidence to the contrary, we can assume that the event will occur with the same frequency during a similar period of years in the future. The derived probabilities are therefore regarded as characteristic of a particular climate and constant from year to year. They do not change merely because a previous month was abnormally wet or abnormally dry in a given year. It is important to remember that the climatological forecast does not say *when* the event will occur, only that it is likely to occur approximately  $n$  times in, say, thirty years. This knowledge is quite valuable in arriving at the best possible management decisions where climate or weather seriously affects the economics of operations.

## Agriculture

In Texas greater effort is directed toward the application of climatic analysis to agricultural problems than to those of any other segment of our economy, and for good reason. Agriculture is big business in Texas, as it is in all southern and southwestern states. The total agribusiness industry contributes annually about \$6.5 billion to the economy of the state. While only about 8 percent of the state's population is engaged in actual farm production, agriculture provides employment for around 40 percent of the people of Texas.

Water is a critical item in most agricultural production in this state. Even irrigation farmers on the Southern High Plains or in the Lower Rio Grande Valley are concerned with precipitation as it affects their sources of supply and the day-to-day applications of water. In addition to the total amount, farmers and ranchers are concerned with the frequency, duration, and intensity of precipitation. In portions of extreme West Texas, or Southwestern Texas, rainfall is inadequate for most crops; in less arid sections of the state rainfall is marginal for certain crops, but usually adequate for others. Only in East Texas and along the upper coast does the average annual total precipitation exceed the total amount that *may* be lost through evaporation from the soil and transpiration from plants. Climatic analysis reveals the risks to be taken, and helps determine the best use to be made of the soil.

Figures 1 and 2 show, respectively, the probability of receiving at least 15.0 inches or more, and 30.0 inches or more, annually. Plainview, in Hale County, received 32.39 inches total precipitation in 1960. It would have been a serious mistake for Hale County farmers to expect this much rainfall in subsequent years. Figure 2 indicates that only in about five of each one hundred years, or about one year in twenty, should Hale County farmers expect 30.0 inches or more rainfall in a single year.

The probability of freezing temperatures is important to producers of many crops, particularly fruits and vegetables. Citrus growers in the Lower Rio Grande Valley are vitally interested in the frequency of disastrous

freezes such as those in 1951 and 1962, which resulted in extensive tree damage. From past climatological records the risk of occurrence of low temperatures late in the spring or early in the fall may be computed. Table 1 indicates the probability of occurrence of certain low temperatures in the spring *after* the dates indicated. The probability that certain critical minimum temperatures, such as would damage or kill the citrus trees, would occur at various times during a winter season, or during any month, has been computed for Lower Valley loca-

tions.<sup>1</sup> For example, a seasonal minimum temperature lower than 22°F is likely to occur at Weslaco, on an average, about once every ten years. A seasonal minimum lower than 19°F is likely to occur, on an average, about once every twenty-five years. Such information is of obvious value to loan companies and insurance companies as well as to citrus growers.

<sup>1</sup> R. Orton, D. Haddock, E. G. Bice, and A. C. Webb, "Climatic Guide: The Lower Rio Grande Valley of Texas," unpublished manuscript.

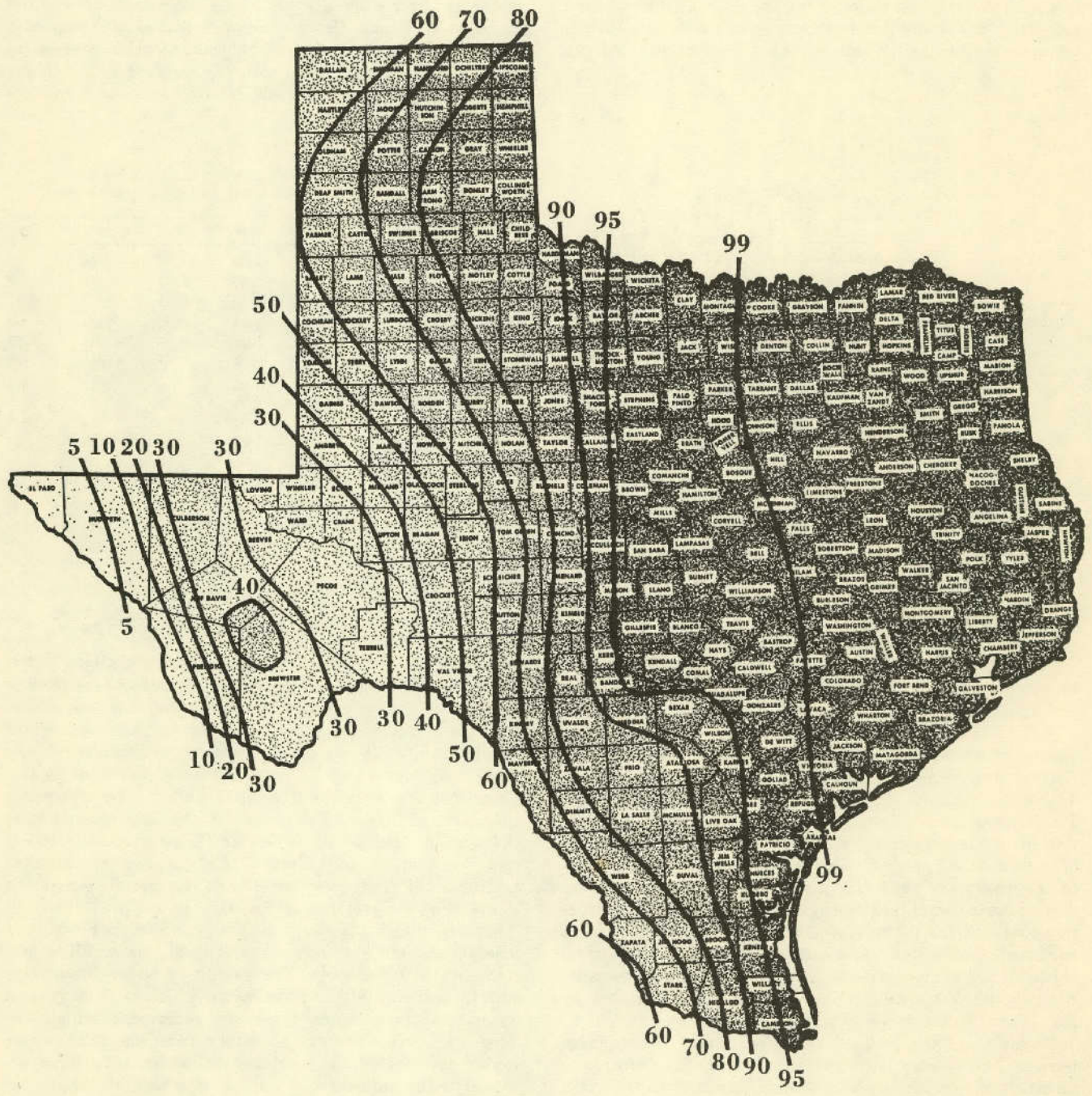


Figure 1. Probability, in percent, of receiving 15.0 inches or more of annual precipitation.

Peaches require a winter-dormant period for proper development and fruit production. If the trees are not exposed to sufficient cold the buds do not open in the spring. Climatological information helps to identify those areas where commercial plantings are likely to be uneconomical.

In Texas agriculture cotton, of course, has no rival as to commercial influence, employment, and total worth. Cotton in the field is exposed to the vagaries of the Texas weather an average of about 150 days. Because of seasonal differences in this extensive state, cotton plants are under cultivation, subject to environmental influences, somewhere within the state during all months of the year. Climatic information tailored for the cotton grower's need can tip the balance between loss and profit in a year's crop. Losses in quality and increased production costs can

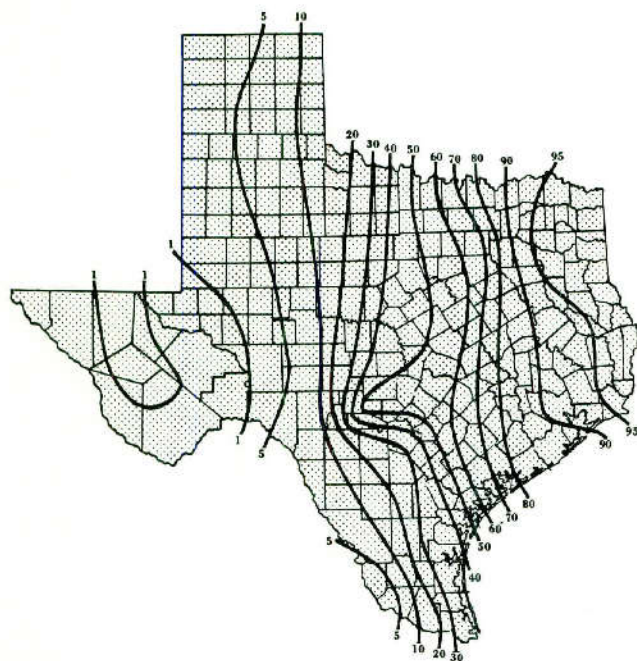


Figure 2. Probability, in percent, of receiving 30.0 inches or more of annual precipitation.

be minimized through the effective use of climatic data and the latest weather advisories.

As an outgrowth of a Cotton-Weather Conference sponsored by the State-Wide Cotton Committee and the Cotton Research Committee of Texas, held in Austin, Texas, on August 27, 1963, Cotton Economic Research, The University of Texas at Austin, began the preparation of climatic summaries designed especially for the use of cotton growers as guides in operational planning. As of February 3, 1967, sixty-six of these climatic summaries have been published, covering all cotton production areas of the state. Data from Environmental Science Services Administration-Weather Bureau climatological stations, are made available to Cotton Economic Research for this project through the loan of cards punched by the Texas Water Development Board.

Rainfall, or the lack of it at particular times, is of obvious importance to agriculture and to many non-agricultural ventures. Success may depend on a certain sequence of either wet or dry days. Agricultural situations in which the duration of dry periods, or of wet

periods, may be a dominant factor in determining results include these: (1) germination of seeds, (2) disease susceptibility in periods of plant growth, (3) application of fertilizer, (4) application of insecticides, and (5) field drying of hay. Information on the probability of dry periods of certain length is useful in determining irrigation requirements and in requesting irrigation water from the appropriate river authority, when required. Because of the need of such information the Environmental Science Services Administration, Texas A&M University, the Texas Water Rights Commission, and the Texas Water Development Board are cooperating in a joint project to determine the probabilities of sequences of wet and dry days in Texas. Certain nonagricultural activities also will find this information of value: (1) sales promotion, (2) construction projects, and (3) outdoor civic events, such as expositions, festivals, conventions, and tournaments.

TABLE 1. LOW-TEMPERATURE HAZARD IN SPRING—PROBABILITY OF OCCURRENCE AFTER DATE SHOWN

Station	T (°F)	50%	30%	10%	5%
Brownsville	32	1/14	1/22	2/18	3/1
	36	1/28	2/12	3/1	3/9
	40	2/17	3/1	3/19	3/28
Harlingen	32	1/19	2/2	2/23	3/4
	36	2/9	2/25	3/15	3/23
	40	3/2	3/14	3/31	4/8
Raymondville	32	1/25	2/8	2/24	3/3
	36	2/19	3/1	3/14	3/20
	40	3/12	3/21	4/3	4/9
Weslaco (2 miles E)	32	1/27	2/12	3/3	3/12
	36	2/13	2/25	3/12	3/20
	40	3/5	3/15	3/30	4/6
Mission	32	1/26	2/11	3/2	3/11
	36	2/14	2/26	3/12	3/19
	40	3/6	3/17	4/2	4/10

### Water Resources Development Planning

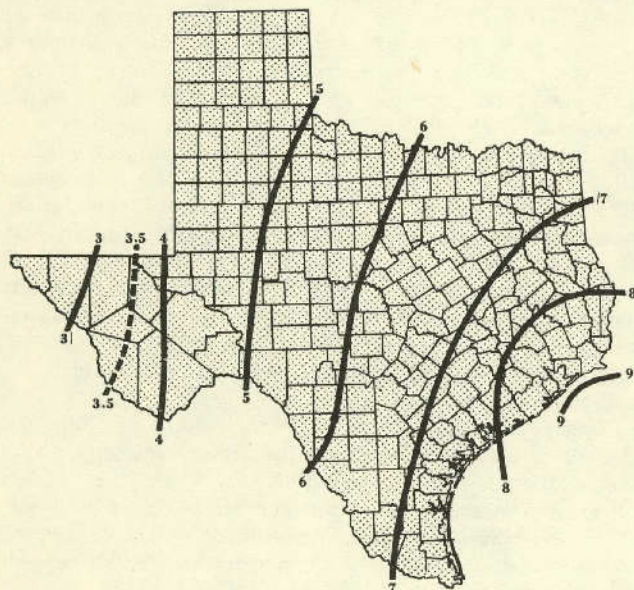
In the arid and semiarid southwestern United States, which includes most of Texas, few community problems deserve or receive greater attention than those associated with the management of water resources. Adequate water supply is vital to the orderly growth and health of any community. As early as 1913 a State Board of Water Engineers was organized to study and develop the water resources of Texas. The name of the organization was changed in 1962 to Texas Water Commission. In 1965 it was reorganized and divided into its two replacement agencies, the Texas Water Rights Commission and the Texas Water Development Board.

Water-supply planning is the concern not only of federal and state governments, but of the smallest unincorporated community. The supply of water for a community is drawn either from wells, which tap the ground water, or from rivers, lakes, or reservoirs, which are filled by surface water. In either case the total water supply is affected by precipitation which may have occurred many miles from the place where the water is eventually used. Climatological studies are essential to adequate planning for the development of water re-



sources. Long-term precipitation records, spanning a range of from forty to fifty years or longer, are essential in determining the proper number and types of reservoirs, dams, and drainage systems. Information also on temperature, drought, floods, rainfall intensity, solar radiation, and evaporation is essential.

Of special interest to engineers, hydrologists, and conservationists, and to all authorities responsible for the planning and construction of dams and reservoirs, is the frequency of occurrence of maximum rainfall amounts within certain time intervals. Without such rainfall maximum-duration-frequency data, optimum structural design would be obtained only by chance. The hazards of underdesigning and the costs of overdesigning require that all available rainfall-intensity data be considered in reservoir planning. Figure 3 indicates the maximum twenty-four-hour rainfall that is likely to occur at any point in Texas within any ten-year period. The Environmental Science Services Administration has prepared isopluvial maps of point rainfall for the contiguous United States for durations from thirty minutes to twenty-four hours and return periods from one to one hundred years.<sup>2</sup> These maps indicate rainfall maxima ex-



Source of data: U.S. Weather Bureau, "Rainfall Frequency Atlas of the United States", Technical Paper No. 40

Figure 3. Ten-year twenty-four-hour rainfall (inches).

pected over an area of not more than a few square miles. Area-depth curves relating these data to areas up to four hundred square miles have been developed, as have seasonal diagrams, which give the probability that a rainfall in any month of a particular year will equal or exceed the annual maxima taken from the isopluvial maps. For example, throughout most of Texas the probability that a "ten-year rain" will occur during the month of May of any specific year, say 1967 or 1968, is about 2 percent. The probability that this amount will fall in January of any specific year is approximately zero.

Droughts appear to occur at random intervals in time

<sup>2</sup> U.S. Weather Bureau, *Rainfall Frequency Atlas of the United States*, Technical Paper No. 40 (Washington, D. C., May 1961), 115 pp.

throughout Texas. Those who experienced the drought of the mid-1950's recall vividly the severe economic consequences of this weather anomaly. More recently the rainfall deficiencies in nearly all areas except the upper coastal section of Texas during the six-month period October 1966 through March 1967 have resulted in a decrease in earlier estimates of 1967 small-grain production. Droughts do not occur in all regions with the same frequency or severity. At present it is not possible to predict when a drought will begin, or when a drought will end. However, through the use of a drought-severity index developed by Wayne C. Palmer,<sup>3</sup> bioclimatologist in the Laboratory for Environmental Data Research, Environmental Science Services Administration, it will be possible to determine the probability of occurrence of drought in each of the ten climatic divisions of Texas. Drought-severity indices have already been computed for each division, for each month, from 1931 to date. Historic temperature and rainfall data are currently being compiled so as to permit the computation of these drought-severity indices back to the year 1892. With these additional data seventy-five years of drought record will then be available for probability analysis.

Drought severity is described in five classes—incipient, mild, moderate, severe, and extreme, and arbitrarily applied to monthly index values as follows:

- 0 = normal (for area being analyzed)
- .50 to -.99 = incipient drought
- 1.00 to -1.99 = mild drought
- 2.00 to -2.99 = moderate drought
- 3.00 to -3.99 = severe drought
- 4.00 or greater = extreme drought

According to Palmer,<sup>4</sup> one can regard incipient drought as corresponding to the sort of dry spell in which the need for rain becomes definitely apparent. Extreme drought, on the other hand, is a very serious situation which results from many months, or even years, of abnormally dry weather. Thus, extreme drought is not merely an inconvenience; it is essentially a disaster.

Table 2. PALMER DROUGHT-SEVERITY INDEX  
HIGH PLAINS CLIMATIC SUBDIVISION

1966					
Jan.	Feb.	Mar.	Apr.	May	Jun.
-1.10	-.93	-1.23	-1.14	-2.07	-1.88
Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
-2.31	1.83	1.88	-.64	-1.18	-1.40
1967					
Jan.	Feb.	Mar.	Apr.	May	
-1.83	-2.01	-2.51	-2.77	-3.16	

The drought in the 1950's, the most prolonged on record, lasted for sixty-five months in the High Plains climatic subdivision of Texas—from October 1951 through February 1957. Of this total, thirty-one months would be classified as severe, and fifteen months as extreme.

<sup>3</sup> U.S. Weather Bureau, *Meteorological Drought*, Research Paper No. 45 (Washington, D. C., February 1965), 58 pp.

<sup>4</sup> Wayne C. Palmer, "Climatic Variability and Crop Production," *Weather and Our Food Supply*, CAED Report 20 (Iowa State University, Ames, Iowa, 1964), pp. 173-187.

Monthly drought-severity indices for the High Plains, January 1966-May 1967, are listed in Table 2.

### Business and Industry

Climate is one of the most important factors in industrial development. No industrial establishment should be planned without consideration of climate. Its favorable and its unfavorable aspects alike should be fully pondered. In Texas, according to U.S. Department of Commerce estimates, manufacturing will add \$10.1 billion to the economy of the state in 1967—an increase of \$1.6 billion above the Department's estimate of \$8.5 billion for 1966. Climate governs many important facets of modern industrial location policy. Climate influences both capital investment and operating costs. It determines the size of both heating and air-conditioning facilities. It affects the efficiency of outdoor operations. It is a facet in the production, storage, and shipping of many products. Most Texas factories are raw-materials-oriented, depending on the productive capacity of Texas farms, forests, and mines—the first two sources being closely related to environmental influences.

Temperature, rainfall, humidity, and wind affect normal plant operations. The climatic hazards of an area are governed by extreme weather events—high winds, hail, floods, tornadoes, hurricanes, or ice storms. These can cause major damage to capital investment, and also disrupt operations.

In addition to plant location and operation, business and industrial management are very much concerned with the comfort, health, and recreational and community activities of their employees during their nonworking hours. Experience has taught that proper consideration for the employee's needs during off-duty hours attracts and maintains a more stable labor force. This requires management planning based on knowledge of climatic factors which favor outdoor activities and recreation.

To assist new industries in selecting the best possible location in Texas for their plants and facilities, the Bureau of Business Research, and Cotton Economic Research, The University of Texas at Austin, are cooperating with the Environmental Science Services Administration in the publication of climatological summaries for the small cities and communities within the state. These summaries present a table of climatic means and extremes, and sequential tables of monthly and annual average temperature and total precipitation. Included is a narrative summary of the local climate. The period of record covered is usually fifteen to thirty years. Data over a minimum ten-year period are required for a reliable summary.

Through previous programs thirty-two climatological summaries have been published for small Texas cities. Under the present cooperative program additional summaries are being published at the rate of about one per week. On December 31, 1966, data for 173 additional cities and towns in Texas were sufficient for the preparation of climatological summaries. When the program nears completion several years from now few areas of county size within Texas will lack available local climatological information.

For nineteen of the larger cities in Texas, those with ESSA-Weather Bureau offices, monthly and annual climatological data are published routinely by Environ-

mental Data Service, Environmental Science Services Administration. The monthly publications indicate, at 3-hour intervals each day, values for hourly temperature, relative humidity, dew point, wind, sky cover, cloud ceiling, and visibility; they present hourly precipitation data for each day. These cities are:

Abilene	Galveston
Amarillo	Houston
Austin	Lubbock
Brownsville	Midland
Corpus Christi	Port Arthur
Dallas	San Angelo
Del Rio	San Antonio
El Paso	Victoria
Fort Worth	Waco
	Wichita Falls

### Air-Pollution Abatement and Control

While some major cities for a very long time have recognized air-pollution problems, the unparalleled urbanization and industrialization of the last few decades, in many localities, have transformed pollution from a nuisance into a major health hazard. This has resulted in increased public concern, followed by more intensified investigation by federal, state, and local governmental agencies into the effects of urban air pollution on man's activities, and more concentrated effort directed toward abatement and control of the contamination of the atmosphere.

Generally, all man-created pollutants act approximately alike under the influence of the atmospheric environment. Thus meteorology is very important in the accumulation, transport, and dispersion of air pollutants. In simplest terms, atmospheric circulation patterns leading either to high winds or to precipitation will dilute and wash out pollutants. Conversely, those patterns leading to stagnation, primarily characterized by low winds and by confining low-level temperature inversions, will lead to accumulation of pollutants.

Nearly all meteorological factors entering into the climate of an area contribute, directly or indirectly, to its air-pollution-dispersion potential. An evaluation of an area's meteorological potential for air pollution requires, therefore, climatological study—a study of the history of weather events affecting the transport and the dispersion of pollutants.

For the past year the Environmental Science Services Administration has been cooperating with the Texas State Department of Health in a series of special studies designed to evaluate the meteorological potential for air pollution in the major urbanized and industrial areas of Texas. This is primarily an evaluation of the dilution efficiency of the atmosphere, which depends on the wind and temperature gradients, both of which vary vertically, horizontally, and with time, and on precipitation type, frequency, and intensity.

The measured concentrations of local air pollutants may vary markedly with changing weather even though the total discharge of pollutants remains relatively constant. Thus our fickle Texas weather may be a blessing in disguise. The normal state of the atmosphere favors both vertical and horizontal mixing to a considerable degree. Average hourly wind speeds are relatively high in most sections of Texas. Temperature profiles which hinder

## Climate and Health

vertical dispersion of pollutants occur most frequently in winter, which is the season when cold fronts and strong surface winds develop frequently. In summer, when air-mass changes are at a minimum, unstable atmospheric conditions increase vertical mixing and dispersion of pollutants. Stagnating anticyclones (areas of high atmospheric pressure), highly favorable for prolonged air-pollution concentrations, rarely occur, and are confined almost entirely to East Texas. The warm-water temperatures of the Gulf of Mexico do not favor the formation of persistent onshore temperature inversions characteristic of the Pacific coastal areas of the United States.

While those who live in Texas are blessed with a favorable atmosphere, when compared with that of many other sections of the country, it may not be wise to ignore obvious air-pollution problems that are likely to get worse before they get better, or fail to anticipate problems before they arise.

### Tourism and Travel

According to data compiled jointly by the Texas Highway Department and the privately supported Texas Tourist Council, 19.2 million out-of-state visitors spent an estimated \$1,080,000,000 in the state during 1966. Texans, sight-seeing through their own state, probably spent an equal amount. Climatological summaries help in planning the location of vacation resorts for these wandering spenders and in making decisions as to when and where one should go for a holiday. The Texas Highway Department operates Tourist Bureaus—helpful hospitality centers, at the principal points of entry. Here one can obtain complete travel information—including selected climatological data from twenty-seven representative cities in Texas, furnished through the cooperation of the Environmental Science Services Administration with the Travel and Information Division, Texas Highway Department.

Detailed climatological and hydrological studies precede, of course, highway design and construction. Of particular interest to highway engineers working in North Texas are studies of freeze-thaw cycles that affect the life and frequency of repair of most highways in that area. Hourly temperature data are used also, to determine the optimum size of thermal de-icing units built into highway bridges and overpasses.

In a thermal sense man is essentially a tropical animal, adapted in the nude to an ambient temperature of about 85°F. Since he has a standardized body temperature, variable environmental temperature, caused perhaps by a change in the weather, imposes a stress on his system. The magnitude of this interdiurnal, or day-to-day, change in temperature is a most useful bioclimatic criterion for measuring one's adaptability to an unfamiliar environment. Changes of 4°F or less between yesterday's maximum temperature and today's maximum are imperceptible, biophysically. With larger changes, the individual state of health becomes significant. Changes greater than 12°F may impose stress on the human system. Healthy individuals are not especially bothered beyond the need for changing to lighter or heavier clothing. Those having poor metabolism, poor circulation, or some notable weather sensitivity, might have to remain indoors during stress periods.

For chronic rheumato-arthritic ailments there is some evidence that a warm-dry environment with relatively small interdiurnal change is beneficial. For the convalescent, or the senior citizen, the warm-dry climate that characterizes many parts of Texas may well represent the healing climate par excellence.

The Environmental Science Services Administration inaugurated a new series entitled *Climatic Summaries of Resort Areas* to describe specifically the climatic conditions of an area as they relate to health and vacation advantages. In Texas this special climatic summary has been published for Marlin, famous for its naturally hot mineral water, and for Mineral Wells, famous for its "crazy water." Copies are available from the chambers of commerce of the respective cities. A similar resort-area summary has been prepared for Kerrville, Heart of the Texas Hill Country, and will be published soon.

Almost all components of the Texas economy are affected in varying degrees of importance by weather and climate. Climatology is hard at work, assisting in the solution of nonmeteorological problems in which climate and weather are factors. It is abundantly clear that working *with* the Texas climate is more profitable than working *against* it.

EGGS: PRODUCTION AND DISPOSITION, 1966<sup>1</sup>  
TEN LEADING STATES RANKED BY PRODUCTION

State and United States total	Eggs produced	Home consumption	Eggs sold	Price per dozen	Cash receipts	Value of home con- sumption <sup>2</sup>	Gross income
	million eggs	million eggs	million eggs	cents	1,000 dollars	1,000 dollars	1,000 dollars
California	7,664	18	7,646	36.0	229,380	540	229,920
Georgia	4,501	38	4,463	47.1	175,173	1,492	176,665
Iowa	3,616	95	3,521	30.8	90,372	2,438	92,810
Pennsylvania	3,205	43	3,162	42.3	111,460	1,516	112,976
Texas	2,737	86	2,651	40.7	89,913	2,917	92,830
North Carolina	2,717	81	2,636	45.1	99,070	3,044	102,114
Arkansas	2,699	49	2,650	39.6	87,450	1,617	89,067
Indiana	2,443	35	2,408	36.9	74,046	1,076	75,122
Minnesota	2,379	73	2,306	31.6	60,726	1,922	62,647
Alabama	2,358	53	2,305	43.9	84,325	1,939	86,264
United States	66,450	1,612	64,838	39.1	2,113,014	50,685	2,163,699

<sup>1</sup> Data cover both farm and commercial operations.

<sup>2</sup> Valued at same price as eggs sold.

Source: Crop and Livestock Reporting Service, U.S. Department of Agriculture.

# TEXAS BUILDING CONSTRUCTION, JANUARY-JUNE 1967

John R. Stockton

The total value of building permits issued in Texas during June increased 1 percent over May, but, since this gain was less than the normal seasonal increase, the seasonally adjusted Bureau of Business Research index of total construction authorized declined 4 percent. This series being very erratic, probably a longer-range relationship—such as the total value of building permits issued in Texas for the first half of 1967—would be more significant. This comparison indicates a 4-percent rise above the same period of last year. The value of building authorized is based on permits issued by building inspectors in Texas cities and covers only construction for which a permit is required.

The first half of 1967 witnessed a strong revival of the building industry—in contrast to the disastrous second half of 1966, when the seasonally adjusted index of the total value of permits fell 11 percent from the first half of the year. During the first half of 1967 this index rose 17 percent, with the result stated above, namely, that the average of the six months was 4 percent higher than in the first half of 1966.

The total volume of building permits obscures somewhat the movements of the two major categories of building—residential and nonresidential. The behavior of these two components of the building industry differed considerably over the past twelve months. The last half of 1966 showed a decline of 6 percent in nonresidential but 30 percent in residential. The recovery in residential building during the first half of 1967 brought the total value of permits issued to a level 46 percent above that of the second half of 1966. Nonresidential building permits for the first half of 1967, on the other hand, were only 7 percent above the total for the second half of 1966.

The residential-building industry felt the full effects of the scarcity of mortgage money last year, and with the increase in the supply of loanable funds during the first half of 1967 has made practically a complete recovery from the previous decline. The effect of scarce credit on nonresidential building was much less pronounced than for residential in the second half of 1966, with the result that the recovery in 1967 produced a much smaller rise in nonresidential building than in residential.

The strength of the recovery in residential building is an encouraging factor in the total business situation in Texas. Even before the supply of credit was reduced there was some concern that perhaps the construction of dwelling units had been overdone, but if this was the case the reduction in construction during the second half of 1966 seems to have removed any surplus housing from the market.

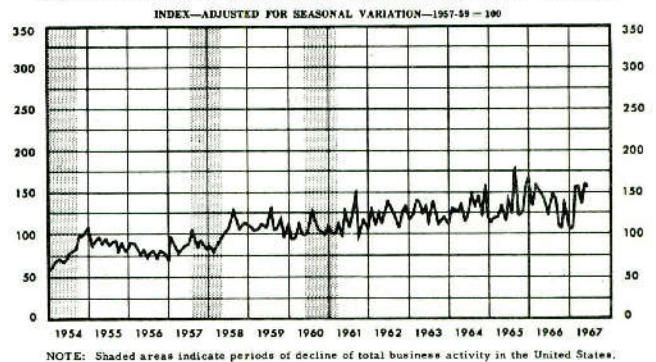
There was particular concern that apartments had been overbuilt, but the recovery in this type of building has been substantial. The following table shows the number of dwelling units authorized by types of dwellings for the years 1964 through 1966, and for the first six months of 1967.

In 1965 the number of apartments (two-or-more-family units) authorized declined 33 percent from 1964, while

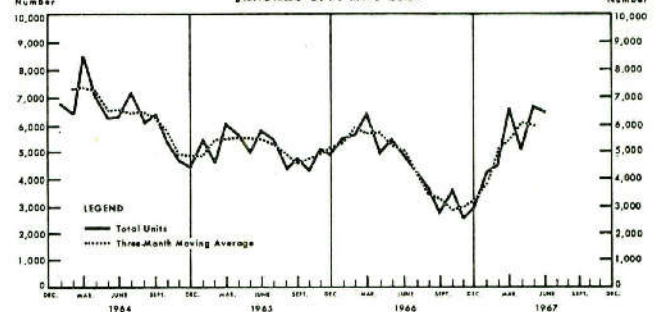
one-family houses declined 6 percent. In 1966 apartments declined only 4 percent while one-family houses declined 9 percent. In 1964 apartments represented 46 percent of all dwelling units authorized. In 1965 the extremely sharp decline in apartments authorized brought this percentage to 38, but in 1966 the sharper decrease in the rate at which one-family houses were authorized brought apartments up to 42 percent of all dwelling units authorized.

The table Building Construction Authorized in Texas shows that all types of multiple-family dwellings have shown a strong recovery in value of building authorized during the first half of 1967. This table gives three categories of multiple-family dwellings: two-family dwellings, three- and four-family dwellings, and apart-

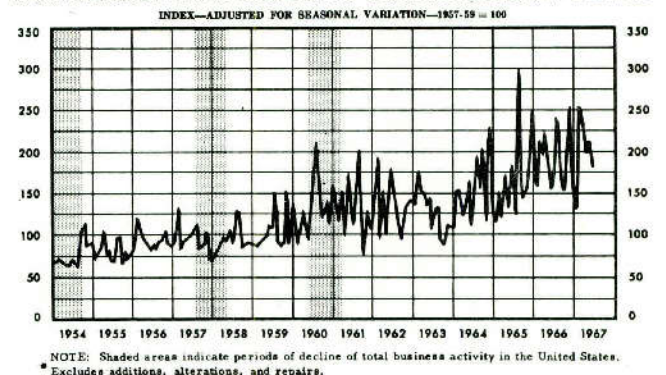
## BUILDING CONSTRUCTION AUTHORIZED IN TEXAS



## RESIDENTIAL DWELLING UNITS AUTHORIZED IN TEXAS



## NONRESIDENTIAL BUILDING AUTHORIZED IN TEXAS\*



ment buildings, in contrast to the table discussed previously, in which all multiple units were referred to as "apartments." The category called "apartments" includes most of the multiple-family group, and although the percentage gain, both in the month of June and during the first six months of the year, was substantially greater for the two-to-four-family dwellings than for the larger units, the relatively small number in these two groups allows the apartment group to dominate the percentage change for multiple-family dwellings. The apartment group was 13 percent higher in the first six months of 1967 than in the same period last year, while the whole multiple-family group was 14 percent higher. During the same period one-family dwellings declined 2 percent. It will be noted that these percentages refer to values of building authorized rather than to number of dwelling units.

On the national scene housing starts in June were slightly above their May level, advancing for the fourth consecutive month. However, housing starts on a national basis have not recovered to the level of 1964, 1965, or the first quarter of 1966. In contrast to the national picture, Texas residential dwellings authorized have reached the highest rate since the middle of 1964.

The nonresidential segment of the building industry is different from residential building in its behavior, because, at least in part, it represents investment by business rather than by consumer expenditures. The value of permits issued for nonresidential buildings shows some wide variations among the different kinds of buildings. The data for one month are subject to wide erratic fluctuations, but the total for the first half of the year covers a long enough period to give some information on the trend.

Out of the sixteen categories into which nonresidential permits are divided, eight showed decreases for the first half of 1967 from the same period last year. Some of these decreases were substantial, such as a decrease of 46 percent for amusement buildings, 63 percent for commercial garages, 40 percent for office and bank buildings, 9 percent for stores and mercantile buildings, 21 percent for churches, and 23 percent for hospitals and institutional buildings.

Opposing these decreases were some large increases, which included nonhousekeeping buildings (such as hotels) up 35 percent; industrial buildings, 27 percent; private

#### NUMBER OF RESIDENTIAL DWELLING UNITS AUTHORIZED IN TEXAS

1964-1966 and January-June 1967  
By Type of Dwelling

Year	One-family houses	Two-or-more-family units	Total units
1964	40,981	34,811	75,742
1965	38,370	28,380	61,750
1966	30,794	22,844	53,138
1967			
Jan.	2,519	1,756	4,275
Feb.	2,818	1,741	4,559
Mar.	3,412	3,192	6,604
Apr.	2,987	2,127	5,114
May	3,488	3,645	7,133
June	3,327	3,156	6,483
Six-months	18,561	15,617	34,168

garages, 7 percent; service stations and repair garages, 6 percent; works and utilities, 97 percent; and educational buildings, 41 percent.

The interpretation of the trend of nonresidential building permits is related to the prospects for a revival in total business investment. The level of business activity in the state is probably the major factor in determining the expenditures of business for new buildings. Industrial production is still easing off and retail trade is still not showing any strong increases. Service industries, on the other hand, continue to expand as consumer income remains high and the demand for services remains strong. Educational buildings and hospitals are not keeping up with the increased demand. All of these factors taken together seem to indicate that the demand for buildings other than residences will continue to be reasonably well maintained.

The classification of building permits by metropolitan and nonmetropolitan areas shows very clearly that the growth of Texas is concentrated mainly in metropolitan centers. Eighty-seven percent of the June building permits were issued in metropolitan areas, and 13 percent in nonmetropolitan areas. The metropolitan areas registered  
(Concluded bottom p. 220)

#### ESTIMATED VALUES OF BUILDING AUTHORIZED IN TEXAS

Classification	(thousands of dollars)		Percent change	
	Jun 1967	Jan-Jun 1967	Jun 1967 from May 1967	Jan-Jun 1967 from Jan-Jun 1966
ALL PERMITS	173,605	926,712	+ 1	+ 4
New construction	151,956	820,988	- 1	+ 3
Residential (housekeeping)	80,700	411,059	- 2	+ 2
One-family dwellings	55,954	304,895	- 1	- 2
Multiple-family dwellings	24,746	106,364	- 4	+ 14
Nonresidential buildings	70,356	409,929	+ 1	+ 5
Nonhousekeeping buildings (residential)	9,629	15,487	+263	+ 35
Amusement buildings	3,862	3,130	+225	- 46
Churches	3,623	18,759	+ 13	- 21
Industrial buildings	5,391	66,946	- 56	+ 27
Garages (commercial and private)	449	3,238	- 15	- 24
Service stations	1,648	9,334	+ 20	+ 6
Hospitals and institutions	3,808	20,349	- 56	- 23
Office-bank buildings	4,533	37,170	- 4	- 40
Works and utilities	6,675	23,072	+339	+ 97
Educational buildings	17,530	133,315	- 20	+ 41
Stores and mercantile buildings	12,111	62,250	+ 13	- 9
Other buildings and structures	1,097	11,829	- 36	+ 9
Additions, alterations, and repairs	22,549	105,724	+ 12	+ 5
METROPOLITAN vs. NONMETROPOLITAN †				
Total metropolitan	150,342	779,650	+ 11	+ 5
Central cities	113,739	581,625	+ 15	+ 1
Outside central cities	36,603	198,025	- 1	+ 18
Total nonmetropolitan	23,263	147,062	- 36	- 1
10,000 to 50,000 population	12,514	81,666	- 47	- 3
Less than 10,000 population	10,749	65,396	- 14	+ 1

† As defined in 1960 Census and revised in 1966.

\*\* Change is less than one half of 1 percent.

Source: Bureau of Business Research in cooperation with the Bureau of the Census, U.S. Department of Commerce.

# TEXAS RETAIL SALES, JANUARY-JUNE 1967

Robert B. Williamson

Texas retail sales in June increased to \$1,562 million, which is slightly above the May total and 3 percent greater than the June 1966 figure. The change in total sales from the previous month appeared to be about normal for the May-June period, while the seasonally adjusted sales data for the different types of stores presented a mixture of gains and losses. Leading the gainers were automotive and general-merchandise stores. The most important seasonally adjusted declines, which were moderate, were recorded for furniture and appliance stores and apparel stores.

A review of retail-sales trends in Texas during the entire first half of 1967 reveals that the growth in retail sales has slowed considerably from the 1966 rate. The growth in Texas retail sales during the first half of 1967 also was slower than the growth in total personal income and general business activity in the state. Texas retail sales during the first six months of 1967 increased at an average rate of 3 percent from the same period a year earlier. During 1966 the growth rate had been 6 percent, or twice as high. Meanwhile, both total personal income and general business activity are continuing to grow at close to the 9-percent rates they recorded in 1966. The slowdown in Texas retail sales during the first half of 1967 was evident in both the durable-goods and the non-durable-goods categories.

The national growth rate for total retail sales also slowed during the first half of 1967 to 3 percent, from a 1966 rate that was approximately twice as high. As in Texas, both durable-goods and nondurable-goods stores shared in the national slowdown. A further similarity between national and Texas trends was the continued high growth rate for personal income during the first half of 1967. The personal-income growth rate was about 8 percent for the nation, as against the 9-percent rate estimated for Texas. Although comprehensive national data show that total expenditures on personal consumption, including expenditures for personal services, rose at a faster rate than retail sales during the first half of 1967, the growth in con-

an increase of 5 percent for the first half of 1967 over the same period of 1966, while the nonmetropolitan areas declined 1 percent. In the month of June the metropolitan areas gained 11 percent over May, while the nonmetropolitan areas decreased 36 percent. The increase of 1 percent registered for the state is the net increase for the two types of areas combined.

In spite of some wide variations in the behavior of the building industry in Texas during June and the first half of the year, this segment of the economy appears to be one of the strongest elements in the current business situation. The sharp decline in residential building during the last half of 1966 served to bring the supply of housing more nearly in line with demand. As long as mortgage money continues to be available no serious decline in housing starts is likely. The expectation of a continued expansion of business seems to indicate that nonresidential building should continue at a high level.

sumption expenditures trailed the expansion of personal income, with the result that the margin of personal saving widened. Saving as a percent of disposable personal income rose to around 7 percent during the first half of the year, which compares with a rate of about 5 percent during 1966. These national data probably are also representative of what has happened to saving rates in Texas.

Texas retail-sales growth rates by major store categories ranged during the first half of the year from declines for automotive and some other kinds of durable-goods stores to fairly high gains for apparel, food, and a few other types of nondurable-goods stores. Furniture and household-appliance stores in the state also recorded an above-average sales growth.

Automotive sales during the first six months of the year totaled 1 percent below a year earlier in both Texas and the nation as a whole. Declines in passenger-car sales were a major factor in the slowdown of total retail sales, especially during the early months of 1967. A strengthening of the automotive-sales trend occurred during the second quarter of the year and by June Texas automotive sales were 8 percent higher than sales in the same month a year earlier.

Consumers' uncertainties about the general economy and their personal situation and somewhat tighter supplies of credit for automobile financing contributed to the weakness in automobile sales early in the year. The automotive-sales decline probably also reflected a continuing reaction to the several years of near-record sales of new passenger cars that reached a peak in 1965, when sales growth was assisted by some special stimuli, such as recovery from the 1964 strike-curtailed production levels and reductions of excise taxes on new automobiles. The pickup in automotive sales during the second quarter of 1967 probably was the result of such influences as the continued high levels of personal income, an easing of credit supplies, the expectation of higher prices on 1968-

RETAIL-SALES TRENDS BY KIND OF BUSINESS  
TEXAS COMPARED WITH THE UNITED STATES  
JANUARY-JUNE 1967

Kind of business	Percent change Jan-Jun 1967 from Jan-Jun 1966	
	Texas	United States *
ALL STORES .....	+ 3	+ 3
DURABLE GOODS .....	**	+ 1
Automotive stores .....	- 1	- 1
Furniture and household-appliance stores .....	+ 5	+ 7
Lumber, building-material, and hardware dealers .....	- 2	+ 13
NONDURABLE GOODS .....	+ 5	+ 4
Apparel stores .....	+ 7	+ 6
Drugstores .....	+ 1	+ 8
Eating and drinking places .....	+ 5	+ 6
Food stores .....	+ 6	+ 1
Gasoline and service stations .....	+ 3	+ 3
General-merchandise stores .....	+ 8	+ 6
Other retail stores .....	+ 4	+ 2

\* Preliminary data from the U.S. Bureau of the Census.

\*\* Change is less than one half of 1 percent.

model cars, and the fear that labor-management disputes might delay new-car deliveries after the expiration of major producers' labor contracts on September 6. The rise in new-car sales accelerated in late June and early July, according to available national data, but the rise may soon be slowed by a shortage of new cars. Such a shortage would be largely the result of an early closing by manufacturers of 1967-model runs in an attempt to build up stocks of 1968-model cars prior to the September strike deadline.

Furniture and appliance-store sales in Texas and throughout the nation registered above-average growth rates in the first half of the year. However, in contrast to the improving trend for automotive sales, the gains narrowed as the year progressed. The year-to-year growth rate for furniture and appliance-store sales in Texas averaged 5 percent for the first half of the year, as compared with gains of 6 percent during the first quarter and 7 percent during all of 1966. On the other hand, in May and June there was a recovery back to the 7-percent growth rate for sales of this group of stores in Texas. Also, furniture and household-appliance dealers throughout the nation are reported to generally believe that a turnaround in their declining sales rate has arrived. Sales of laundry equipment, refrigerators, and air-conditioners are now doing especially well, according to the latest reports. Early summer heat in many areas may have contributed to the sales pickup for refrigerators and air-conditioners, but more basic influences are the continuation of high income levels, easier credit, a rise in new-home construction, and an indicated improvement in consumer confidence.

Lumber, building-material, and hardware dealers comprised the store group that registered the greatest relative decline in durable-goods sales in Texas during the first half of 1967, but here also there was evidence of renewed economic strength in the latest reports. Total sales of this group of Texas stores averaged 2 percent below a year

earlier during the six-month period, with farm-implement dealers in the group reporting an average sales loss of 5 percent. In June, sales of the farm-implement dealers rose 19 percent above a year earlier, while hardware stores and lumber and building-material dealers also showed reversals of earlier sales declines. A recent upturn in farm prices and a long-run trend toward more farm equipment per worker to meet rising agricultural productivity requirements are supporting factors in the growth of farm-implement sales.

Nondurable-goods sales tend to fluctuate less than do durable-goods sales, and all of the major nondurable-goods categories showed sales gains in Texas during the first half of 1967. Apparel stores, with a 7-percent sales gain from the first half of 1966, led all the major store groups in the nondurable class in Texas and in the process showed a slight improvement over their 1965-1966 growth rate.

Texas food stores, with a year-to-year sales growth of 6 percent during the first half of 1967, also demonstrated an improvement in growth rate from last year and were well ahead of the corresponding 1967 growth rate of 1 percent for all food stores throughout the nation. A continuing change in the structure of food and convenience-goods retailing in Texas probably accounts for a large part of the faster growth in Texas food-store sales. This change is the development and phenomenal growth within the state of convenience, drive-in food-store outlets that handle a variety of nonfood as well as food items. Among the other retail-store groups in Texas, nurseries reported one of the highest percentage sales increases during the first half of the year. The nursery sales were 18 percent higher than during the same period of 1966.

At mid-year retail merchants in Texas and throughout the nation could face the future with greater confidence. They were still confronted with serious potential problems, such as the prospects of labor disputes in major industries, higher costs, and higher income taxes, but the basic economic situation seemed brighter. Burdensome inventories that were a concern earlier in the year had been worked down to more manageable levels and rising consumer demands were indicated by the past large accumulation of personal savings, continuing personal-income increases, the adequacy of credit supplies, and evidence of an increase in consumer optimism about economic prospects.

#### CREDIT RATIOS IN DEPARTMENT AND APPAREL STORES

Classification	Number of reporting stores	Ratio of credit sales to net sales *		Ratio of collections to outstandings †	
		June 1967	June 1966	June 1967	June 1966
ALL STORES	37	62.1	64.0	33.0	33.0
BY CITIES					
Austin	4	64.1	64.0	37.3	41.3
Dallas	3	62.3	66.1	36.6	36.1
San Antonio	3	70.2	75.2	32.2	30.5
Waco	4	57.9	61.2	34.1	33.0
BY TYPE OF STORE					
Department stores	13	63.0	65.1	35.3	34.6
Dry goods and apparel stores	7	59.5	60.6	38.4	38.3
Women's specialty shops	9	61.6	66.1	31.6	30.8
Men's clothing stores	8	65.0	70.2	35.3	36.1
BY VOLUME OF NET SALES					
\$1,500,000 and over	14	62.6	64.3	32.9	32.9
\$500,000 to \$1,500,000	7	54.5	59.3	34.4	32.3
\$250,000 to \$500,000	6	67.3	65.9	37.2	41.9
Less than \$250,000	10	49.2	54.2	33.0	35.1

\* Credit sales divided by net sales.

† Collections during the month as a percent of accounts unpaid on the first of the month.

#### ESTIMATES OF TOTAL RETAIL SALES IN TEXAS

(Millions of dollars)

Type of store	June 1967 P*	Percent changes		
		June 1967 from May 1967	June 1967 from June 1966	Jan-Jun 1967 from Jan-Jun 1966
Total	\$1,562.0	**	+ 3	+ 3
Durable goods #	614.0	+ 7	+ 6	**
Nondurable goods	948.0	- 3	+ 2	+ 5

P Preliminary.

\* Bureau of Business Research estimates based on data from the Bureau of Census.

\*\* Change is less than one half of 1 percent.

# Contains automotive stores, furniture stores, and lumber, building-material, and hardware dealers.

# LOCAL BUSINESS CONDITIONS



Statistical data compiled by: Mildred Anderson, Constance Cooledge, and Margaret Tannich, statistical assistants, and Doris Dismuke and Mary Gorham, statistical technicians.

Indicators of business conditions in Texas cities published in this table include statistics on banking, building permits, employment, postal receipts, and retail trade. An individual city is listed when a minimum of three indicators is available.

The cities have been grouped according to Standard Metropolitan Statistical Areas. In Texas all twenty-two SMSA's are defined by county lines; the counties included are listed under each SMSA. The populations shown for the SMSA's are estimates for April 1, 1966, prepared by the Population Research Center, Department of Sociology, The University of Texas at Austin. The population shown after the city name is the 1960 Census figure, unless otherwise indicated. Cities in SMSA's are listed alphabetically under their appropriate SMSA's; all other cities are listed alphabetically as main entries.

Retail-sales data are reported here only when a minimum total of fifteen stores report; separate categories of retail stores are listed only when a minimum of five stores report in those categories. The first column presents current data for the various categories. Percentages shown for retail sales are average statewide percent changes from the preceding month. This is the normal seasonal change in sales by that kind of business—except in the cases of Dallas, Fort Worth, Houston, and San Antonio, where the dagger (†) is replaced by another symbol (‡) because the normal seasonal changes given are for each of these cities in-

dividually. The second column shows the percent change from the preceding month in data reported for the current month; the third column shows the percent change in data from the same month a year ago; the fourth column shows cumulative data for January-June of the current year; the fifth column shows cumulative data for January-June of the preceding year; the sixth column shows percent change January-June 1967 from January-June 1966. A large variation between the normal seasonal change and the reported change indicates an abnormal sales month.

Symbols used in this table include:

(\*) Population Research Center data, April 1, 1966.

(†) Average statewide percent change from preceding month.

(‡) Average individual-city percent change from preceding month.

(r) Estimates officially recognized by Texas Highway Department.

(rr) Estimate for Pleasanton: combination of 1960 Census figures for Pleasanton and North Pleasanton.

(\*) Cash received during the four-week postal accounting period ended June 16, 1967.

(‡) Money on deposit in individual demand deposit accounts on the last day of the month.

(§) Data for Texarkana, Texas, only.

(\*\*) Change is less than one half of 1 percent.

(||) Annual rate basis, seasonally adjusted.

(#) Monthly averages.

City and item	Percent change					Percent change Jan-June 1967 from Jan-June 1966
	June 1967	June 1967 from May 1967	June 1967 from June 1966	Jan-June 1967	Jan-June 1966	
<b>ABILENE SMSA</b>						
(Jones and Taylor; pop. 121,343 *)						
Building permits, less federal contracts.....\$	534,280	- 70	- 38	\$ 7,868,176	\$ 8,382,915	- 6
Bank debits (thousands)  .....\$	1,746,012	- 6	- 7	.....	.....	**
Nonfarm employment (area).....	37,550	**	+ 3	37,175	36,550	+ 2
Manufacturing employment (area).....	4,320	**	+ 4	4,292	4,090	+ 5
Percent unemployed (area).....	4.3	+ 34	+ 5	3.5	3.8	- 8
<b>ABILENE (pop. 110,049r)</b>						
Retail sales.....	- 3 †	**	- 7	.....	.....	- 5
Automotive stores.....	** †	+ 6	- 14	.....	.....	- 15
General merchandise stores.....	- 20 †	- 11	- 2	.....	.....	+ 3
Postal receipts*.....\$	123,574	- 19	- 1	\$ 839,556	\$ 812,135	+ 3
Building permits, less federal contracts.....\$	266,780	- 85	- 68	\$ 7,297,791	\$ 8,823,415	- 12
Bank debits (thousands).....\$	123,614	- 10	- 8	\$ 811,044	\$ 804,841	+ 1
End-of-month deposits (thousands)‡.....\$	74,202	+ 2	+ 7	\$ 78,075 #	\$ 71,760 #	+ 2
Annual rate of deposit turnover.....	20.2	- 11	- 12	22.1 #	22.3 #	- 1
<b>ALAMO: see McALLEN-PHARR-EDINBURG SMSA</b>						
<b>AMARILLO SMSA</b>						
(Potter and Randall; pop. 169,527 *)						
Building permits, less federal contracts.....\$	.....	.....	.....	.....	.....	**
Bank debits (thousands)  .....\$	4,310,556	- 4	+ 6	59,867	59,700	**
Nonfarm employment (area).....	60,200	+ 1	- 1	5,725	5,632	+ 2
Manufacturing employment (area).....	5,970	+ 4	+ 4	3.1	3.0	+ 8
Percent unemployed (area).....	8.7	+ 42	+ 23	.....	.....	.....



City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>AMARILLO (pop. 155,205r)</b>							
Retail sales	— 3 †	+ 10	+ 15				+ 2
Automotive stores	** †	+ 15	+ 23				+ 3
Furniture and household appliance stores	+ 5 †	+ 18	— 10				— 12
Postal receipts*	\$ 278,930	— 7	+ 10	\$ 1,731,734	\$ 1,641,650		+ 5
Building permits, less federal contracts	\$ 1,658,025	+ 66	— 69	\$ 11,720,417	\$ 19,245,620		— 39
Bank debits (thousands)	\$ 348,054	— 4	+ 3	\$ 2,103,839	\$ 2,113,554		**
End-of-month deposits (thousands) †	\$ 126,963	+ 3	— 2	\$ 129,180 #	\$ 129,519 #		**
Annual rate of deposit turnover	33.3	— 3	+ 5	32.3 #	32.5 #		— 1

<b>Canyon (pop. 6,755r)</b>							
Postal receipts*	\$ 7,728	— 15	+ 15	\$ 55,004	\$ 49,629		+ 11
Bank debits (thousands)	\$ 7,093	— 9	— 9	\$ 50,675	\$ 53,423		— 5
End-of-month deposits (thousands) †	\$ 6,047	— 5	— 13	\$ 6,756 #	\$ 7,427 #		— 9
Annual rate of deposit turnover	13.7	— 6	+ 2	14.7 #	14.2 #		+ 4

<b>ALPINE (pop. 4,740)</b>							
Postal receipts*	\$ 5,959	+ 3	+ 2	\$ 37,172	\$ 34,952		+ 6
Building permits, less federal contracts	\$ 650	— 99	— 97	\$ 343,064	\$ 181,100		+ 39
Bank debits (thousands)	\$ 3,764	— 1	— 1	\$ 22,997	\$ 23,239		— 1
End-of-month deposits (thousands) †	\$ 4,203	+ 2	— 9	\$ 4,522 #	\$ 4,882 #		— 7
Annual rate of deposit turnover	10.9	+ 4	+ 10	10.0 #	9.5 #		+ 5

<b>ANDREWS (pop. 11,135)</b>							
Postal receipts*	\$ 7,912	— 6	+ 7	\$ 51,747	\$ 53,373		— 3
Building permits, less federal contracts	\$ 1,000		— 99				
Bank debits (thousands)	\$ 7,105	+ 11	+ 13	\$ 39,912	\$ 39,412		+ 1
End-of-month deposits (thousands) †	\$ 7,660	— 4	+ 11	\$ 7,917 #	\$ 7,009 #		+ 13
Annual rate of deposit turnover	10.9	+ 10	— 3	10.1 #	11.2 #		— 10

ANGLETON: see HOUSTON SMSA

ARANSAS PASS: see CORPUS CHRISTI SMSA

ARLINGTON: see FORT WORTH SMSA

AUSTIN SMSA (Travis; pop. 256,581 <sup>a</sup> )							
Building permits, less federal contracts	\$ 7,417,766	— 45	— 13	\$ 68,663,931	\$ 44,362,585		+ 55
Bank debits (thousands)	\$ 4,683,856	+ 3	+ 9				+ 11
Nonfarm employment (area)	107,400	— 2	+ 7	107,350	99,117		+ 8
Manufacturing employment (area)	7,600	+ 4	+ 6	7,222	6,917		+ 4
Percent unemployed (area)	2.7	+ 59	— 18	2.0	2.5		— 20

<b>AUSTIN (pop. 212,000r)</b>							
Retail sales	— 3 †	**	+ 7				+ 3
Apparel stores	— 4 †	— 10	+ 3				+ 8
Automotive stores	** †	+ 9	+ 23				— 1
Eating and drinking places	** †	— 13	— 4				+ 7
Food stores	— 5 †	**	+ 1				**
Furniture and household appliance stores	+ 5 †	+ 3	+ 12				+ 13
Postal receipts*	\$ 640,827	**	+ 17	\$ 3,885,967	\$ 3,566,242		+ 9
Building permits, less federal contracts	\$ 7,417,766	— 44	— 13	\$ 68,368,931	\$ 44,049,585		+ 55
Bank debits (thousands)	\$ 380,510	— 14	+ 12	\$ 2,377,739	\$ 2,114,963		+ 12
End-of-month deposits (thousands) †	\$ 206,400	+ 4	+ 9	\$ 195,099 #	\$ 187,396 #		+ 4
Annual rate of deposit turnover	22.5	— 17	+ 2	24.5 #	22.7 #		+ 8

<b>BAY CITY (pop. 11,656)</b>							
Postal receipts*	\$ 15,521	— 8	— 1	\$ 100,930	\$ 93,808		+ 8
Building permits, less federal contracts	\$ 2,313,000			\$ 2,991,338	\$ 326,623		+262
Bank debits (thousands)	\$ 21,473	+ 13	+ 20	\$ 120,774	\$ 113,466		+ 6
End-of-month deposits (thousands) †	\$ 26,457	+ 2	+ 6	\$ 26,602 #	\$ 26,267 #		+ 1
Annual rate of deposit turnover	9.8	+ 11	+ 15	9.0 #	8.6 #		+ 5
Nonfarm placements	47	— 51	— 29	431	481		— 10

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966

**BAYTOWN: see HOUSTON SMSA**

**BEAUMONT-PORT ARTHUR-ORANGE SMSA**

(Jefferson and Orange; pop. 322,259\*)

Building permits, less federal contracts.....	\$ 2,676,034	+ 41	+ 11	\$ 13,499,458	\$ 15,599,371	- 18
Bank debits (thousands)  .....	\$ 5,557,608	+ 1	+ 4	.....	.....	+ 6
Nonfarm employment (area).....	112,900	**	- 2	110,667	112,460	- 2
Manufacturing employment (area).....	33,600	**	- 5	32,833	34,400	- 5
Percent unemployed (area).....	6.0	+ 54	+ 25	4.6	4.2	+ 10

**BEAUMONT (pop. 127,500r)**

Retail sales.....	- 3†	- 2	+ 12	.....	.....	+ 2
Apparel stores.....	- 4†	- 3	+ 12	.....	.....	+ 8
Automotive stores.....	**†	+ 6	+ 17	.....	.....	+ 2
Postal receipts*.....	\$ 156,995	+ 1	+ 7	\$ 958,967	\$ 919,689	+ 5
Building permits, less federal contracts.....	\$ 1,356,762	+ 21	- 7	\$ 7,708,059	\$ 8,255,132	- 7
Bank debits (thousands).....	\$ 809,938	- 1	+ 4	\$ 1,810,508	\$ 1,706,553	+ 6
End-of-month deposits (thousands)‡.....	\$ 123,692	+ 4	+ 8	\$ 125,352 #	\$ 116,086 #	+ 8
Annual rate of deposit turnover.....	30.7	**	- 2	28.9 #	29.8 #	- 1

**Groves (pop. 17,304)**

Postal receipts*.....	\$ 9,976	- 11	+ 1	\$ 61,531	\$ 57,661	+ 8
Building permits, less federal contracts.....	\$ 197,709	+ 14	- 5	\$ 688,872	\$ 1,593,030	- 57
Bank debits (thousands).....	\$ 11,086	+ 5	+ 48	\$ 53,383	\$ 42,936	+ 24
End-of-month deposits (thousands)‡.....	\$ 5,150	+ 8	+ 32	\$ 4,779 #	\$ 4,374 #	+ 9
Annual rate of deposit turnover.....	26.8	- 1	+ 15	22.4 #	19.4 #	+ 15

**Nederland (pop. 15,274r)**

Postal receipts*.....	\$ 10,384	- 18	- 2	\$ 65,406	\$ 67,972	- 4
Bank debits (thousands).....	\$ 6,750	- 1	- 6	\$ 41,928	\$ 41,200	+ 2
End-of-month deposits (thousands)‡.....	\$ 5,613	+ 8	+ 13	\$ 5,355 #	\$ 4,888 #	+ 10
Annual rate of deposit turnover.....	15.0	- 4	- 17	15.7 #	16.9 #	- 7

**Orange (pop. 25,605)**

Postal receipts*.....	\$ 29,888	- 4	+ 1	\$ 189,480	\$ 178,481	+ 6
Building permits, less federal contracts.....	\$ 300,635	+ 29	+ 55	\$ 1,088,996	\$ 988,688	+ 11
Bank debits (thousands).....	\$ 39,278	+ 1	+ 8	\$ 234,807	\$ 217,396	+ 8
End-of-month deposits (thousands)‡.....	\$ 27,372	+ 6	- 5	\$ 28,219 #	\$ 27,746 #	+ 2
Annual rate of deposit turnover.....	17.7	**	+ 13	16.6 #	15.7 #	+ 6
Nonfarm placements.....	181	- 23	- 41	989	1,102	- 10

**Port Arthur (pop. 66,676)**

Postal receipts*.....	\$ 55,518	+ 13	- 7	\$ 348,837	\$ 374,467	- 7
Building permits, less federal contracts.....	\$ 206,148	- 33	- 35	\$ 2,163,413	\$ 3,048,374	- 29
Bank debits (thousands).....	\$ 70,261	- 17	- 11	\$ 460,510	\$ 456,376	+ 1
End-of-month deposits (thousands)‡.....	\$ 42,718	- 2	+ 4	\$ 44,728 #	\$ 42,406 #	+ 5
Annual rate of deposit turnover.....	19.5	- 16	- 16	20.5 #	21.5 #	- 5

**Port Neches (pop. 8,696)**

Postal receipts*.....	\$ 10,023	+ 7	+ 23	\$ 59,013	\$ 53,942	+ 9
Building permits, less federal contracts.....	\$ 170,192	+196	+126	\$ 746,851	\$ 491,137	+ 52
Bank debits (thousands).....	\$ 11,292	- 13	+ 7	\$ 74,011	\$ 73,514	+ 1
End-of-month deposits (thousands)‡.....	\$ 7,095	+ 5	- 6	\$ 7,395 #	\$ 7,013 #	+ 5
Annual rate of deposit turnover.....	19.6	- 7	+ 8	19.9 #	20.9 #	- 6

**BEEVILLE (pop. 13,811)**

Postal receipts*.....	\$ 12,941	- 17	**	\$ 87,404	\$ 83,896	+ 4
Building permits, less federal contracts.....	\$ 39,695	- 54	- 67	\$ 490,976	\$ 672,290	- 27
Bank debits (thousands).....	\$ 13,203	- 1	+ 5	\$ 78,545	\$ 70,052	+ 12
End-of-month deposits (thousands)‡.....	\$ 14,514	+ 5	+ 3	\$ 14,790 #	\$ 15,225 #	- 8
Annual rate of deposit turnover.....	11.2	**	+ 8	10.5 #	9.2 #	+ 14
Nonfarm placements.....	103	+ 18	- 14	504	681	- 26

**BELTON (pop. 8,163)**

Postal receipts*.....	\$ 10,523	- 4	+ 8	\$ 81,351	\$ 77,816	+ 5
Building permits, less federal contracts.....	\$ 43,450	- 59	- 15	\$ 365,530	\$ 669,239	- 36
End-of-month deposits (thousands)‡.....	\$ 9,153	...	+ 2	.....	.....	...

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change Jan-June 1967 from Jan-June 1966
		June 1967 from May 1967	June 1967 from June 1966			
<b>BIG SPRING (pop. 31,230)</b>						
Retail sales	— 3 †	— 5	+ 7			— 1
Postal receipts*	\$ 33,578	— 8	— 4	\$ 234,613	\$ 215,272	+ 9
Building permits, less federal contracts	\$ 73,359	— 63	— 49	\$ 990,630	\$ 1,782,471	— 44
Bank debits (thousands)	\$ 41,057	— 5	— 2	\$ 259,917	\$ 256,005	+ 2
End-of-month deposits (thousands) †	\$ 26,174	— 1	**	\$ 26,884 #	\$ 27,281 #	— 1
Annual rate of deposit turnover	19.5	— 3	**	19.3 #	18.7 #	+ 3
Nonfarm placements	159	— 9	— 43	995	1,278	— 22
<b>BISHOP: see CORPUS CHRISTI SMSA</b>						
<b>BONHAM (pop. 7,357)</b>						
Postal receipts*	\$ 6,866	— 20	— 19	\$ 44,529	\$ 48,018	— 7
Building permits, less federal contracts	\$ 152,100	+ 112	+ 36	\$ 713,065	\$ 890,001	+ 88
Bank debits (thousands)	\$ 9,132	+ 2	— 15	\$ 53,548	\$ 53,902	— 1
End-of-month deposits (thousands) †	\$ 9,105	+ 2	— 3	\$ 8,907 #	\$ 8,484 #	+ 5
Annual rate of deposit turnover	12.1	**	— 18	12.0 #	12.3 #	— 6
<b>BORGER (pop. 20,911)</b>						
Postal receipts*	\$ 19,487	+ 4	+ 7	\$ 115,762	\$ 115,844	**
Building permits, less federal contracts	\$ 39,405	+ 182	— 33	\$ 857,875	\$ 486,991	+ 76
Nonfarm placements	116	+ 10	— 2	574	751	— 24
<b>BRADY (pop. 5,338)</b>						
Postal receipts*	\$ 6,424	— 8	+ 12	\$ 36,854	\$ 36,050	+ 2
Building permits, less federal contracts	\$ 18,900	— 49	+ 40	\$ 334,905	\$ 277,255	+ 21
Bank debits (thousands)	\$ 8,198	+ 16	+ 2	\$ 43,893	\$ 46,643	— 6
End-of-month deposits (thousands) †	\$ 6,963	+ 2	— 11	\$ 7,025 #	7,678 #	— 9
Annual rate of deposit turnover	14.2	+ 14	+ 17	12.5 #	12.1 #	+ 3
<b>BRENHAM (pop. 7,740)</b>						
Postal receipts*	\$ 12,363	+ 7	+ 17	\$ 69,983	\$ 66,942	+ 5
Building permits, less federal contracts	\$ 8,644	— 95	— 88	\$ 348,722	\$ 332,115	+ 2
Bank debits (thousands)	\$ 13,676	— 1	+ 7	\$ 84,233	\$ 80,731	+ 4
End-of-month deposits (thousands) †	\$ 14,541	— 2	+ 3	\$ 15,123 #	\$ 14,642 #	+ 3
Annual rate of deposit turnover	11.2	+ 1	+ 5	11.0 #	11.0 #	**
<b>BROWNFIELD (pop. 10,286)</b>						
Postal receipts*	\$ 10,220	— 15	— 19	\$ 69,956	\$ 73,937	— 5
Bank debits (thousands)	\$ 15,742	— 9	— 12	\$ 111,533	\$ 134,126	— 17
End-of-month deposits (thousands) †	\$ 12,972	+ 7	— 8	\$ 13,820 #	\$ 15,742 #	— 12
Annual rate of deposit turnover	15.0	— 7	— 1	15.7 #	16.6 #	— 5
<b>BROWNSVILLE-HARLINGEN-SAN BENITO SMSA (Cameron; pop. 141,778 *)</b>						
Building permits, less federal contracts	\$ 293,955	— 67	— 63	\$ 2,402,827	\$ 4,142,567	— 42
Bank debits (thousands)	\$ 1,360,284	**	+ 12			+ 1
Nonfarm employment (area)	37,600	**	+ 2	37,667	37,000	+ 2
Manufacturing employment (area)	6,780	+ 3	+ 6	6,843	5,918	+ 16
Percent unemployed (area)	7.3	+ 18	— 10	8.3	6.8	— 7
<b>BROWNSVILLE (pop. 48,040)</b>						
Retail sales	— 3 †	— 11	— 5			— 7
Automotive stores	** †	— 20	— 18			— 10
Postal receipts*	\$ 45,366	+ 5	+ 13	\$ 274,589	\$ 253,359	+ 8
Building permits, less federal contracts	\$ 172,100	+ 17	— 72	\$ 987,754	\$ 2,484,645	— 60
Bank debits (thousands)	\$ 86,278	— 8	+ 1	\$ 245,724	\$ 247,083	— 1
End-of-month deposits (thousands) †	\$ 22,623	+ 1	+ 5	\$ 23,608 #	\$ 22,957 #	+ 3
Annual rate of deposit turnover	19.3	— 8	— 1	20.6 #	21.2 #	— 3
Nonfarm placements	676	+ 11	— 1	3,098	3,170	— 2
<b>Harlingen (pop. 41,207)</b>						
Retail sales	— 3 †	— 2	+ 1			— 6
Postal receipts*	\$ 41,743	— 4	+ 7	\$ 262,278	\$ 240,832	+ 9
Building permits, less federal contracts	\$ 62,030	— 91	— 76	\$ 1,102,433	\$ 1,891,900	— 21
Bank debits (thousands)	\$ 46,001	+ 6	+ 16	\$ 262,084	\$ 254,242	+ 3
End-of-month deposits (thousands) †	\$ 23,793	+ 6	+ 10	\$ 22,776 #	\$ 22,566 #	+ 1
Annual rate of deposit turnover	23.9	+ 3	+ 9	22.2 #	22.8 #	**
Nonfarm placements	652	+ 19	+ 18	3,183	2,926	+ 9

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>La Feria (pop. 3,047)</b>							
Postal receipts*	\$ 1,495	- 42	- 27	\$ 15,197	\$ 14,313	+ 6	
Building permits, less federal contracts	\$ 16,700	- 8	- 11	\$ 54,401	\$ 36,430	+ 49	
Bank debits (thousands)	\$ 1,540	- 22	- 7	\$ 9,844	\$ 11,666	- 16	
End-of-month deposits (thousands)†	\$ 1,325	- 13	- 8	\$ 1,590 #	\$ 1,649 #	- 4	
Annual rate of deposit turnover	13.0	- 16	- 2	12.3 #	13.0 #	- 12	
<b>Los Fresnos (pop. 1,289)</b>							
Postal receipts*	\$ 1,507	+ 30	- 17	\$ 8,732	\$ 8,606	+ 1	
Bank debits (thousands)	\$ 1,602	+ 10	+ 7	\$ 7,767	\$ 7,716	+ 1	
End-of-month deposits (thousands)†	\$ 1,292	+ 1	+ 15	\$ 1,193 #	\$ 1,243 #	- 4	
Annual rate of deposit turnover	14.9	+ 2	**	12.9 #	12.2 #	+ 6	
<b>Port Isabel (pop. 3,575)</b>							
Postal receipts*	\$ 2,867	+ 4	- 11	\$ 19,613	\$ 19,958	- 2	
Building permits, less federal contracts	\$ 6,300		- 71	\$ 85,233	\$ 51,831	+ 65	
Bank debits (thousands)	\$ 2,312	+ 13	+ 23	\$ 12,843	\$ 10,806	+ 19	
End-of-month deposits (thousands)†	\$ 1,781	+ 1	+ 33	\$ 1,723 #	\$ 1,395 #	+ 24	
Annual rate of deposit turnover	15.7	+ 5	- 8	14.7 #	15.5 #	- 5	
<b>San Benito (pop. 16,422)</b>							
Postal receipts*	\$ 3,075	- 7	+ 10	\$ 53,211	\$ 50,132	+ 6	
Building permits, less federal contracts	\$ 36,825	+123	+148				
Bank debits (thousands)	\$ 6,181	- 2	+ 13	\$ 36,951	\$ 35,654	+ 4	
End-of-month deposits (thousands)†	\$ 6,177	+ 3	+ 8	\$ 6,171 #	\$ 6,097 #	+ 1	
Annual rate of deposit turnover	12.2	- 2	+ 8	11.9 #	11.6 #	+ 3	
<b>BROWNWOOD (pop. 16,974)</b>							
Postal receipts*	\$ 25,706	- 14	- 3	\$ 160,423	\$ 186,393	- 14	
Building permits, less federal contracts	\$ 487,760	+321	+448	\$ 765,110	\$ 487,090	+ 57	
Bank debits (thousands)	\$ 20,644	+ 3	- 6	\$ 115,414	\$ 129,193	- 11	
End-of-month deposits (thousands)†	\$ 13,376	**	- 8	\$ 13,353 #	\$ 14,331 #	- 7	
Annual rate of deposit turnover	18.5	+ 1	+ 1	17.2 #	18.0 #	- 4	
Nonfarm placements	149	- 11	- 5	831	787	+ 6	
<b>BRYAN (pop. 27,542)</b>							
Postal receipts*	\$ 33,378	- 9	- 5	\$ 209,121	\$ 192,444	+ 9	
Building permits, less federal contracts	\$ 381,115	- 3	- 36	\$ 3,169,943	\$ 3,395,287	- 7	
Bank debits (thousands)	\$ 43,778	+ 3	+ 9				
End-of-month deposits (thousands)†	\$ 23,000	+ 13	+ 8				
Annual rate of deposit turnover	19.9	- 5	+ 4				
Nonfarm placements	313	**	+ 7	1,395	1,363	+ 1	
<b>CALDWELL (pop. 2,202r)</b>							
Postal receipts*	\$ 2,191	- 41	- 20	\$ 19,188	\$ 20,198	- 5	
Bank debits (thousands)	\$ 3,879	+ 10	+ 12	\$ 20,253	\$ 19,274	+ 5	
End-of-month deposits (thousands)†	\$ 4,512	+ 2	- 1	\$ 4,514 #	\$ 4,595 #	- 2	
Annual rate of deposit turnover	10.4	+ 8	+ 16	9.0 #	8.4 #	+ 7	
<b>CAMERON (pop. 5,640)</b>							
Postal receipts*	\$ 5,876	- 10	- 3	\$ 46,902	\$ 44,949	+ 4	
Building permits, less federal contracts	\$ 100,775	+360	+130	\$ 135,575	\$ 90,475	+ 50	
Bank debits (thousands)	\$ 6,073	+ 17	+ 5	\$ 34,781	\$ 35,311	- 3	
End-of-month deposits (thousands)†	\$ 5,772	+ 3	+ 2	\$ 5,810 #	\$ 5,704 #	+ 2	
Annual rate of deposit turnover	12.9	+ 15	+ 7	11.8 #	12.5 #	- 6	
<b>CANYON: see AMARILLO SMSA</b>							
<b>CARROLLTON: see DALLAS SMSA</b>							
<b>CISCO (pop. 4,499)</b>							
Postal receipts*	\$ 5,202	+ 2	+ 7	\$ 30,730	\$ 30,907	- 1	
Bank debits (thousands)	\$ 4,290	- 10	**	\$ 27,193	\$ 25,880	+ 5	
End-of-month deposits (thousands)†	\$ 3,859	+ 6	- 1	\$ 3,907 #	\$ 3,906 #	**	
Annual rate of deposit turnover	13.7	- 9	+ 1	13.9 #	13.3 #	+ 5	
<b>CLEBURNE: see FORT WORTH SMSA</b>							

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>CLUTE: see HOUSTON SMSA</b>							
<b>COLORADO CITY (pop. 6,457)</b>							
Postal receipts*	\$ 6,013	- 7	+ 2	\$ 36,297	\$ 38,542	- 6	
Bank debits (thousands)	\$ 4,429	- 10	- 19	\$ 31,773	\$ 39,773	- 20	
End-of-month deposits (thousands)†	\$ 5,999	- 2	- 9	\$ 6,536 #	\$ 7,366 #	- 11	
Annual rate of deposit turnover	8.8	- 8	- 8	9.6 #	10.7 #	- 10	
<b>CONROE: see HOUSTON SMSA</b>							
<b>COPPERAS COVE (pop. 4,567)</b>							
Postal receipts*	\$ 5,896	- 9	+ 38	\$ 34,664	\$ 28,546	+ 21	
Building permits, less federal contracts	\$ 67,092	- 72	- 24	\$ 538,716	\$ 245,618	+ 119	
Bank debits (thousands)	\$ 2,796	+ 23	- 17	\$ 14,323	\$ 10,808	+ 33	
End-of-month deposits (thousands)†	\$ 1,760	+ 39	+ 50	\$ 1,424 #	\$ 1,807 #	+ 9	
Annual rate of deposit turnover	22.2	+ 9	- 34	20.7 #	18.6 #	+ 25	
<b>CORPUS CHRISTI SMSA</b> (Nueces, San Patricio; pop. 278,535 *)							
Building permits, less federal contracts	\$ 8,026,936	+ 103	+ 167	\$ 23,092,122	\$ 20,775,537	+ 11	
Bank debits (thousands)‡	\$ 3,907,896	- 2	+ 4			+ 6	
Nonfarm employment (area)	86,100	+ 1	+ 4	84,533	81,787	+ 3	
Manufacturing employment (area)	10,770	+ 1	+ 2	10,578	10,412	+ 2	
Percent unemployed (area)	5.5	+ 28	+ 10	4.1	3.9	+ 5	
<b>Aransas Pass (pop. 6,956)</b>							
Postal receipts*	\$ 5,030	- 12	+ 1	\$ 33,456	\$ 38,315	**	
Building permits, less federal contracts	\$ 76,906	- 61	+ 31	\$ 477,212			
Bank debits (thousands)	\$ 5,814	+ 17	+ 11	\$ 32,454	\$ 30,266	+ 7	
End-of-month deposits (thousands)†	\$ 4,493	+ 9	- 11	\$ 4,869 #	\$ 5,135 #	- 5	
Annual rate of deposit turnover	16.2	+ 42	+ 29	13.0 #	11.7 #	+ 11	
<b>CORPUS CHRISTI (pop. 204,850r)</b>							
Retail sales	- 3 †	+ 7	+ 6			+ 3	
Automotive stores	** †	+ 11	+ 7			+ 3	
General merchandise stores	- 20 †	- 6	**			+ 3	
Postal receipts*	\$ 222,118	- 15	- 2	\$ 1,466,513	\$ 1,396,062	+ 5	
Building permits, less federal contracts	\$ 7,687,457	+ 122	+ 187	\$ 20,237,143	\$ 18,168,406	+ 11	
Bank debits (thousands)	\$ 284,095	+ 1	+ 2	\$ 1,676,987	\$ 1,601,800	+ 5	
End-of-month deposits (thousands)†	\$ 150,276	+ 5	+ 10	\$ 141,705 #	\$ 135,755 #	+ 4	
Annual rate of deposit turnover	23.3	- 3	- 7	29.6 #	23.5 #	**	
<b>Robstown (pop. 10,266)</b>							
Postal receipts*	\$ 8,685	- 6	- 8	\$ 53,175	\$ 54,998	- 3	
Building permits, less federal contracts	\$ 130,128	+ 54	+ 243	\$ 572,082	\$ 386,026	+ 48	
Bank debits (thousands)	\$ 14,387	+ 22	+ 50	\$ 71,949	\$ 62,499	+ 15	
End-of-month deposits (thousands)†	\$ 11,742	+ 25	+ 35	\$ 9,985 #	\$ 9,340 #	+ 7	
Annual rate of deposit turnover	16.9	+ 9	+ 25	14.6 #	13.2 #	+ 11	
<b>Sinton (pop. 6,008)</b>							
Postal receipts*	\$ 6,789	+ 22	- 24	\$ 47,925	\$ 48,068	**	
Building permits, less federal contracts	\$ 7,650	- 63	- 82	\$ 194,605	\$ 231,891	- 16	
Bank debits (thousands)	\$ 5,593	+ 23	+ 12	\$ 30,534	\$ 28,604	+ 7	
End-of-month deposits (thousands)†	\$ 5,127	+ 18	+ 16	\$ 4,734 #	\$ 4,984 #	- 5	
Annual rate of deposit turnover	14.0	+ 16	+ 5	12.9 #	11.5 #	+ 12	
<b>CORSICANA (pop. 20,344)</b>							
Retail sales	- 3 †	- 6	+ 2			+ 14	
Postal receipts*	\$ 30,984	+ 25	+ 45	\$ 158,816	\$ 148,016	+ 7	
Building permits, less federal contracts	\$ 111,452	- 52	- 92	\$ 1,332,042	\$ 3,633,070	- 63	
Bank debits (thousands)	\$ 24,785	- 8	+ 9	\$ 152,013	\$ 140,316	+ 8	
End-of-month deposits (thousands)†	\$ 23,582	+ 7	+ 6	\$ 23,200 #	\$ 22,524 #	+ 3	
Annual rate of deposit turnover	13.0	- 10	+ 5	13.1 #	12.4 #	+ 6	
Nonfarm placements	214	+ 1	- 18	1,186	1,375	- 14	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>CRYSTAL CITY (pop. 9,101)</b>							
Building permits, less federal contracts.....	\$ 142,168	+ 23	- 56	\$ 446,530	\$ 530,537	- 23	
Bank debits (thousands).....	\$ 3,760	- 19	+ 2	\$ 24,440	\$ 23,791	+ 3	
End-of-month deposits (thousands)†.....	\$ 2,858	- 7	- 10	\$ 3,151 #	\$ 3,200 #	- 2	
Annual rate of deposit turnover.....	15.3	- 14	+ 10	15.4 #	14.9 #	+ 3	

**DALLAS SMSA**  
(Collin, Dallas, Denton, and Ellis; pop. 1,334,101<sup>a</sup>)

Building permits, less federal contracts.....	\$ 42,492,498	+ 30	+ 55	\$201,420,834	\$181,493,960	+ 11	
Bank debits (thousands)  .....	\$ 70,408,932	+ 5	+ 11			+ 11	
Nonfarm employment (area).....	598,200	+ 1	+ 5	590,267 #	558,850 #	+ 5	
Manufacturing employment (area).....	144,300	+ 3	+ 6	140,046 #	131,918 #	+ 6	
Percent unemployed (area).....	2.8	+ 40	- 10	2.1 #	2.5 #	- 16	

**DALLAS (pop. 679,684)**

Retail sales.....	- 4	- 3	- 3			+ 1	
Apparel stores.....	- 17	- 7	+ 3			+ 10	
Automotive stores.....	+ 1	+ 8	- 3			- 6	
Eating and drinking places.....	**	+ 3	- 2			- 1	
Florists.....	- 27	- 35	+ 15			+ 12	
Furniture and household appliance stores.....	+ 12	- 6	- 2			+ 8	
Gasoline and service stations.....	- 1	+ 8	**			+ 5	
General merchandise stores.....	- 9	- 6	- 3			+ 4	
Lumber, building material, and hardware stores.....	- 2	+ 19	+ 16			**	
Postal receipts*.....	\$ 3,590,638	- 5	+ 6	\$ 22,011,326	\$ 20,623,645	+ 7	
Building permits, less federal contracts.....	\$ 23,781,912	+ 70	+ 43	\$ 95,615,994	\$100,306,700	- 6	
Bank debits (thousands).....	\$ 5,625,925	+ 2	+ 13	\$ 32,964,495	\$ 29,140,187	+ 13	
End-of-month deposits (thousands)†.....	\$ 1,541,590	+ 3	+ 8	\$ 1,483,960 #	\$ 1,412,320 #	+ 5	
Annual rate of deposit turnover.....	44.5	**	+ 6	44.0 #	40.9 #	+ 8	

**Denton (pop. 26,844)**

Postal receipts*.....	\$ 48,836	- 23	- 10	\$ 341,027	\$ 312,364	+ 9	
Building permits, less federal contracts.....	\$ 3,214,410	+939	+265	\$ 7,961,143	\$ 7,133,091	+ 12	
Bank debits (thousands).....	\$ 34,064	- 8	- 3	\$ 209,766	\$ 215,631	- 3	
End-of-month deposits (thousands)†.....	\$ 25,358	+ 2	+ 2	\$ 25,453 #	\$ 24,993 #	+ 2	
Annual rate of deposit turnover.....	16.3	- 8	- 5	16.5 #	17.1 #	- 4	
Nonfarm placements.....	201	+ 16	+ 41	982	1,060	- 9	

**Ennis (pop. 10,250r)**

Postal receipts*.....	\$ 12,766	+ 16	+ 2	\$ 71,210	\$ 71,435	**	
Building permits, less federal contracts.....	\$ 118,500		+212				
Bank debits (thousands).....	\$ 8,611	+ 14	+ 9	\$ 99,883	\$ 40,345	- 1	
End-of-month deposits (thousands)†.....	\$ 7,881	+ 16	+ 7	\$ 6,003 #	\$ 6,315 #	- 5	
Annual rate of deposit turnover.....	14.1	+ 5	+ 9	11.1 #	10.6 #	+ 5	

**Garland (pop. 50,622r)**

Postal receipts*.....	\$ 60,958	- 10	+ 7	\$ 391,596	\$ 348,114	+ 12	
Building permits, less federal contracts.....	\$ 2,200,639	+ 21	+ 50	\$ 10,539,656	\$ 9,196,691	+ 15	
Bank debits (thousands).....	\$ 46,363	- 4	+ 12	\$ 271,187	\$ 248,606	+ 9	
End-of-month deposits (thousands)†.....	\$ 24,325	+ 10	+ 21	\$ 22,043 #	\$ 19,377 #	+ 11	
Annual rate of deposit turnover.....	24.0	- 8	- 4	24.9 #	24.9 #	**	

**Grand Prairie (pop. 40,150r)**

Postal receipts*.....	\$ 42,569	- 12	+ 28	\$ 243,749	\$ 210,335	+ 16	
Building permits, less federal contracts.....	\$ 1,550,477	- 79	+ 98	\$ 29,322,662	\$ 6,883,447	+359	
Bank debits (thousands).....	\$ 23,186	+ 7	+ 4	\$ 123,535	\$ 124,377	- 1	
End-of-month deposits (thousands)†.....	\$ 13,543	+ 3	+ 10	\$ 13,036 #	\$ 13,098 #	**	
Annual rate of deposit turnover.....	20.8	+ 4	- 4	19.0 #	19.0 #	**	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>Irving (pop. 60,136r)</b>							
Postal receipts*	\$ 70,018	- 10	+ 48	\$ 413,012	\$ 364,983	+ 13	
Building permits, less federal contracts	\$ 2,621,405	+ 37	+ 85	\$ 11,200,365	\$ 12,321,389	- 8	
Bank debits (thousands)	\$ 49,975	- 1	+ 15	\$ 295,002	\$ 264,465	+ 12	
End-of-month deposits (thousands) †	\$ 23,956	+ 2	+ 3	\$ 22,783 #	\$ 22,636 #	+ 1	
Annual rate of deposit turnover	25.3	- 4	+ 12	25.7 #	23.3 #	+ 10	
<b>Justin (pop. 622)</b>							
Postal receipts*	\$ 859	- 12	+ 12	\$ 5,264	\$ 4,608	+ 14	
Bank debits (thousands)	\$ 1,094	- 10	- 15	\$ 6,346	\$ 6,774	- 6	
End-of-month deposits (thousands) †	\$ 818	- 7	+ 67	\$ 868 #	\$ 725 #	+ 20	
Annual rate of deposit turnover	15.5	- 12	- 37	14.6 #	18.1 #	- 19	
<b>McKinney (pop. 13,763)</b>							
Postal receipts*	\$ 17,582	- 7	+ 14	\$ 107,324	\$ 102,050	+ 5	
Building permits, less federal contracts	\$ 119,161	+202	+ 25	\$ 417,901	\$ 1,007,460	- 59	
Bank debits (thousands)	\$ 11,553	- 6	+ 3	\$ 70,210	\$ 68,957	+ 2	
End-of-month deposits (thousands) †	\$ 11,672	+ 3	+ 4	\$ 11,353 #	\$ 9,949 #	+ 14	
Annual rate of deposit turnover	12.1	- 7	- 8	12.4 #	14.1 #	- 12	
Nonfarm placements	151	+ 30	- 10	697	756	- 8	
<b>Mesquite (pop. 27,526)</b>							
Postal receipts*	\$ 26,663	+ 4	+ 21	\$ 156,047	\$ 135,810	+ 15	
Building permits, less federal contracts	\$ 680,207	+ 92	- 31	\$ 3,289,909	\$ 4,503,811	+ 84	
Bank debits (thousands)	\$ 13,247	- 15	+ 20	\$ 86,114	\$ 74,282	+ 16	
End-of-month deposits (thousands) †	\$ 10,110	+ 17	+ 29	\$ 8,727 #	\$ 7,578 #	+ 15	
Annual rate of deposit turnover	16.9	- 23	- 5	20.1 #	19.5 #	+ 3	
<b>Midlothian (pop. 1,521)</b>							
Building permits, less federal contracts	\$ 16,000	+ 7	- 56	\$ 220,266	\$ 187,850	+ 17	
Bank debits (thousands)	\$ 1,366	+ 5	+ 17	\$ 7,570	\$ 6,668	+ 14	
End-of-month deposits (thousands) †	\$ 1,494	**	+ 1	\$ 1,550 #	\$ 1,495 #	+ 4	
Annual rate of deposit turnover	10.9	+ 6	+ 15	9.7 #	8.3 #	+ 9	
<b>Pilot Point (pop. 1,254)</b>							
Building permits, less federal contracts	\$ 35,000	+289	+388	\$ 183,900	\$ 89,000	+107	
Bank debits (thousands)	\$ 1,804	+ 10	+ 16	\$ 9,514	\$ 8,920	+ 7	
End-of-month deposits (thousands) †	\$ 1,960	+ 1	+ 9	\$ 1,964 #	\$ 1,856 #	+ 6	
Annual rate of deposit turnover	11.1	+ 6	+ 7	9.6 #	9.6 #	**	
<b>Plano (pop. 10,102r)</b>							
Postal receipts*	\$ 12,531	- 6	+ 24	\$ 72,104	\$ 64,597	+ 12	
Building permits, less federal contracts	\$ 1,406,336	+171	+ 74	\$ 4,258,989	\$ 6,466,844	- 34	
Bank debits (thousands)	\$ 6,992	+ 9	+ 18	\$ 38,433	\$ 32,181	+ 19	
End-of-month deposits (thousands) †	\$ 3,684	- 8	**	\$ 3,844 #	\$ 3,920 #	- 2	
Annual rate of deposit turnover	21.8	+ 9	+ 15	19.9 #	18.4 #	+ 21	
<b>Richardson (pop. 34,390r)</b>							
Postal receipts*	\$ 63,350	+ 1	+ 13	\$ 376,896	\$ 317,370	+ 19	
Building permits, less federal contracts	\$ 1,151,394	+ 32	- 30	\$ 10,706,479	\$ 14,814,534	- 28	
Bank debits (thousands)	\$ 31,095	- 4	+ 19	\$ 189,620	\$ 160,787	+ 18	
End-of-month deposits (thousands) †	\$ 17,573	+ 13	+ 33	\$ 15,133 #	\$ 13,198 #	+ 15	
Annual rate of deposit turnover	22.5	- 14	- 7	25.6 #	24.3 #	+ 5	
<b>Seagoville (pop. 3,745)</b>							
Postal receipts*	\$ 8,408	- 6	+ 48	\$ 47,938	\$ 36,787	+ 30	
Building permits, less federal contracts	\$ 88,888	+428	+374	\$ 166,356	\$ 97,337	+ 71	
Bank debits (thousands)	\$ 5,197	+ 4	+ 35	\$ 30,613	\$ 23,637	+ 30	
End-of-month deposits (thousands) †	\$ 2,338	- 3	- 1	\$ 2,428 #	\$ 2,152 #	+ 13	
Annual rate of deposit turnover	26.2	+ 5	+ 23	24.6 #	21.9 #	+ 12	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	
<b>Waxahachie (pop. 12,749)</b>							
Postal receipts*	\$ 15,196	- 39	**	\$ 122,467	\$ 134,898	- 9	
Building permits, less federal contracts	\$ 788,025	..	+920	\$ 1,263,559	\$ 476,449	+165	
Bank debits (thousands)	\$ 12,066	- 2	- 1	\$ 75,288	\$ 76,393	- 1	
End-of-month deposits (thousands)†	\$ 10,542	+ 5	- 5	\$ 10,338 #	\$ 10,926 #	- 5	
Annual rate of deposit turnover	14.1	- 4	+ 7	14.5 #	18.9 #	+ 4	
Nonfarm placements	94	- 15	- 28	539	632	- 15	

DAYTON: see HOUSTON SMSA

DEER PARK: see HOUSTON SMSA

**DEL RIO (pop. 18,612)**

Postal receipts*	\$ 19,778	- 3	+ 20	\$ 120,196	\$ 110,458	+ 9	
Building permits, less federal contracts	\$ 95,934	- 95	- 50	\$ 2,265,460	\$ 1,128,431	+101	
Bank debits (thousands)	\$ 14,541	- 14	**	\$ 91,639	\$ 88,851	+ 3	
End-of-month deposits (thousands)†	\$ 17,965	+ 2	+ 6	\$ 17,626 #	\$ 17,338 #	+ 1	
Annual rate of deposit turnover	9.8	- 16	- 2	10.4 #	10.2 #	+ 2	

**DENISON (pop. 25,766r)**

Postal receipts*	\$ 23,962	- 11	- 7	\$ 153,898	\$ 150,402	+ 2	
Bank debits (thousands)	\$ 25,245	+ 8	+ 24	\$ 130,528	\$ 117,568	+ 11	
End-of-month deposits (thousands)†	\$ 17,847	+ 4	+ 3	\$ 17,417 #	\$ 17,027 #	+ 2	
Annual rate of deposit turnover	17.3	+ 5	+ 22	15.0 #	13.8 #	+ 9	
Nonfarm placements	265	+ 45	- 8	1,181	1,248	- 6	

DENTON: see DALLAS SMSA

DONNA: see McALLEN-PHARR-EDINBURG SMSA

**EAGLE PASS (pop. 12,094)**

Postal receipts*	\$ 11,799	+ 6	+ 12	\$ 66,354	\$ 63,114	+ 5	
Building permits, less federal contracts	\$ 100,640	- 54	+112	\$ 858,054	\$ 620,327	+ 38	
Bank debits (thousands)	\$ 7,325	- 11	+ 8	\$ 46,332	\$ 42,268	+ 11	
End-of-month deposits (thousands)†	\$ 4,620	- 2	- 4	\$ 4,649 #	\$ 5,153 #	- 10	
Annual rate of deposit turnover	18.8	- 14	+ 8	20.0 #	16.3 #	+ 23	

EDINBURG: see McALLEN-PHARR-EDINBURG SMSA

**EDNA (pop. 5,038)**

Postal receipts*	\$ 7,219	- 2	+ 9	\$ 38,693	\$ 38,014	+ 2	
Building permits, less federal contracts	\$ 9,560	- 61	- 83	..	..	..	
Bank debits (thousands)	\$ 6,168	..	+ 10	..	..	..	
End-of-month deposits (thousands)†	\$ 6,739	..	**	..	..	..	

**EL PASO SMSA**  
(El Paso; pop. 352,637\*)

Building permits, less federal contracts	\$ 5,734,691	+ 12	+ 68	\$ 31,378,349	\$ 29,383,569	+ 7	
Bank debits (thousands)†	\$ 5,277,684	+ 1	+ 7	..	..	+ 9	
Nonfarm employment (area)	102,600	**	+ 6	\$ 107,638 #	\$ 99,750 #	+ 8	
Manufacturing employment (area)	20,650	+ 1	+ 10	\$ 20,432 #	\$ 18,150 #	+ 12	
Percent unemployed (area)	5.0	+ 32	- 6	4.0 #	4.7 #	- 15	

For an explanation of symbols, please see p. 222.



City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966
<b>EL PASO (pop. 276,687)</b>						
Retail sales	- 3 †	- 1	+ 4			+ 8
Apparel stores	- 4 †	- 18	+ 4			+ 7
Automotive stores	** †	+ 12	- 5			+ 16
Food stores	- 5 †	- 1	+ 5			+ 2
Postal receipts*	\$ 369,624	- 3	+ 4	\$ 2,305,708	\$ 2,243,741	+ 3
Building permits, less federal contracts	\$ 5,731,691	+ 12	+ 68	\$ 31,832,209	\$ 29,356,919	+ 7
Bank debits (thousands)	\$ 420,294	- 10	+ 7	\$ 2,644,239	\$ 2,406,584	+ 10
End-of-month deposits (thousands) †	\$ 187,452	- 1	**	\$ 206,288 #	\$ 199,784 #	+ 3
Annual rate of deposit turnover	26.7	- 5	+ 7	25.5 #	24.0 #	+ 6

ENNIS: see DALLAS SMSA

EULESS: see FORT WORTH SMSA

**FORT STOCKTON (pop. 6,373)**

Postal receipts*	\$ 8,705	+ 22	+ 29	\$ 48,296	\$ 42,921	+ 13
Building permits, less federal contracts	\$ 84,800	+147	+ 96	\$ 1,614,050	\$ 491,900	+228
Bank debits (thousands)	\$ 6,617	- 15	+ 9	\$ 44,876	\$ 39,553	+ 13
End-of-month deposits (thousands) †	\$ 6,047	- 22	- 16	\$ 8,002 #	\$ 7,662 #	+ 4
Annual rate of deposit turnover	13.0	+ 9	+ 30	11.2 #	10.3 #	+ 9

**FORT WORTH SMSA**  
(Johnson and Tarrant; pop. 640,414 \*)

Building permits, less federal contracts	\$ 10,929,993	- 19	- 5	\$ 76,446,120	\$ 63,891,701	+ 20
Bank debits (thousands) †	\$ 14,702,676	- 2	+ 9			+ 7
Nonfarm employment (area)	269,300	+ 1	+ 6	263,483 #	247,867 #	+ 6
Manufacturing employment (area)	83,380	+ 3	+ 14	80,743 #	70,088 #	+ 15
Percent unemployed (area)	3.1	+ 35	- 16	2.4 #	3.0 #	- 20

**Arlington (pop. 53,024r)**

Retail sales	- 3 †	+ 5	+ 26			+ 6
Lumber, building material, and hardware stores	** †	- 9	+ 7			+ 3
Postal receipts*	\$ 115,875	+ 2	+ 18	\$ 674,541	\$ 567,826	+ 21
Building permits, less federal contracts	\$ 3,384,550	- 36	+ 8	\$ 13,464,250	\$ 19,159,720	- 4

**Cleburne (pop. 15,381)**

Postal receipts*	\$ 19,257	- 20	- 1	\$ 129,755	\$ 112,847	+ 15
Building permits, less federal contracts	\$ 82,065	+149	- 71	\$ 602,935	\$ 1,197,585	- 50
Bank debits (thousands)	\$ 15,159	- 2	+ 7	\$ 89,197	\$ 87,278	+ 2
End-of-month deposits (thousands) †	\$ 13,582	+ 3	+ 4	\$ 13,453 #	\$ 12,736 #	+ 5
Annual rate of deposit turnover	13.6	- 4	+ 5	13.2 #	13.6 #	- 3

**Eules (pop. 10,500r)**

Postal receipts*	\$ 10,065	- 12	+ 9	\$ 67,425	\$ 50,802	+ 33
Building permits, less federal contracts	\$ 813,520	+469	+239	\$ 6,740,528	\$ 1,005,237	+571
Bank debits (thousands)	\$ 9,351	- 15	- 13	\$ 60,538	\$ 55,944	+ 8
End-of-month deposits (thousands) †	\$ 4,060	- 9	+ 13	\$ 4,118 #	\$ 3,697 #	+ 11
Annual rate of deposit turnover	26.3	- 15	- 24	29.1 #	30.2 #	- 4

**FORT WORTH (pop. 356,268)**

Retail sales	- 9	- 4	+ 1			+ 3
Apparel stores	- 15	- 8	+ 6			+ 3
Automotive stores	- 2	+ 4	+ 7			- 5
Eating and drinking places	- 1	- 3	- 4			+ 1
Food stores	**	+ 6	+ 2			- 1
Gasoline and service stations	**	**	+ 9			+ 9
Lumber, building material, and hardware stores	**	+ 4	+ 8			+ 6
Postal receipts*	\$ 980,861	- 1	+ 6	\$ 6,180,753	\$ 5,846,229	+ 6
Building permits, less federal contracts	\$ 4,061,764	- 12	- 30	\$ 34,291,822	\$ 28,103,151	+ 22
Bank debits (thousands)	\$ 1,153,181	+ 2	+ 8	\$ 6,593,700	\$ 6,169,938	+ 7
End-of-month deposits (thousands) †	\$ 433,071	+ 4	+ 3	\$ 429,049 #	\$ 425,353 #	+ 1
Annual rate of deposit turnover	32.2	**	+ 6	30.5 #	28.8 #	+ 6

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change Jan-June 1967 from Jan-June 1966
		June 1967 from May 1967	June 1967 from June 1966			
<b>Grapevine (pop. 4,659r)</b>						
Postal receipts*	\$ 7,699	+ 13	+ 43	\$ 42,057	\$ 34,371	+ 22
Building permits, less federal contracts	\$ 124,010	+ 29	+256	\$ 1,149,988	\$ 440,978	+161
Bank debits (thousands)	\$ 4,303	- 8	- 16	\$ 27,538	\$ 29,199	- 6
End-of-month deposits (thousands)†	\$ 3,966	- 5	+ 5	\$ 4,126 #	\$ 4,019 #	+ 3
Annual rate of deposit turnover	12.7	- 7	- 20	13.4 #	14.6 #	- 8
<b>North Richland Hills (pop. 8,662)</b>						
Building permits, less federal contracts	\$ 643,300	+219	+128	\$ 2,283,166	\$ 2,147,418	+ 6
Bank debits (thousands)	\$ 11,962	+ 2	+ 17	\$ 66,721	\$ 62,460	+ 7
End-of-month deposits (thousands)†	\$ 5,309	- 10	+ 17	\$ 5,668 #	\$ 5,225 #	+ 8
Annual rate of deposit turnover	25.6	+ 2	+ 7	23.7 #	23.9 #	- 1
<b>White Settlement (pop. 11,513)</b>						
Building permits, less federal contracts	\$ 17,238	- 74	- 72	\$ 176,350	\$ 650,596	- 73
Bank debits (thousands)	\$ 3,491	- 15	+ 55	\$ 18,833	\$ 18,048	+ 44
End-of-month deposits (thousands)†	\$ 2,092	+ 6	+ 14	\$ 1,909 #	\$ 1,601 #	+ 19
Annual rate of deposit turnover	20.6	- 17	+ 33	20.0 #	15.7 #	+ 27
<b>FREDERICKSBURG (pop. 4,629)</b>						
Postal receipts*	\$ 8,190	- 14	- 1	\$ 49,306	\$ 44,929	+ 10
Building permits, less federal contracts	\$ 19,030	- 65	+112	\$ 400,144	\$ 574,310	- 30
Bank debits (thousands)	\$ 11,882	- 3	+ 10	\$ 69,240	\$ 63,754	+ 9
End-of-month deposits (thousands)†	\$ 9,905	+ 1	- 1	\$ 9,751 #	\$ 9,603 #	+ 2
Annual rate of deposit turnover	14.4	- 6	+ 9	14.2 #	13.3 #	+ 7
<b>FRIONA (pop. 3,049r)</b>						
Building permits, less federal contracts	\$ 36,700	- 70	+996	\$ 209,601	\$ 269,430	- 22
Bank debits (thousands)	\$ 7,106	- 6	+ 14	\$ 50,027	\$ 47,384	+ 6
End-of-month deposits (thousands)†	\$ 4,409	+ 1	- 9	\$ 5,045 #	\$ 5,743 #	- 12
Annual rate of deposit turnover	19.5	- 3	+ 30	19.3 #	15.3 #	+ 22
<b>GALVESTON-TEXAS CITY SMSA (Galveston; pop. 161,854 *)</b>						
Building permits, less federal contracts	\$ 1,079,437	- 60	- 13	\$ 7,582,069	\$ 8,125,133	- 7
Bank debits (thousands)†	\$ 2,240,352	+ 6	+ 18	.....	.....	+ 10
Nonfarm employment (area)	56,100	**	+ 3	55,517 #	53,667 #	+ 3
Manufacturing employment (area)	10,360	+ 2	+ 1	10,073 #	10,094 #	**
Percent unemployed (area)	4.6	+ 25	- 28	3.8 #	5.2 #	- 27
<b>La Marque (pop. 13,969)</b>						
Postal receipts*	\$ 14,694	- 3	+ 4	\$ 83,323	\$ 80,474	+ 4
Building permits, less federal contracts	\$ 87,282	- 8	+178	\$ 545,479	\$ 473,067	+ 15
Bank debits (thousands)	\$ 11,614	.....	+ 12	.....	.....	.....
End-of-month deposits (thousands)†	\$ 8,296	.....	+ 21	.....	.....	.....
Annual rate of deposit turnover	17.6	.....	- 2	.....	.....	.....
<b>GALVESTON (pop. 67,175)</b>						
Retail sales	- 3 †	+ 3	+ 2	.....	.....	- 3
Apparel stores	- 4	- 16	- 8	.....	.....	- 6
Postal receipts*	\$ 91,031	- 20	- 24	\$ 649,911	\$ 692,511	- 6
Building permits, less federal contracts	\$ 655,422	- 69	- 33	\$ 4,668,961	\$ 4,218,978	+ 11
Bank debits (thousands)	\$ 116,868	+ 3	+ 13	\$ 661,686	\$ 639,999	+ 3
End-of-month deposits (thousands)†	\$ 60,433	+ 3	+ 2	\$ 58,929 #	\$ 58,464 #	+ 1
Annual rate of deposit turnover	23.6	**	+ 12	22.3 #	21.7 #	+ 3
<b>Texas City (pop. 32,065)</b>						
Postal receipts*	\$ 32,114	+ 1	+ 1	\$ 188,648	\$ 179,208	+ 5
Building permits, less federal contracts	\$ 336,733	- 44	+ 46	\$ 2,367,929	\$ 3,433,088	- 31
Bank debits (thousands)	\$ 35,563	- 2	+ 30	.....	.....	.....
End-of-month deposits (thousands)†	\$ 14,776	+ 9	+ 8	.....	.....	.....
Annual rate of deposit turnover	30.1	- 1	+ 41	.....	.....	.....

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>GARLAND: see DALLAS SMSA</b>							
<b>GATESVILLE (pop. 4,626)</b>							
Postal receipts*	\$ 7,053	+ 29	+ 35	\$ 41,473	\$ 35,334	+ 17	
Bank debits (thousands)	\$ 7,053	- 3	+ 15	\$ 40,848	\$ 36,066	+ 13	
End-of-month deposits (thousands) †	\$ 6,898	+ 2	+ 5	\$ 6,708 #	\$ 6,446 #	+ 4	
Annual rate of deposit turnover	12.4	- 5	+ 10	12.2 #	11.2 #	+ 9	
<b>GEORGETOWN (pop. 5,218)</b>							
Postal receipts*	\$ 7,427	+ 3	+ 10	\$ 46,753	\$ 45,801	+ 2	
Bank debits (thousands)	\$ 5,717	...	- 6	...	...	...	
End-of-month deposits (thousands) †	\$ 6,579	...	+ 3	...	...	...	
Annual rate of deposit turnover	10.3	...	- 6	...	...	...	
<b>GIDDINGS (pop. 2,821)</b>							
Postal receipts*	\$ 4,833	- 3	**	\$ 28,652	\$ 26,440	+ 8	
Building permits, less federal contracts	\$ 51,000	+ 56	+ 6	\$ 261,355	\$ 266,711	- 2	
Bank debits (thousands)	\$ 5,335	+ 6	+ 17	\$ 28,271	\$ 24,411	+ 16	
End-of-month deposits (thousands) †	\$ 4,880	- 1	+ 6	\$ 4,899 #	\$ 4,674 #	+ 5	
Annual rate of deposit turnover	13.0	+ 7	+ 10	11.5 #	10.4 #	+ 11	
<b>GLADEWATER (pop. 5,742)</b>							
Postal receipts*	\$ 6,227	- 44	- 24	\$ 60,354	\$ 52,172	- 3	
Building permits, less federal contracts	\$ 45,900	+ 51	- 10	...	...	...	
Bank debits (thousands)	\$ 4,915	+ 11	**	\$ 29,673	\$ 29,954	- 1	
End-of-month deposits (thousands) †	\$ 4,554	+ 4	- 11	\$ 4,535 #	\$ 4,384 #	- 6	
Annual rate of deposit turnover	13.2	+ 6	+ 12	12.9 #	12.2 #	+ 6	
Nonfarm employment (area)	33,050	- 1	+ 1	33,108	32,833	+ 1	
Manufacturing employment (area)	8,700	**	+ 2	8,657	8,186	+ 6	
Percent unemployed (area)	3.6	+ 33	- 10	2.9	3.6	- 19	
<b>GOLDTHWAITE (pop. 1,383)</b>							
Postal receipts*	\$ 2,934	+ 13	+ 23	\$ 14,378	\$ 16,364	- 12	
Bank debits (thousands)	\$ 5,503	+ 2	+ 21	\$ 28,798	\$ 26,043	+ 11	
End-of-month deposits (thousands) †	\$ 6,928	+ 2	- 8	\$ 5,653 #	\$ 6,065 #	- 7	
Annual rate of deposit turnover	11.2	- 3	+ 32	10.1 #	8.6 #	+ 17	
<b>GRAHAM (pop. 8,505)</b>							
Postal receipts*	\$ 11,394	+ 10	+ 12	\$ 62,831	\$ 60,659	+ 4	
Building permits, less federal contracts	\$ 94,124	+258	- 70	\$ 260,733	\$ 478,378	- 45	
Bank debits (thousands)	\$ 10,498	+ 1	- 12	\$ 63,830	\$ 66,346	- 4	
End-of-month deposits (thousands) †	\$ 9,889	+ 1	- 18	\$ 9,921 #	\$ 11,381 #	- 13	
Annual rate of deposit turnover	12.8	- 2	+ 23	12.9 #	11.9 #	+ 8	
<b>GRANBURY (pop. 2,227)</b>							
Postal receipts*	\$ 4,171	- 7	+ 17	\$ 24,434	\$ 22,306	+ 10	
Bank debits (thousands)	\$ 2,192	+ 10	+ 18	\$ 12,747	\$ 11,115	+ 15	
End-of-month deposits (thousands) †	\$ 2,604	+ 2	+ 7	\$ 2,627 #	\$ 2,442 #	+ 8	
Annual rate of deposit turnover	10.2	+ 9	+ 12	9.7 #	9.1 #	+ 7	
<b>GRAND PRAIRIE: see DALLAS SMSA</b>							
<b>GRAPEVINE: see FORT WORTH SMSA</b>							

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>GREENVILLE (pop. 22,134r)</b>							
Postal receipts*	\$ 28,239	- 23	- 10	\$ 184,883	\$ 191,297	- 4	
Bank debits (thousands)	\$ 28,242	+ 6	+ 43	\$ 155,349	\$ 119,403	+ 30	
End-of-month deposits (thousands) †	\$ 17,906	+ 6	+ 13	\$ 17,502 #	\$ 15,747 #	+ 11	
Annual rate of deposit turnover	19.5	+ 6	+ 29	17.8 #	15.2 #	+ 17	
Nonfarm placements	122	- 21	- 21	777	967	- 20	

GROVES: see BEAUMONT-PORT ARTHUR-ORANGE SMSA

HARLINGEN: see BROWNSVILLE-HARLINGEN-SAN BENITO SMSA

**HENDERSON (pop. 9,666)**

Postal receipts*	\$ 11,773	- 13	- 8	\$ 78,830	\$ 78,238	+ 1	
Building permits, less federal contracts	\$ 60,000	- 84	+ 10	\$ 782,425	\$ 303,742	+158	
Bank debits (thousands)	\$ 8,896	**	+ 3	\$ 54,510	\$ 55,259	- 1	
End-of-month deposits (thousands) †	\$ 20,828	**	+ 4	\$ 20,637 #	\$ 19,906 #	+ 4	
Annual rate of deposit turnover	5.1	**	**	5.3 #	5.6 #	- 5	

**HEREFORD (pop. 9,584r)**

Postal receipts*	\$ 17,237	- 10	+ 22	\$ 101,154	\$ 87,988	+ 15	
Building permits, less federal contracts	\$ 254,200	- 12	+ 66	\$ 1,693,600	\$ 1,189,800	+ 42	
Bank debits (thousands)	\$ 25,187	- 8	+ 14	\$ 162,717	.....	.....	
End-of-month deposits (thousands) †	\$ 19,435	+ 34	+ 35	\$ 16,529 #	.....	.....	
Annual rate of deposit turnover	17.8	- 18	- 4	19.9 #	.....	.....	

**HOUSTON SMSA**

(Brazoria, Fort Bend, Harris, Liberty, and Montgomery; pop. 1,717,116 \*)

Building permits, less federal contracts	\$ 45,590,500	+ 36	+ 55	\$213,818,345	\$214,574,317	**	
Bank debits (thousands) †	\$ 70,016,088	+ 9	+ 12	.....	.....	+ 10	
Nonfarm employment (area)	721,500	**	+ 3	715,817 #	692,575 #	+ 3	
Manufacturing employment (area)	131,950	+ 2	+ 1	130,042 #	127,367 #	+ 2	
Percent unemployed (area)	3.0	+ 50	- 6	2.1 #	2.6 #	- 19	

**Baytown (pop. 38,000r)**

Postal receipts*	\$ 36,052	- 8	- 7	\$ 226,421	\$ 227,824	- 1	
Building permits, less federal contracts	\$ 607,749	+ 10	- 57	\$ 3,867,782	\$ 5,052,664	- 23	
Bank debits (thousands)	\$ 50,298	+ 13	+ 32	\$ 277,437	\$ 231,569	+ 20	
End-of-month deposits (thousands) †	\$ 29,197	+ 8	- 4	\$ 29,299 #	\$ 29,882 #	- 2	
Annual rate of deposit turnover	20.9	+ 12	+ 36	19.0 #	15.5 #	+ 23	

**Bellaire (pop. 21,182r)**

Postal receipts*	\$ 209,107	+ 8	+281	\$ 1,146,743	\$ 313,521	+266	
Building permits, less federal contracts	\$ 118,389	+ 49	.....	\$ 278,117	\$ 725,329	- 62	
Bank debits (thousands)	\$ 29,070	- 3	+ 6	.....	.....	.....	
End-of-month deposits (thousands) †	\$ 17,012	+ 2	+ 12	.....	.....	.....	
Annual rate of deposit turnover	20.7	**	- 3	.....	.....	.....	

**Clute (pop. 4,501)**

Postal receipts*	\$ 3,725	+ 1	+ 5	\$ 22,698	\$ 20,990	+ 8	
Building permits, less federal contracts	\$ 74,720	+ 3	- 8	\$ 282,743	\$ 242,777	+ 16	
Bank debits (thousands)	\$ 3,456	- 1	+ 58	\$ 19,364	\$ 12,413	+ 56	
End-of-month deposits (thousands) †	\$ 2,147	+ 1	+ 28	\$ 2,093 #	\$ 1,656 #	+ 26	
Annual rate of deposit turnover	19.4	- 2	+ 24	18.5 #	15.1 #	+ 23	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>Conroe (pop. 9,192)</b>							
Postal receipts*	\$ 24,776	- 24	+ 30	\$ 175,495	\$ 123,169	+ 42	
Building permits, less federal contracts	\$ 37,500	- 94	- 74	\$ 884,300	\$ 576,300	+ 54	
Bank debits (thousands)	\$ 18,055	- 5	+ 8	\$ 102,321	\$ 96,538	+ 6	
End-of-month deposits (thousands)†	\$ 13,211	- 2	+ 1	\$ 13,489 #	\$ 13,376 #	+ 1	
Annual rate of deposit turnover	16.2	- 4	+ 7	15.2 #	14.4 #	+ 6	
<b>Dayton (pop. 3,367)</b>							
Postal receipts*	\$ 3,293	- 3	+ 5	\$ 20,830	\$ 20,198	+ 3	
Building permits, less federal contracts	\$ 60,008	+275	+ 22	\$ 243,493	\$ 199,925	+ 22	
Bank debits (thousands)	\$ 5,720	- 1	+ 28	\$ 34,004	\$ 27,366	+ 22	
End-of-month deposits (thousands)†	\$ 3,760	- 2	+ 8	\$ 3,871 #	\$ 3,557 #	+ 9	
Annual rate of deposit turnover	18.0	- 2	+ 19	17.6 #	15.6 #	+ 13	
<b>Deer Park (pop. 4,865)</b>							
Postal receipts*	\$ 6,650	-- 46	- 13	\$ 52,905	\$ 52,084	+ 2	
Building permits, less federal contracts	\$ 237,054	- 31	+ 8	\$ 2,079,753	\$ 2,290,856	- 9	
Bank debits (thousands)	\$ 5,210	- 17	+ 8	\$ 41,235	\$ 36,623	+ 13	
End-of-month deposits (thousands)†	\$ 2,902	+ 3	+ 5	\$ 3,201 #	\$ 2,683 #	+ 19	
Annual rate of deposit turnover	21.9	- 16	+ 5	24.5 #	25.9 #	- 5	
<b>HOUSTON (pop. 938,219)</b>							
Retail sales	- 5	**	+ 3			+ 3	
Apparel stores	- 17	- 10	+ 11			+ 9	
Automotive stores	+ 2	+ 8	+ 9			**	
Drug stores	- 8	- 8	+ 6			**	
Eating and drinking places	- 3	+ 14	+ 11			+ 2	
Food stores	- 3	- 1	+ 6			+ 11	
Gasoline and service stations	+ 3	+ 3	- 7			+ 3	
General merchandise stores	- 10	- 11	- 14			**	
Liquor stores	**	+ 3	+ 4			+ 9	
Lumber, building material, and hardware stores	- 7 †	+ 3	- 15			- 15	
Postal receipts*	\$ 2,847,757	- 4	+ 12	\$ 16,826,232	\$ 15,485,367	+ 9	
Building permits, less federal contracts	\$ 33,790,110	+ 39	+ 64	\$ 130,211,320	\$ 176,829,970	+ 2	
Bank debits (thousands)	\$ 5,539,399	+ 5	+ 12	\$ 31,089,911	\$ 28,193,324	+ 11	
End-of-month deposits (thousands)†	\$ 1,784,747	+ 4	+ 8	\$ 1,720,765 #	\$ 1,633,071 #	+ 2	
Annual rate of deposit turnover	38.0	+ 4	+ 6	36.1 #	33.1 #	+ 9	
<b>Humble (pop. 1,711)</b>							
Postal receipts*	\$ 4,492	- 11	+ 5	\$ 31,200	\$ 27,646	+ 13	
Building permits, less federal contracts	\$ 34,500	+ 13	+ 61	\$ 168,535	\$ 421,290	- 60	
Bank debits (thousands)	\$ 5,238	+ 2	+ 29	\$ 26,907	\$ 26,218	+ 7	
End-of-month deposits (thousands)†	\$ 3,951	+ 5	+ 12	\$ 3,831 #	\$ 3,680 #	+ 5	
Annual rate of deposit turnover	16.3	+ 3	+ 19	13.9 #	13.6 #	+ 2	
<b>Katy (pop. 1,569)</b>							
Building permits, less federal contracts	\$ 3,030	- 95	- 94	\$ 435,250	\$ 300,200	+ 45	
Bank debits (thousands)	\$ 2,943	+ 7	- 31	\$ 13,240	\$ 13,896	- 3	
End-of-month deposits (thousands)†	\$ 2,394	**	- 10	\$ 2,650 #	\$ 2,708 #	- 2	
Annual rate of deposit turnover	14.7	+ 11	- 21	13.6 #	13.8 #	- 1	
<b>La Porte (pop. 7,250r)</b>							
Building permits, less federal contracts	\$ 53,000	- 17	- 2	\$ 298,000	\$ 547,002	- 46	
Bank debits (thousands)	\$ 4,466	+ 7	+ 2	\$ 26,792	\$ 26,899	**	
End-of-month deposits (thousands)†	\$ 3,667	+ 17	+ 9	\$ 3,278 #	\$ 3,313 #	- 1	
Annual rate of deposit turnover	15.8	+ 2	+ 2	16.5 #	16.1 #	+ 2	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>Liberty (pop. 6,127)</b>							
Postal receipts*	\$ 9,221	+ 14	+ 14	\$ 53,200	\$ 51,449	+ 3	
Building permits, less federal contracts	\$ 184,760	- 48	- 3	\$ 705,961	\$ 479,617	+ 47	
Bank debits (thousands)	\$ 10,784	- 19	+ 1	\$ 70,717	\$ 66,427	+ 6	
End-of-month deposits (thousands)†	\$ 9,725	- 3	- 3	\$ 10,691 #	\$ 10,437 #	+ 1	
Annual rate of deposit turnover	18.1	- 15	+ 8	18.2 #	12.6 #	+ 5	
<b>Pasadena (pop. 58,737)</b>							
Postal receipts*	\$ 64,226	- 6	+ 3	\$ 393,360	\$ 359,735	+ 9	
Building permits, less federal contracts	\$ 3,598,248	+188	+151	\$ 10,867,983	\$ 14,882,596	- 25	
Bank debits (thousands)	\$ 78,693	- 7	+ 8	\$ 447,855	\$ 428,785	+ 6	
End-of-month deposits (thousands)†	\$ 36,927	+ 9	+ 8	\$ 34,617 #	\$ 33,444 #	+ 4	
Annual rate of deposit turnover	25.0	- 11	+ 5	25.9 #	25.4 #	+ 2	
<b>Richmond (pop. 3,668)</b>							
Postal receipts*	\$ 4,060	- 11	+ 18	\$ 26,952	\$ 24,954	+ 8	
Building permits, less federal contracts	\$ 190,067	+184	+120	\$ 410,202	\$ 969,703	- 58	
Bank debits (thousands)	\$ 6,502	+ 10	+ 22	\$ 43,086	\$ 40,762	+ 6	
End-of-month deposits (thousands)†	\$ 8,448	+ 5	+ 1	\$ 8,877 #	\$ 8,926 #	- 1	
Annual rate of deposit turnover	9.5	+ 10	+ 22	9.5 #	8.9 #	+ 7	
<b>Rosenberg (pop. 9,698)</b>							
Postal receipts*	\$ 10,716	- 3	- 10	\$ 66,829	\$ 62,537	+ 7	
Building permits, less federal contracts	\$ 231,967	+ 49	+ 49	\$ 980,796	\$ 1,349,725	- 27	
End-of-month deposits (thousands)†	\$ 10,243	+ 6	+ 3	\$ 10,348 #	\$ 10,266 #	+ 1	
<b>South Houston (pop. 7,253)</b>							
Postal receipts*	\$ 3,776	- 16	**	\$ 56,653	\$ 57,569	- 2	
Bank debits (thousands)	\$ 9,281	- 3	+ 4	\$ 55,217	\$ 51,682	+ 7	
End-of-month deposits (thousands)†	\$ 6,131	- 2	+ 5	\$ 6,106 #	\$ 5,800 #	+ 5	
Annual rate of deposit turnover	18.0	- 3	- 1	18.1 #	17.9 #	+ 1	
<b>Tomball (pop. 2,025r)</b>							
Building permits, less federal contracts	\$ 68,000	- 15	+ 38	\$ 478,851	\$ 278,244	+ 70	
Bank debits (thousands)	\$ 6,206	- 29	- 2	\$ 52,322	\$ 46,206	+ 13	
End-of-month deposits (thousands)†	\$ 9,647	+ 3	+ 3	\$ 9,805 #	\$ 8,102 #	+ 21	
Annual rate of deposit turnover	7.8	- 29	- 22	10.5 #	12.2 #	- 14	
<b>HUMBLE: see HOUSTON SMSA</b>							
<b>HUNTSVILLE (pop. 11,999)</b>							
Postal receipts*	\$ 18,669	+ 21	+ 12	\$ 106,981	\$ 96,538	+ 11	
Bank debits (thousands)	\$ 16,117	+ 10	+ 34	\$ 92,398	\$ 66,532	+ 39	
End-of-month deposits (thousands)†	\$ 12,084	+ 8	+ 12	\$ 12,115 #	\$ 11,207 #	+ 8	
Annual rate of deposit turnover	16.7	+ 8	+ 25	15.2 #	11.9 #	+ 28	
<b>IOWA PARK: see WICHITA FALLS SMSA</b>							
<b>IRVING: see DALLAS SMSA</b>							
<b>JACKSONVILLE (pop. 10,509r)</b>							
Postal receipts*	\$ 22,875	- 15	+ 14	\$ 146,126	\$ 142,372	+ 3	
Building permits, less federal contracts	\$ 40,300	+ 85	+ 5	\$ 215,300	\$ 353,900	- 39	
Bank debits (thousands)	\$ 17,605	+ 7	+ 21	\$ 98,875	\$ 91,860	+ 8	
End-of-month deposits (thousands)†	\$ 11,267	+ 2	- 9	\$ 11,200 #	\$ 12,032 #	- 7	
Annual rate of deposit turnover	18.9	+ 6	+ 29	17.6 #	15.2 #	+ 16	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change Jan-June 1967 from Jan-June 1966
		June 1967 from May 1967	June 1967 from June 1966			
<b>JASPER (pop. 5,120r)</b>						
Postal receipts*	\$ 10,095	- 13	- 18	\$ 66,297	\$ 61,559	+ 8
Building permits, less federal contracts	\$ 160,700	- 83	+ 353	\$ 1,255,750	\$ 847,615	+ 48
Bank debits (thousands)	\$ 12,636	+ 18	+ 8	\$ 72,004	\$ 68,411	+ 5
End-of-month deposits (thousands) †	\$ 8,887	+ 2	+ 1	\$ 8,406 #	\$ 8,257 #	+ 2
Annual rate of deposit turnover	18.3	+ 15	+ 7	17.1 #	16.6 #	+ 3

JUSTIN: see DALLAS SMSA

KATY: see HOUSTON SMSA

<b>KILGORE (pop. 10,092)</b>						
Postal receipts*	\$ 15,320	- 4	+ 3	\$ 96,600	\$ 95,022	+ 2
Building permits, less federal contracts	\$ 494,765		+ 132	\$ 706,225	\$ 1,138,255	- 41
Bank debits (thousands)	\$ 13,405	- 3	- 3	\$ 84,077	\$ 81,567	+ 3
End-of-month deposits (thousands) †	\$ 12,303	+ 5	- 8	\$ 12,551 #	\$ 13,623 #	- 8
Annual rate of deposit turnover	13.4	- 4	+ 7	13.4 #	12.0 #	+ 12
Nonfarm employment (area)	33,950	- 1	+ 1	33,103	32,833	+ 1
Manufacturing employment (area)	3,700	**	+ 2	3,667	3,185	+ 6
Percent unemployed (area)	3.6	+ 33	- 10	2.9	3.6	- 19

<b>KILLEEN (pop. 23,377)</b>						
Postal receipts*	\$ 57,860	**	+ 33	\$ 342,113	\$ 258,124	+ 33
Building permits, less federal contracts	\$ 374,982	- 14	+ 142	\$ 2,882,725	\$ 3,427,407	- 16
Bank debits (thousands)	\$ 19,197	+ 2	**	\$ 103,857	\$ 111,808	- 3
End-of-month deposits (thousands) †	\$ 11,798	- 3	- 8	\$ 11,632 #	\$ 13,036 #	- 11
Annual rate of deposit turnover	19.3	+ 4	+ 6	18.3 #	17.0 #	+ 8

<b>KINGSLAND (pop. 150)</b>						
Postal receipts*	\$ 2,309	+ 21	+ 27	\$ 10,449	\$ 7,543	+ 39
Bank debits (thousands)	\$ 2,190	- 2	+ 14	\$ 11,305	\$ 14,806	- 24
End-of-month deposits (thousands) †	\$ 1,178	+ 4	+ 10	\$ 1,235 #	\$ 1,012 #	+ 22
Annual rate of deposit turnover	22.7	+ 8	**	18.9 #	29.5 #	- 36

<b>KINGSVILLE (pop. 25,297)</b>						
Postal receipts*	\$ 20,677	- 13	- 4	\$ 133,538	\$ 125,231	+ 7
Building permits, less federal contracts	\$ 643,854	+ 116	+ 153	\$ 2,169,103	\$ 1,860,989	+ 59
Bank debits (thousands)	\$ 18,073	+ 5	+ 27	\$ 99,163	\$ 83,236	+ 19
End-of-month deposits (thousands) †	\$ 22,079	+ 30	+ 34	\$ 18,010 #	\$ 16,967 #	+ 8
Annual rate of deposit turnover	11.1	- 10	+ 11	11.3 #	9.8 #	+ 15

<b>KIRBYVILLE (pop. 2,021r)</b>						
Postal receipts*	\$ 4,141	- 1	+ 1	\$ 25,152	\$ 24,780	+ 2
Bank debits (thousands)	\$ 2,215	- 11	- 33	\$ 13,876	\$ 16,410	- 15
End-of-month deposits (thousands) †	\$ 3,970	+ 2	- 9	\$ 4,047 #	\$ 4,295 #	- 6
Annual rate of deposit turnover	6.7	- 12	- 28	6.8 #	7.7 #	- 12

LA FERIA: see BROWNSVILLE-HARLINGEN-SAN BENITO SMSA

LA MARQUE: see GALVESTON-TEXAS CITY SMSA

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967	Jan-June 1966
<b>LAMESA (pop. 12,438)</b>							
Postal receipts*	\$ 10,757	- 8	+ 6	\$ 73,169	\$ 74,857	- 2	
Building permits, less federal contracts	\$ 27,600	+173	- 75	\$ 119,837	\$ 364,342	- 67	
Bank debits (thousands)	\$ 13,568	- 3	+ 11	\$ 109,272	\$ 109,678	**	
End-of-month deposits (thousands) †	\$ 15,804	- 1	+ 2	\$ 18,139 #	\$ 18,000 #	+ 1	
Annual rate of deposit turnover	10.3	+ 2	+ 10	11.6 #	11.8 #	- 2	
Nonfarm placements	102	- 8	- 25	494	536	- 8	

**LAMPASAS (pop. 5,670r)**

Postal receipts*	\$ 5,572	- 14	- 16	\$ 36,174	\$ 36,850	- 2	
Building permits, less federal contracts	\$ 48,000	+860	- 88	\$ 249,955	\$ 687,733	- 64	
Bank debits (thousands)	\$ 8,433	- 3	+ 3	\$ 47,734	\$ 49,148	- 3	
End-of-month deposits (thousands) †	\$ 7,365	+ 2	- 4	\$ 7,046 #	\$ 7,188 #	- 2	
Annual rate of deposit turnover	13.9	- 6	+ 6	13.5 #	13.7 #	- 1	

**LA PORTE: see HOUSTON SMSA**

**LAREDO SMSA**  
(Webb; pop. 77,006 \*)

Building permits, less federal contracts	\$ 314,750	- 38	- 12	\$ 2,356,944	\$ 1,465,412	+ 61	
Bank debits (thousands) †	\$ 658,380	+ 1	+ 26			+ 14	
Nonfarm employment (area)	22,750	- 2	+ 5	22,750 #	21,567 #	+ 5	
Manufacturing employment (area)	1,800	+ 2	+ 2	1,276 #	1,280 #	**	
Percent unemployed (area)	10.6	+ 43	+ 10	9.6 #	10.4 #	- 8	

**LAREDO (pop. 60,678)**

Postal receipts*	\$ 53,123	+ 3	+ 12	\$ 301,504	\$ 286,526	+ 5	
Building permits, less federal contracts	\$ 314,750	- 38	- 12	\$ 2,356,944	\$ 1,465,412	+ 61	
Bank debits (thousands)	\$ 65,079	- 5	+ 26	\$ 316,880	\$ 277,145	+ 14	
End-of-month deposits (thousands) †	\$ 31,725	- 2	+ 10	\$ 32,551 #	\$ 29,441 #	+ 11	
Annual rate of deposit turnover	20.7	- 7	+ 16	19.4 #	18.8 #	+ 3	
Nonfarm placements	474	- 7	- 8	2,894	3,088	- 6	

**LEVELLAND (pop. 12,117r)**

Postal receipts*	\$ 8,167	- 25	- 1	\$ 59,237	\$ 58,595	+ 1	
Building permits, less federal contracts	\$ 64,200	+ 46	- 67	\$ 940,309	\$ 878,783	+ 8	
Bank debits (thousands)	\$ 13,868	- 4	+ 8	\$ 98,546	\$ 119,518	- 18	
End-of-month deposits (thousands) †	\$ 9,703	- 6	- 1	\$ 11,049 #	\$ 11,948 #	- 8	
Annual rate of deposit turnover	16.7	+ 1	+ 12	10.5 #	10.6 #	- 1	

**LIBERTY: see HOUSTON SMSA**

**LITTLEFIELD (pop. 7,236)**

Postal receipts*	\$ 7,186	**	+ 4	\$ 45,449	\$ 45,545	**	
Building permits, less federal contracts	\$ 750	- 99	- 99	\$ 106,890	\$ 391,209	- 73	
Bank debits (thousands)	\$ 7,041	- 23	- 10	\$ 58,182	\$ 68,752	- 9	
End-of-month deposits (thousands) †	\$ 8,458	**	- 12	\$ 9,904 #	\$ 11,001 #	- 10	
Annual rate of deposit turnover	10.0	- 21	- 1	11.5 #	11.6 #	- 1	

**LLANO (pop. 2,656)**

Postal receipts*	\$ 3,811	- 14	- 1	\$ 22,887	\$ 21,471	+ 7	
Building permits, less federal contracts	\$ 0	...	...	\$ 62,196	\$ 242,401	- 74	
Bank debits (thousands)	\$ 4,246	**	+ 5	\$ 21,530	\$ 21,449	**	
End-of-month deposits (thousands) †	\$ 4,629	+ 4	+ 7	\$ 4,498 #	\$ 4,846 #	+ 3	
Annual rate of deposit turnover	11.2	- 3	- 2	9.6 #	9.8 #	- 2	

**LOCKHART (pop. 6,084)**

Building permits, less federal contracts	\$ 98,710	+ 80	+ 40	\$ 480,455	\$ 390,134	+ 28	
Bank debits (thousands)	\$ 5,753	- 2	- 7	\$ 36,333	\$ 35,311	+ 1	
End-of-month deposits (thousands) †	\$ 7,115	- 2	+ 21	\$ 7,273 #	\$ 6,122 #	+ 19	
Annual rate of deposit turnover	9.6	- 2	- 24	10.1 #	11.6 #	- 13	

For an explanation of symbols, please see p. 222.



City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change from Jan-June 1966
		June 1967 from May 1967	June 1967 from June 1966			
<b>LONGVIEW (pop. 40,050)</b>						
Postal receipts*	\$ 68,267	- 1	- 15	\$ 403,934	\$ 394,250	+ 2
Building permits, less federal contracts	\$ 1,897,100	+116	+ 18	\$ 5,964,800	\$ 7,614,200	- 22
Nonfarm employment (area)	83,050	- 1	+ 1	33,108	22,833	+ 1
Manufacturing employment (area)	8,700	**	+ 2	8,657	8,185	+ 6
Percent unemployed (area)	3.6	+ 83	- 10	2.9	3.6	- 19

**LOS FRESNOS: see BROWNSVILLE-HARLINGEN-SAN BENITO SMSA**

<b>LUBBOCK SMSA</b> (Lubbock; pop. 181,591 *)						
Building permits, less federal contracts	\$ 2,008,325	- 16	+ 7	\$ 16,410,477	\$ 29,887,087	- 45
Bank debits (thousands)	\$ 3,572,368	- 5	**			- 3
Nonfarm employment (area)	62,000	- 1	+ 1	62,283 #	61,050 #	+ 2
Manufacturing employment (area)	6,800	- 1	- 7	6,917 #	7,322 #	- 6
Percent unemployed (area)	5.5	+ 34	**	3.9 #	4.1 #	- 5

<b>LUBBOCK (pop. 155,200r)</b>						
Retail sales	- 3 †	- 7	+ 5			- 4
Automotive stores	** †	- 1	+ 7			- 6
Postal receipts*	\$ 222,293	- 18	+ 1	\$ 1,459,676	\$ 1,418,746	+ 3
Building permits, less federal contracts	\$ 2,004,045	- 13	+ 18	\$ 16,167,071	\$ 29,478,863	- 45
Bank debits (thousands)	\$ 255,192	- 6	+ 1	\$ 1,726,368	\$ 1,807,965	- 5
End-of-month deposits (thousands) †	\$ 131,178	+ 3	- 1	\$ 134,532 #	\$ 142,474 #	- 6
Annual rate of deposit turnover	23.7	- 7	+ 3	25.3 #	25.0 #	+ 1

<b>Slaton (pop. 6,568)</b>						
Postal receipts*	\$ 4,964	+ 29	+ 18	\$ 27,192	\$ 26,709	+ 2
Building permits, less federal contracts	\$ 4,280	- 72	- 98	\$ 144,406	\$ 376,124	- 62
Bank debits (thousands)	\$ 4,109	- 14	+ 2	\$ 29,439	\$ 30,224	- 3
End-of-month deposits (thousands) †	\$ 3,672	+ 7	- 1	\$ 3,340 #	\$ 4,275 #	- 10
Annual rate of deposit turnover	18.9	- 14	+ 9	15.1 #	13.8 #	+ 9

<b>LUFKIN (pop. 20,756 r)</b>						
Postal receipts*	\$ 43,530	+ 35	+ 4	\$ 209,549	\$ 215,161	- 3
Building permits, less federal contracts	\$ 118,980	- 34	- 87	\$ 1,214,293	\$ 2,737,881	- 56
Nonfarm placements	98	+ 9	+ 38	614	402	+ 68

<b>McALLEN-PHARR-EDINBURG SMSA</b> (Hidalgo; pop. 182,008 *)						
Building permits, less federal contracts	\$ 863,272	- 37	+ 1	\$ 6,661,973	\$ 6,414,962	+ 4
Bank debits (thousands)	\$ 1,320,432	- 4	+ 15			+ 13
Nonfarm employment (area)	42,000	- 1	+ 5	42,592 #	41,558 #	+ 2
Manufacturing employment (area)	4,630	+ 14	+ 47	4,263 #	2,910 #	+ 46
Percent unemployed (area)	6.7	+ 22	+ 18	5.7 #	6.0 #	- 5

<b>Alamo (pop. 4,121)</b>						
Building permits, less federal contracts	\$ 22,500		+508	\$ 146,919	\$ 44,200	+232
Bank debits (thousands)	\$ 1,846	- 10	+ 15	\$ 13,595	\$ 9,934	+ 37
End-of-month deposits (thousands) †	\$ 1,348	- 5	- 4	\$ 1,435 #	\$ 1,433 #	**
Annual rate of deposit turnover	16.0	- 7	+ 19	18.8 #	13.5 #	+ 39

<b>Donna (pop. 7,522)</b>						
Postal receipts*	\$ 4,024	- 14	- 1	\$ 26,713	\$ 26,500	+ 1
Building permits, less federal contracts	\$ 11,600	- 84		\$ 489,934	\$ 141,955	+245
Bank debits (thousands)	\$ 2,388	- 19	+ 10	\$ 18,638	\$ 16,861	+ 12
End-of-month deposits (thousands) †	\$ 4,854	+ 1	+ 15	\$ 4,516 #	\$ 4,072 #	+ 11
Annual rate of deposit turnover	7.9	- 18	- 1	8.2 #	8.2 #	**

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>Edinburg (pop. 18,706)</b>							
Postal receipts*	\$ 12,915	- 36	- 6	\$ 94,931	\$ 91,401	+ 4	
Building permits, less federal contracts	\$ 101,300	- 3	- 44	\$ 2,465,765	\$ 1,033,225	+189	
Bank debits (thousands)	\$ 18,043	- 15	- 1	\$ 118,226	\$ 110,120	+ 7	
End-of-month deposits (thousands)†	\$ 11,752	+ 11	+ 12	\$ 12,053 #	\$ 11,794 #	+ 2	
Annual rate of deposit turnover	19.4	- 15	- 6	19.6 #	18.3 #	+ 4	
Nonfarm placements	275	- 11	- 10	1,737	1,617	+ 7	
<b>Elsa (pop. 3,847)</b>							
Building permits, less federal contracts	\$ 4,850		+555	\$ 16,532	\$ 10,043	+ 65	
Bank debits (thousands)	\$ 2,427	- 21	**	\$ 15,364	\$ 14,272	+ 8	
End-of-month deposits (thousands)†	\$ 1,541	+ 2	+ 4	\$ 1,594 #	\$ 1,535 #	+ 4	
Annual rate of deposit turnover	19.1	- 22	- 3	19.3 #	18.5 #	+ 4	
<b>McALLEN (pop. 35,411r)</b>							
Retail sales	- 3 †	+ 8	+ 8				- 2
Apparel stores	- 4 †	- 8	+ 4				- 3
Automotive stores	** †	+ 15	+ 19				- 3
Postal receipts*	\$ 39,217	- 5	+ 5	\$ 256,265	\$ 237,245	+ 8	
Building permits, less federal contracts	\$ 572,625	- 49	+ 24	\$ 2,779,420	\$ 3,155,930	- 12	
Bank debits (thousands)	\$ 40,590	- 8	+ 7	\$ 264,394	\$ 241,617	+ 10	
End-of-month deposits (thousands)†	\$ 27,431	+ 4	- 7	\$ 26,245 #	\$ 26,978 #	- 3	
Annual rate of deposit turnover	18.1	- 9	+ 12	20.2 #	18.2 #	+ 11	
Nonfarm placements	1,041	+ 1	+ 39	5,263	4,207	+ 25	
<b>Mercedes (pop. 10,943)</b>							
Postal receipts*	\$ 6,818	+ 2	+ 4	\$ 33,918	\$ 33,180	+ 2	
Building permits, less federal contracts	\$ 27,200	+ 31	+240	\$ 149,910	\$ 160,410	- 7	
Bank debits (thousands)	\$ 6,575	- 15	- 3	\$ 40,181	\$ 38,764	+ 4	
End-of-month deposits (thousands)†	\$ 4,049	+ 1	- 3	\$ 3,996 #	\$ 4,309 #	- 7	
Annual rate of deposit turnover	19.6	- 18	**	20.1 #	18.0 #	+ 12	
<b>Mission (pop. 14,081)</b>							
Postal receipts*	\$ 9,215	- 5	**	\$ 59,411	\$ 58,381	+ 1	
Building permits, less federal contracts	\$ 48,680	+ 38	- 47	\$ 211,347	\$ 233,823	- 26	
Bank debits (thousands)	\$ 13,214	- 8	+ 17	\$ 81,070	\$ 75,064	+ 8	
End-of-month deposits (thousands)†	\$ 9,865	+ 12	+ 14	\$ 9,413 #	\$ 9,280 #	+ 1	
Annual rate of deposit turnover	17.0	- 13	+ 10	17.3 #	16.0 #	+ 8	
<b>Pharr (pop. 15,279r)</b>							
Postal receipts*	\$ 7,232	- 8	- 16	\$ 51,175	\$ 50,352	+ 2	
Building permits, less federal contracts	\$ 23,510	+ 47	- 64	\$ 161,725	\$ 1,142,633	- 86	
Bank debits (thousands)	\$ 5,865	+ 5	+ 23	\$ 33,698	\$ 29,349	+ 15	
End-of-month deposits (thousands)†	\$ 5,821	- 1	+ 22	\$ 5,632 #	\$ 4,867 #	+ 16	
Annual rate of deposit turnover	12.0	- 3	- 4	12.0 #	12.0 #	**	
<b>San Juan (pop. 4,371)</b>							
Postal receipts*	\$ 2,666	- 9	- 9	\$ 13,334	\$ 17,772	+ 3	
Building permits, less federal contracts	\$ 3,300	- 62	+655	\$ 86,040	\$ 72,639	+ 18	
Bank debits (thousands)	\$ 4,052	+ 35	+ 37	\$ 17,960	\$ 15,752	+ 14	
End-of-month deposits (thousands)†	\$ 2,701	+ 7	+ 16	\$ 2,680 #	\$ 2,494 #	+ 7	
Annual rate of deposit turnover	18.7	+ 33	+ 70	18.5 #	12.5 #	+ 8	
<b>Weslaco (pop. 15,649)</b>							
Retail sales	- 3 †	- 24	- 10				- 4
Food stores	- 6 †	- 18	+ 1				+ 4
Postal receipts*	\$ 11,629	**	+ 16	\$ 75,932	\$ 71,039	+ 7	
Building permits, less federal contracts	\$ 50,417	+ 90	+ 33	\$ 253,267	\$ 358,120	- 29	
Bank debits (thousands)	\$ 9,405	- 10	+ 12	\$ 59,311	\$ 57,483	+ 3	
End-of-month deposits (thousands)†	\$ 9,911	+ 2	+ 15	\$ 9,580 #	\$ 9,059 #	+ 6	
Annual rate of deposit turnover	11.5	- 12	+ 1	12.6 #	12.6 #	**	

MISSION: see McALLEN-PHARR-EDINBURG SMSA

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>McCAMEY (pop. 3,350r)</b>							
Postal receipts*	\$ 3,147	- 8	- 10	\$ 26,872	\$ 18,170	+ 14	
Bank debits (thousands)	\$ 1,928	+ 4	+ 8	\$ 11,255	\$ 11,418	- 1	
End-of-month deposits (thousands) †	\$ 1,566	**	- 13	\$ 1,608 #	\$ 1,789 #	- 10	
Annual rate of deposit turnover	14.8	+ 6	+ 26	14.0 #	12.9 #	+ 9	
<b>McGREGOR: see WACO SMSA</b>							
<b>McKINNEY: see DALLAS SMSA</b>							
<b>MARSHALL (pop. 25,715r)</b>							
Postal receipts*	\$ 31,826	- 4	+ 1	\$ 198,808	\$ 185,044	+ 4	
Building permits, less federal contracts	\$ 141,527	- 26	+ 164	\$ 1,389,438	\$ 1,418,966	- 6	
Bank debits (thousands)	\$ 22,662	- 1	+ 11	\$ 184,761	\$ 121,971	+ 10	
End-of-month deposits (thousands) †	\$ 26,128	- 7	+ 8	\$ 27,025 #	\$ 23,806 #	+ 14	
Annual rate of deposit turnover	10.0	- 1	- 8	10.5 #	10.2 #	+ 8	
Nonfarm placements	468	+ 19	+ 28	2,414	1,860	+ 30	
<b>MERCEDES: see McALLEN-PHARR-EDINBURG SMSA</b>							
<b>MESQUITE: see DALLAS SMSA</b>							
<b>MEXIA (pop. 7,621r)</b>							
Postal receipts*	\$ 7,730	+ 8	+ 5	\$ 44,490	\$ 41,540	+ 7	
Building permits, less federal contracts	\$ 53,000	- 24	+ 391	\$ 264,000	\$ 67,901	+ 356	
Bank debits (thousands)	\$ 6,094	**	+ 25	\$ 35,944	\$ 30,357	+ 18	
End-of-month deposits (thousands) †	\$ 5,695	+ 3	+ 2	\$ 5,655 #	\$ 5,383 #	+ 5	
Annual rate of deposit turnover	13.0	- 2	+ 21	12.7 #	11.3 #	+ 12	
<b>MIDLAND SMSA (Midland; pop. 68,230*)</b>							
Building permits, less federal contracts	\$ 1,050,020	- 40	+ 45	\$ 6,297,120	\$ 10,640,535	- 41	
Bank debits (thousands)	\$ 1,594,684	- 3	- 2			- 1	
Nonfarm employment (area)	58,800	+ 1	**	58,850 #	67,650 #	+ 1	
Manufacturing employment (area)	5,280	+ 3	+ 7	5,155 #	4,848 #	+ 6	
Percent unemployed (area)	5.0	+ 43	+ 14	3.8 #	3.4 #	+ 12	
<b>MIDLAND (pop. 62,625)</b>							
Postal receipts	\$ 147,451	+ 20	+ 1	\$ 762,041	\$ 716,718	+ 6	
Building permits, less federal contracts	\$ 1,050,020	- 40	+ 45	\$ 6,297,120	\$ 10,640,535	- 41	
Bank debits (thousands)	\$ 180,056	- 11	- 2	\$ 791,690	\$ 786,314	+ 1	
End-of-month deposits (thousands) †	\$ 116,935	- 11	+ 3	\$ 118,107 #	\$ 112,238 #	+ 6	
Annual rate of deposit turnover	12.7	- 11	- 11	13.3 #	13.9 #	- 4	
Nonfarm placements	557	- 18	- 36	3,734	4,934	- 24	
<b>MIDLOTHIAN: see DALLAS SMSA</b>							
<b>MINERAL WELLS (pop. 11,053)</b>							
Postal receipts*	\$ 19,957	- 10	+ 6	\$ 128,514	\$ 122,018	+ 5	
Building permits, less federal contracts	\$ 409,696	- 16	+ 181	\$ 2,893,741	\$ 1,843,225	+ 57	
Bank debits (thousands)	\$ 22,410	+ 1	+ 25	\$ 122,772	\$ 100,580	+ 22	
End-of-month deposits (thousands) †	\$ 15,102	+ 7	+ 11	\$ 14,446 #	\$ 13,100 #	+ 10	
Annual rate of deposit turnover	18.4	+ 1	+ 17	17.0 #	15.4 #	+ 10	
Nonfarm placements	114	+ 12	- 30	592	938	- 37	
<b>MONAHANS (pop. 9,252r)</b>							
Postal receipts*	\$ 10,371	+ 8	**	\$ 62,065	\$ 62,121	**	
Building permits, less federal contracts	\$ 47,140	- 43	+ 68	\$ 336,115	\$ 689,596	- 47	
Bank debits (thousands)	\$ 10,718	- 8	+ 12	\$ 65,975	\$ 61,628	+ 7	
End-of-month deposits (thousands) †	\$ 7,414	+ 13	- 5	\$ 7,557 #	\$ 7,801 #	- 3	
Annual rate of deposit turnover	18.4	- 6	+ 19	17.4 #	16.7 #	+ 11	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>MOUNT PLEASANT (pop. 8,027)</b>							
Postal receipts*	\$ 10,020	- 14	- 12	\$ 63,588	\$ 67,774	- 6	
Building permits, less federal contracts	\$ 155,202	+ 39	- 60	\$ 468,402	\$ 789,309	- 41	
Bank debits (thousands)	\$ 13,184	- 12	+ 7	\$ 77,661	\$ 69,398	+ 12	
End-of-month deposits (thousands)†	\$ 9,503	**	+ 4	\$ 9,423 #	\$ 8,805 #	+ 7	
Annual rate of deposit turnover	16.6	- 12	- 3	16.5 #	15.6 #	+ 6	
<b>MUENSTER (pop. 1,190)</b>							
Postal receipts*	\$ 1,436	- 20	- 8	\$ 12,051	\$ 12,947	- 7	
Building permits, less federal contracts	\$ 25,000	+ 14	+ 30	\$ 80,501	\$ 108,352	- 26	
Bank debits (thousands)	\$ 3,022	- 1	**	\$ 17,241	\$ 15,980	+ 8	
End-of-month deposits (thousands)†	\$ 2,280	+ 12	+ 8	\$ 2,143 #	\$ 2,099 #	+ 2	
Annual rate of deposit turnover	18.8	- 5	- 3	18.0 #	15.2 #	+ 5	
<b>NACOGDOCHES (pop. 15,450r)</b>							
Postal receipts*	\$ 30,953	+ 12	+ 39	\$ 165,274	\$ 148,581	+ 13	
Building permits, less federal contracts	\$ 148,211	- 93	- 9	\$ 2,831,148	\$ 5,798,093	- 51	
Bank debits (thousands)	\$ 26,947	+ 1	+ 11	\$ 180,569	\$ 142,564	+ 13	
End-of-month deposits (thousands)†	\$ 21,887	+ 2	- 26	\$ 21,905 #	\$ 22,691 #	- 3	
Annual rate of deposit turnover	15.0	+ 1	+ 30	14.7 #	13.0 #	+ 13	
Nonfarm placements	47	- 49	- 65	725	771	- 6	
<b>NEDERLAND: see BEAUMONT-PORT ARTHUR-ORANGE SMSA</b>							
<b>NEW BRAUNFELS (pop. 15,631)</b>							
Postal receipts*	\$ 23,805	+ 13	+ 22	\$ 131,266	\$ 117,350	+ 12	
Building permits, less federal contracts	\$ 594,876	+221	+231	\$ 1,841,801	\$ 1,627,646	+ 13	
Bank debits (thousands)	\$ 16,263	+ 9	+ 4	\$ 97,704	\$ 90,473	+ 8	
End-of-month deposits (thousands)†	\$ 14,070	- 3	- 8	\$ 14,507 #	\$ 14,870 #	- 2	
Annual rate of deposit turnover	13.7	+ 10	+ 10	13.5 #	12.2 #	+ 11	
<b>NORTH RICHLAND HILLS: see FORT WORTH SMSA</b>							
<b>ODESSA SMSA</b>							
<b>(Ector; pop. 89,437 *)</b>							
Building permits, less federal contracts	\$ 557,573	- 17	- 72	\$ 3,373,078	\$ 8,248,055	- 59	
Bank debits (thousands)‡	\$ 1,248,072	+ 5	- 7			- 5	
Nonfarm employment (area)	58,800	+ 1	**	58,350 #	57,650 #	+ 1	
Manufacturing employment (area)	5,280	+ 3	+ 7	5,155 #	4,843 #	+ 6	
Percent unemployed (area)	5.0	+ 43	+ 14	3.8 #	3.4 #	+ 12	
<b>ODESSA (pop. 86,937r)</b>							
Retail sales	- 3 †	- 3	- 6			- 12	
Furniture and household appliance stores	+ 5 †	- 3	- 6			- 2	
Postal receipts*	\$ 99,773	- 7	+ 3	\$ 599,044	\$ 575,754	+ 4	
Building permits, less federal contracts	\$ 557,573	- 17	- 72	\$ 3,373,078	\$ 8,248,055	- 59	
Bank debits (thousands)	\$ 104,291	- 3	- 8	\$ 616,118	\$ 625,626	- 2	
End-of-month deposits (thousands)†	\$ 61,225	**	+ 1	\$ 64,933 #	\$ 64,992 #	**	
Annual rate of deposit turnover	20.4	**	- 9	18.9 #	19.2 #	- 2	
Nonfarm placements	418	- 17	+ 24	2,307	2,404	- 4	
<b>OLNEY (pop. 4,200 r)</b>							
Building permits, less federal contracts	\$ 0	...	...	\$ 529,803	\$ 281,650	+ 88	
Bank debits (thousands)	\$ 6,096	+ 15	- 5	\$ 31,595	\$ 32,625	- 3	
End-of-month deposits (thousands)†	\$ 5,594	+ 6	+ 3	\$ 5,224 #	\$ 5,260 #	- 1	
Annual rate of deposit turnover	13.5	+ 11	- 8	12.2 #	12.4 #	- 2	
<b>ORANGE: see BEAUMONT-PORT ARTHUR-ORANGE SMSA</b>							
<b>PALESTINE (pop. 13,974)</b>							
Postal receipts*	\$ 13,442	- 5	- 1	\$ 106,873	\$ 102,852	+ 4	
Building permits, less federal contracts	\$ 116,950	+ 24	- 28	\$ 625,298	\$ 809,487	- 35	
Bank debits (thousands)	\$ 13,584	+ 4	+ 8	\$ 78,764	\$ 82,457	- 4	
End-of-month deposits (thousands)†	\$ 17,306	- 2	+ 10	\$ 17,092 #	\$ 16,924 #	**	
Annual rate of deposit turnover	9.3	+ 1	+ 1	9.3 #	9.7 #	- 4	

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>PAMPA (pop. 24,664)</b>							
Retail sales	— 3 †	+ 11	+ 6				+ 6
Automotive stores	** †	+ 15	+ 7				+ 10
Postal receipts*	\$ 27,505	— 9	— 1	\$ 177,373	\$ 172,101		+ 3
Building permits, less federal contracts	\$ 467,200	+131	+321	\$ 1,181,415	\$ 812,265		+ 45
Bank debits (thousands)	\$ 30,377	+ 1	+ 17	\$ 179,043	\$ 168,941		+ 6
End-of-month deposits (thousands) †	\$ 20,333	— 2	**	\$ 20,653 #	\$ 19,847 #		+ 4
Annual rate of deposit turnover	17.7	+ 1	+ 12	17.3 #	17.0 #		+ 2
Nonfarm placements	222	— 15	+ 45	1,063	786		+ 35
<b>PARIS (pop. 20,977)</b>							
Retail sales	— 5 †	+ 7	+ 12				+ 4
Automotive stores	** †	+ 13	+ 12				+ 3
Postal receipts*	\$ 25,083	— 15	— 1	\$ 169,246	\$ 164,459		+ 3
Building permits, less federal contracts	\$ 134,604	— 36	— 30	\$ 1,371,153	\$ 5,073,571		— 73
Nonfarm placements	173	+ 2	+ 9	991	852		+ 16
<b>PASADENA: see HOUSTON SMSA</b>							
<b>PECOS (pop. 12,728)</b>							
Postal receipts*	\$ 12,650	+ 11	+ 19	\$ 68,733	\$ 67,000		+ 3
Bank debits (thousands)	\$ 12,855	— 13	— 5	\$ 93,330	\$ 98,982		— 5
End-of-month deposits (thousands) †	\$ 10,052	+ 7	+ 3	\$ 10,428 #	\$ 11,044 #		— 6
Annual rate of deposit turnover	15.6	— 14	+ 9	17.9 #	17.6 #		+ 2
Nonfarm placements	80	+ 16	— 43	407	646		— 37
<b>PHARR: see McALLEN-PHARR-EDINBURG SMSA</b>							
<b>PILOT POINT: see DALLAS SMSA</b>							
<b>PLAINVIEW (pop. 23,703r)</b>							
Postal receipts*	\$ 26,740	— 5	— 10	\$ 178,419	\$ 193,781		— 8
Building permits, less federal contracts	\$ 242,150	+ 19	— 74	\$ 1,241,200	\$ 2,810,240		— 56
Bank debits (thousands)	\$ 39,533	+ 24	**	\$ 268,321	\$ 300,744		— 11
End-of-month deposits (thousands) †	\$ 23,737	— 1	— 20	\$ 25,350 #	\$ 32,442 #		— 20
Annual rate of deposit turnover	19.9	+ 31	+ 27	20.5 #	18.1 #		+ 13
Nonfarm placements	264	— 20	+ 2	1,510	1,436		+ 5
<b>PLANO: See DALLAS SMSA</b>							
<b>PLEASANTON (pop. 5,053r)</b>							
Building permits, less federal contracts	\$ 39,500	— 9	+173	\$ 186,540	\$ 159,240		+ 17
Bank debits (thousands)	\$ 3,937	— 16	+ 26	\$ 25,375	\$ 23,048		+ 10
End-of-month deposits (thousands) †	\$ 3,916	— 2	+ 3	\$ 4,109 #	\$ 4,020 #		+ 2
Annual rate of deposit turnover	12.1	— 15	+ 23	12.3 #	11.4 #		+ 8
<b>PORT ARTHUR: see BEAUMONT-PORT ARTHUR-ORANGE SMSA</b>							
<b>PORT ISABEL: see BROWNSVILLE-HARLINGEN-SAN BENITO SMSA</b>							
<b>PORT NECHES: see BEAUMONT-PORT ARTHUR-ORANGE SMSA</b>							
<b>QUANAH (pop. 4,564)</b>							
Postal receipts*	\$ 4,362	— 19	— 24	\$ 28,168	\$ 30,264		— 7
Building permits, less federal contracts	\$ 0			\$ 16,054	\$ 895,402		— 93
Bank debits (thousands)	\$ 6,135	+ 28	— 11	\$ 32,605	\$ 35,503		— 8
End-of-month deposits (thousands) †	\$ 5,800	+ 2	+ 5	\$ 5,623 #	\$ 5,358 #		+ 5
Annual rate of deposit turnover	12.9	+ 23	— 17	11.4 #	13.3 #		— 14
<b>RAYMONDVILLE (pop. 9,385)</b>							
Postal receipts*	\$ 5,646	— 26	— 10	\$ 41,933	\$ 41,238		+ 2
Building permits, less federal contracts	\$ 20,500	+283	+720	\$ 135,450	\$ 56,350		+140
Bank debits (thousands)	\$ 11,147	+ 38	+ 79	\$ 46,826	\$ 37,133		+ 26
End-of-month deposits (thousands) †	\$ 9,628	+ 16	+ 45	\$ 8,696 #	\$ 7,175 #		+ 21
Annual rate of deposit turnover	14.9	+ 25	+ 37	10.3 #	10.2 #		+ 6
Nonfarm placements	45	— 22	— 8	375	275		+ 36
<b>RICHARDSON: see DALLAS SMSA</b>							

For an explanation of symbols, please see p. 222.

City and item	Percent change				Percent change		
	June 1967	June 1967 from May 1967	June 1967 from June 1966	Jan-June 1967	Jan-June 1966	Jan-June 1967 from Jan-June 1966	

RICHMOND: see HOUSTON SMSA

ROBSTOWN: see CORPUS CHRISTI SMSA

ROSENBERG: see HOUSTON SMSA

**SAN ANGELO SMSA**  
(Tom Green; pop. 74,127 \*)

Building permits, less federal contracts.....	\$ 3,550,631	+252	+691	\$ 6,440,241	\$ 4,217,488	+ 58
Bank debits (thousands)  .....	\$ 907,920	+ 5	+ 2	.....	.....	+ 1
Nonfarm employment (area).....	22,600	+ 1	+ 2	22,308 #	21,733 #	+ 2
Manufacturing employment (area).....	3,870	+ 2	+ 4	3,735 #	3,478 #	+ 3
Percent unemployed (area).....	4.7	+ 31	+ 15	3.8 #	3.6 #	+ 6

**SAN ANGELO (pop. 58,815)**

Retail sales.....	— 3†	— 7	+ 2	.....	.....	+ 3
Postal receipts*.....	\$ 109,752	— 8	+ 12	\$ 674,550	\$ 617,510	+ 9
Building permits, less federal contracts.....	\$ 3,550,631	+252	+691	\$ 6,440,241	\$ 4,217,488	+ 58
Bank debits (thousands).....	\$ 75,188	— 4	**	\$ 456,048	\$ 447,833	+ 2
End-of-month deposits (thousands)†.....	\$ 55,601	+ 3	+ 1	\$ 55,511 #	\$ 54,718 #	+ 1
Annual rate of deposit turnover.....	16.5	— 5	— 1	16.3 #	16.3 #	**

**SAN ANTONIO SMSA**  
(Bexar and Guadalupe; pop. 838,572 \*)

Building permits, less federal contracts.....	\$ 10,550,401	+ 1	+ 30	\$ 60,461,892	\$ 56,460,724	+ 7
Bank debits (thousands)  .....	\$ 11,737,308	— 2	+ 4	.....	.....	+ 2
Nonfarm employment (area).....	253,100	+ 1	+ 4	254,667 #	244,467 #	+ 4
Manufacturing employment (area).....	28,540	+ 2	+ 1	28,032 #	28,113 #	**
Percent unemployed (area).....	3.8	— 3	— 38	3.5 #	4.5 #	— 22

**SAN ANTONIO (pop. 655,006r)**

Retail sales.....	— 6	+ 1	+ 4	.....	.....	+ 2
Apparel stores.....	— 18	— 11	+ 19	.....	.....	+ 9
Automotive stores.....	— 1	+ 11	+ 7	.....	.....	+ 3
Eating and drinking places.....	**	— 2	+ 12	.....	.....	+ 3
Furniture and household appliance stores.....	— 5	+ 3	+ 9	.....	.....	— 1
Gasoline and service stations.....	— 2	+ 7	— 15	.....	.....	— 2
General merchandise stores.....	— 11	— 12	+ 7	.....	.....	+ 2
Lumber, building material, and hardware stores.....	— 9	+ 11	+ 18	.....	.....	+ 8
Postal receipts*.....	\$ 960,369	— 3	+ 3	\$ 6,134,984	\$ 5,487,641	+ 12
Building permits, less federal contracts.....	\$ 9,845,090	— 3	+ 24	\$ 55,450,496	\$ 52,246,557	+ 6
Bank debits (thousands).....	\$ 970,939	— 7	+ 4	\$ 5,858,950	\$ 5,686,636	+ 3
End-of-month deposits (thousands)†.....	\$ 501,971	+ 2	+ 5	\$ 487,372 #	\$ 477,210 #	+ 2
Annual rate of deposit turnover.....	23.4	— 9	**	24.1 #	23.9 #	+ 1

**Schertz (pop. 2,281)**

Postal receipts*.....	\$ 2,155	— 6	— 12	\$ 12,845	\$ 11,882	+ 3
Bank debits (thousands).....	\$ 602	— 10	— 1	\$ 3,794	\$ 3,837	— 1
End-of-month deposits (thousands)†.....	\$ 974	— 5	— 9	\$ 1,041 #	\$ 1,090 #	— 5
Annual rate of deposit turnover.....	7.2	— 9	+ 7	7.3 #	7.0 #	+ 4

**Seguin (pop. 14,299)**

Postal receipts*.....	\$ 15,976	+ 2	+ 2	\$ 94,833	\$ 90,031	+ 5
Building permits, less federal contracts.....	\$ 202,903	— 65	+ 32	\$ 1,972,754	\$ 1,026,940	+ 92
Bank debits (thousands).....	\$ 14,947	+ 1	— 14	\$ 83,491	\$ 96,790	— 14
End-of-month deposits (thousands)†.....	\$ 15,858	+ 1	+ 2	\$ 15,738 #	\$ 16,005 #	— 2
Annual rate of deposit turnover.....	11.3	**	— 17	10.6 #	12.1 #	— 12

For an explanation of symbols, please see p. 222.

City and item	Percent change			Percent change		
	June 1967	June 1967 from May 1967	June 1967 from June 1966	Jan-June 1967	Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>SAN BENITO: see BROWNSVILLE-HARLINGEN-SAN BENITO SMSA</b>						
<b>SAN JUAN: see McALLEN-PHARR-EDINBURG SMSA</b>						
<b>SAN MARCOS (pop. 12,718)</b>						
Postal receipts*	\$ 17,094	- 30	- 3	\$ 110,807	\$ 98,134	+ 13
Bank debits (thousands)	\$ 14,623	+ 1	+ 9	\$ 85,788	\$ 79,431	+ 8
End-of-month deposits (thousands)†	\$ 12,538	+ 11	+ 5	\$ 12,170 #	\$ 12,055 #	+ 1
Annual rate of deposit turnover	14.7	- 1	+ 10	14.1 #	13.2 #	+ 7
<b>SAN SABA (pop. 2,728)</b>						
Postal receipts*	\$ 4,617	+ 17	+ 58	\$ 22,928	\$ 21,184	+ 8
Building permits, less federal contracts	\$ 13,500	...	- 33	\$ 36,602	\$ 119,282	- 69
Bank debits (thousands)	\$ 5,817	- 9	- 5	\$ 32,883	\$ 31,777	+ 3
End-of-month deposits (thousands)†	\$ 5,242	+ 6	- 2	\$ 5,091 #	\$ 4,941 #	+ 3
Annual rate of deposit turnover	13.6	- 12	- 4	12.9 #	12.9 #	**
<b>SCHERTZ: see SAN ANTONIO SMSA</b>						
<b>SEAGOVILLE: see DALLAS SMSA</b>						
<b>SEGUIN: see SAN ANTONIO SMSA</b>						
<b>SHERMAN (pop. 30,660r)</b>						
Retail sales	- 3 †	+ 5	+ 13			+ 12
Automotive stores	** †	+ 7	+ 24			+ 18
Postal receipts*	\$ 42,122	- 5	+ 12	\$ 249,044	\$ 245,755	+ 1
Building permits, less federal contracts	\$ 473,656	- 57	+ 26	\$ 4,038,762	\$ 4,760,429	- 15
Bank debits (thousands)	\$ 39,116	- 4	- 5	\$ 237,488	\$ 230,715	+ 3
End-of-month deposits (thousands)†	\$ 24,084	+ 3	- 3	\$ 24,245 #	\$ 24,718 #	- 2
Annual rate of deposit turnover	19.3	- 5	- 1	19.6 #	18.5 #	+ 6
Nonfarm placements	132	+ 4	- 49	855	1,055	- 19
<b>SILSBEE (pop. 6,277)</b>						
Postal receipts*	\$ 8,379	- 21	- 11			
Building permits, less federal contracts	\$ 75,189	- 91	+ 188	\$ 1,065,748	\$ 318,762	+ 240
Bank debits (thousands)	\$ 5,467	- 1	+ 11	\$ 34,115	\$ 29,497	+ 16
End-of-month deposits (thousands)†	\$ 6,566	+ 2	+ 10	\$ 6,651 #	\$ 5,942 #	+ 12
Annual rate of deposit turnover	10.1	- 3	+ 2	10.3 #	10.0 #	+ 3
<b>SINTON: see CORPUS CHRISTI SMSA</b>						
<b>SLATON: see LUBBOCK SMSA</b>						
<b>SMITHVILLE (pop. 2,933)</b>						
Postal receipts*	\$ 2,820	- 13	- 7	\$ 18,733	\$ 14,921	+ 26
Building permits, less federal contracts	\$ 450	- 36	- 95	\$ 5,226	\$ 41,701	- 87
Bank debits (thousands)	\$ 1,587	+ 6	- 3	\$ 9,502	\$ 9,243	+ 3
End-of-month deposits (thousands)†	\$ 2,586	- 3	+ 7	\$ 2,607 #	\$ 2,451 #	+ 6
Annual rate of deposit turnover	7.2	+ 9	- 11	7.3 #	7.5 #	- 3
<b>SNYDER (pop. 13,850)</b>						
Postal receipts*	\$ 15,123	+ 2	- 10	\$ 81,310	\$ 84,189	- 3
Building permits, less federal contracts	\$ 156,000	+ 102	+ 243	\$ 323,230	\$ 1,905,850	- 63
Bank debits (thousands)	\$ 12,581	- 1	+ 6	\$ 85,713	\$ 86,536	- 1
End-of-month deposits (thousands)†	\$ 17,809	**	- 1	\$ 13,761 #	\$ 13,767 #	**
Annual rate of deposit turnover	8.5	**	+ 9	9.0 #	9.1 #	- 1

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>SOUTH HOUSTON: see HOUSTON SMSA</b>							
<b>STEPHENVILLE (pop. 7,359)</b>							
Postal receipts*	\$ 11,035	- 9	- 3	\$ 67,707	\$ 68,209	- 1	
Building permits, less federal contracts	\$ 146,860	+374	- 49	\$ 340,600	\$ 2,448,950	- 86	
Bank debits (thousands)	\$ 9,994	- 8	+ 12	\$ 60,251	\$ 56,889	+ 6	
End-of-month deposits (thousands)†	\$ 10,145	+ 5	+ 5	\$ 10,288 #	\$ 9,892 #	+ 4	
Annual rate of deposit turnover	12.1	- 8	+ 8	11.7 #	11.6 #	+ 2	
<b>STRATFORD (pop. 1,380)</b>							
Postal receipts*	\$ 2,791	+ 26	+ 13	\$ 18,735	\$ 14,057	- 2	
Building permits, less federal contracts	\$ 64,500	- 10	+ 88				
Bank debits (thousands)	\$ 6,710	- 19	+ 5	\$ 48,649	\$ 50,116	- 3	
End-of-month deposits (thousands)†	\$ 5,573	+ 4	+ 6	\$ 5,862 #	\$ 5,906 #	- 1	
Annual rate of deposit turnover	14.8	- 17	+ 6	16.5 #	16.7 #	- 1	
<b>SULPHUR SPRINGS (pop. 9,160)</b>							
Postal receipts*	\$ 17,346	- 31	- 12	\$ 123,161	\$ 116,762	+ 5	
Building permits, less federal contracts	\$ 174,950	+ 61	- 40	\$ 3,336,472	\$ 1,881,842	+104	
Bank debits (thousands)	\$ 19,877	+ 11	+ 17	\$ 112,402	\$ 101,466	+ 11	
End-of-month deposits (thousands)†	\$ 18,663	+ 5	+ 29	\$ 17,728 #	\$ 14,608 #	+ 21	
Annual rate of deposit turnover	18.0	+ 6	- 7	12.8 #	18.9 #	- 8	
<b>SWEETWATER (pop. 13,914)</b>							
Postal receipts*	\$ 13,028	- 19	- 24	\$ 91,632	\$ 92,716	- 1	
Building permits, less federal contracts	\$ 56,700		- 29	\$ 472,010	\$ 266,150	+ 77	
Bank debits (thousands)	\$ 11,914	- 12	+ 3	\$ 34,690	\$ 84,121	+ 1	
End-of-month deposits (thousands)†	\$ 9,920	- 2	**	\$ 10,213 #	\$ 10,229 #	**	
Annual rate of deposit turnover	14.3	- 11	+ 3	16.4 #	16.2 #	+ 1	
Nonfarm placements	124	- 14	- 31	705	987	- 25	
<b>TAYLOR (pop. 9,434)</b>							
Postal receipts*	\$ 11,047	+ 18	+ 8	\$ 64,083	\$ 69,194	- 7	
Building permits, less federal contracts	\$ 22,850	- 69	- 76	\$ 230,015	\$ 573,581	- 51	
Bank debits (thousands)	\$ 9,918	- 2	+ 17	\$ 62,863	\$ 56,608	+ 11	
End-of-month deposits (thousands)†	\$ 18,119	+ 3	+ 20	\$ 17,756 #	\$ 15,798 #	+ 12	
Annual rate of deposit turnover	6.7	- 4	**	7.1 #	7.1 #	**	
Nonfarm placements	27	+ 4	- 4	113	199	- 43	
<b>TEMPLE (pop. 34,730r)</b>							
Retail sales	- 3 †	+ 2	+ 1				+ 3
Eating and drinking places	** †	- 1	- 3				+ 4
Furniture and household appliance stores	+ 5 †	- 5	- 26				- 17
Postal receipts*	\$ 48,580	**	- 3	\$ 308,439	\$ 306,287	+ 1	
Building permits, less federal contracts	\$ 894,086	+153	+257	\$ 2,944,736	\$ 2,072,158	+ 42	
Bank debits (thousands)	\$ 39,739	+ 5	+ 6	\$ 225,059	\$ 214,293	+ 5	
Nonfarm placements	261	+ 12	- 6	\$ 1,279	\$ 1,420	- 10	
<b>TERRELL (pop. 13,803)</b>							
Postal receipts*	\$ 13,359	+ 14	+ 34	\$ 68,992	\$ 60,665	+ 14	
Building permits, less federal contracts	\$ 57,300	- 66	- 83	\$ 673,175	\$ 761,460	- 12	
Bank debits (thousands)	\$ 12,451	- 4	+ 10	\$ 74,433	\$ 66,815	+ 11	
End-of-month deposits (thousands)†	\$ 10,361	- 9	+ 10	\$ 10,609 #	\$ 9,914 #	+ 7	
Annual rate of deposit turnover	18.7	- 4	- 4	14.0 #	18.4 #	+ 4	
<b>TEXARKANA SMSA</b>							
(Bowie, excluding Miller, Ark.; pop. 67,206*)							
Building permits, less federal contracts	\$ 513,838	+ 76	- 18	\$ 2,299,170	\$ 5,435,585	- 53	
Bank debits (thousands)†	\$ 1,297,320	+ 1	+ 25				+ 21
Nonfarm employment (area)	39,600	**	+ 15	39,058 #	34,033 #	+ 15	
Manufacturing employment (area)	11,460	+ 1	+ 43	10,978 #	7,557 #	+ 45	
Percent unemployed (area)	3.3	+ 27	- 18	8.0 #	4.3 #	- 30	

For an explanation of symbols, please see p. 222.



City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>TEXARKANA (pop. 50,006r)</b>							
Retail sales	- 3 †	- 8	+ 3				+ 3
Postal receipts*	\$ 79,538	- 8	- 1	\$ 462,599	\$ 442,411		+ 5
Building permits, less federal contracts	\$ 446,838	+ 55	- 21	\$ 2,166,368	\$ 5,021,181		- 57
Bank debits (thousands)	\$ 100,109	- 1	+ 25	\$ 568,098	\$ 465,094		+ 21
End-of-month deposits (thousands) †	\$ 24,833	- 3	+ 5	\$ 24,959 #	\$ 23,351 #		+ 7
Annual rate of deposit turnover	25.0	- 3	+ 14	23.6 #	20.9 #		+ 13

TEXAS CITY: see GALVESTON-TEXAS CITY SMSA

TOMBALL: see HOUSTON SMSA

TYLER SMSA (Smith; pop. 99,142 *)							
Building permits, less federal contracts	\$ 733,515	- 14	+ 54	\$ 5,356,775	\$ 5,349,827		**
Bank debits (thousands)	\$ 1,597,944	+ 2	+ 1				+ 1
Nonfarm employment (area)	34,750	**	+ 1	34,558 #	33,542 #		+ 8
Manufacturing employment (area)	9,860	+ 2	+ 1	9,658 #	9,003 #		+ 7
Percent unemployed (area)	3.4	+ 17	- 11	3.1 #	3.6 #		- 14

TYLER (pop. 51,230)							
Retail sales	- 3 †	+ 18	+ 30				+ 4
Apparel stores	- 4 †	- 11	+ 15				+ 7
Postal receipts*	\$ 136,071	**	+ 9	\$ 749,410	\$ 721,082		+ 4
Building permits, less federal contracts	\$ 689,015	- 16	+ 48	\$ 5,180,295	\$ 5,228,827		- 1
Bank debits (thousands)	\$ 127,229	- 4	+ 1	\$ 770,239	\$ 762,419		+ 1
End-of-month deposits (thousands) †	\$ 77,029	+ 2	- 1	\$ 75,427 #	\$ 77,112 #		- 2
Annual rate of deposit turnover	20.1	- 6	+ 2	20.3 #	19.3 #		+ 3
Nonfarm placements	780	+ 36	- 17	8,515	4,640		- 24

UVALDE (pop. 10,293)							
Postal receipts*	\$ 10,162	- 11	- 35	\$ 73,027	\$ 74,601		- 2
Building permits, less federal contracts	\$ 93,397	+ 2	- 30	\$ 1,401,239	\$ 688,893		+ 104
Bank debits (thousands)	\$ 15,209	- 11	- 2	\$ 93,949	\$ 90,448		+ 4
End-of-month deposits (thousands) †	\$ 9,960	+ 1	+ 6	\$ 9,519 #	\$ 9,447 #		+ 1
Annual rate of deposit turnover	18.4	- 12	- 6	19.3 #	19.2 #		+ 3

VERNON (pop. 12,141)							
Postal receipts*	\$ 11,277	- 15	- 4	\$ 74,862	\$ 77,157		- 3
Building permits, less federal contracts	\$ 24,735	- 99	- 60	\$ 2,654,641	\$ 219,595		
Bank debits (thousands)	\$ 18,987	+ 17	- 8	\$ 102,316	\$ 108,449		- 6
End-of-month deposits (thousands) †	\$ 22,134	+ 6	+ 7	\$ 21,276 #	\$ 20,378 #		+ 4
Annual rate of deposit turnover	10.6	+ 13	- 13	9.6 #	10.6 #		- 9
Nonfarm placements	113	+ 28	- 25	458	578		- 20

VICTORIA (pop. 33,047)							
Retail sales	- 3 †	+ 14	+ 17				+ 7
Postal receipts*	\$ 49,251	- 7	+ 6	\$ 305,809	\$ 292,162		+ 5
Building permits, less federal contracts	\$ 278,000	- 36	- 30	\$ 2,069,750	\$ 2,508,019		- 17
Bank debits (thousands)	\$ 83,625	- 1	+ 10	\$ 498,218	\$ 474,178		+ 5
End-of-month deposits (thousands) †	\$ 90,045	+ 2	- 4	\$ 89,968 #	\$ 93,050 #		- 3
Annual rate of deposit turnover	11.3	- 1	+ 18	11.0 #	10.1 #		+ 9
Nonfarm placements	476	- 21	- 14	2,937	3,240		- 9

WACO SMSA (McLennan; pop. 155,413 *)							
Building permits, less federal contracts	\$ 1,045,864	- 63	- 15	\$ 7,822,869	\$ 7,225,938		+ 1
Bank debits (thousands)	\$ 2,321,832	+ 13	+ 15				+ 5
Nonfarm employment (area)	55,300	- 1	+ 1	55,150 #	53,917 #		+ 2
Manufacturing employment (area)	12,410	+ 2	+ 4	12,102 #	11,392 #		+ 6
Percent unemployed (area)	5.3	+ 39	- 5	4.4 #	4.8 #		- 8

McGregor (pop. 4,642)							
Building permits, less federal contracts	\$ 17,000	- 13	- 23	\$ 47,800	\$ 316,220		- 85
Bank debits (thousands)	\$ 5,276	+ 30	+ 11	\$ 28,804	\$ 82,785		- 12
End-of-month deposits (thousands) †	\$ 7,610	+ 2	+ 10	\$ 7,328 #	\$ 6,800 #		+ 3
Annual rate of deposit turnover	8.4	+ 25	**	7.9 #	9.7 #		- 19

For an explanation of symbols, please see p. 222.

City and item	June 1967	Percent change		Jan-June 1967	Jan-June 1966	Percent change	
		June 1967 from May 1967	June 1967 from June 1966			Jan-June 1967 from Jan-June 1966	Jan-June 1967 from Jan-June 1966
<b>WACO (pop. 103,462)</b>							
Retail sales	- 3 †	- 6	+ 8				+ 2
Automotive stores	** †	- 1	+ 12				+ 6
Furniture and household appliance stores	+ 5 †	+ 21	+ 1				+ 5
General merchandise stores	- 20 †	- 17	+ 2				**
Postal receipts*	\$ 288,914	+ 30	+ 35	\$ 1,392,604	\$ 1,274,953		+ 9
Building permits, less federal contracts	\$ 936,614	- 66	- 21	\$ 6,764,574	\$ 6,391,250		+ 6
Bank debits (thousands)	\$ 167,614	+ 8	+ 15	\$ 976,727	\$ 933,217		+ 5
End-of-month deposits (thousands) †	\$ 91,005	- 2	+ 4	\$ 94,024 #	\$ 89,956 #		+ 5
Annual rate of deposit turnover	21.8	+ 7	+ 9	20.7 #	20.6 #		**

**WAXAHACHIE: see DALLAS SMSA**

<b>WEATHERFORD (pop. 9,759)</b>							
Postal receipts*	\$ 13,750	- 14	- 18	\$ 87,605	\$ 79,702		+ 10
Building permits, less federal contracts	\$ 94,714	- 8	- 60	\$ 2,039,782	\$ 953,190		+114
End-of-month deposits (thousands) †	\$ 16,106	+ 5	+ 6	\$ 15,437 #	\$ 15,152 #		+ 2

**WESLACO: see McALLEN-PHARR-EDINBURG SMSA**

**WHITE SETTLEMENT: see FORT WORTH SMSA**

**WICHITA FALLS SMSA**  
(Archer and Wichita; pop. 128,508<sup>a</sup>)

Building permits, less federal contracts	\$ 2,840,723	- 23	+ 392	\$ 10,266,882	\$ 8,354,734		+ 23
Bank debits (thousands) †	\$ 1,845,732	- 5	- 6				- 8
Nonfarm employment (area)	49,300	+ 1	**	48,992 #	48,488 #		+ 1
Manufacturing employment (area)	4,720	+ 1	+ 10	4,533 #	4,192 #		+ 8
Percent unemployed (area)	3.6	+ 24	**	3.1 #	3.0 #		+ 3

**Iowa Park (pop. 5,152<sup>r</sup>)**

Building permits, less federal contracts	\$ 19,100	+ 65	- 62	\$ 57,106	\$ 551,490		- 90
Bank debits (thousands)	\$ 3,375	+ 3	- 7	\$ 19,717	\$ 21,355		- 8
End-of-month deposits (thousands) †	\$ 3,746	+ 1	- 7	\$ 3,765 #	\$ 4,151 #		- 9
Annual rate of deposit turnover	10.9	+ 2	+ 3	10.5 #	10.2 #		+ 3

**WICHITA FALLS (pop. 115,340<sup>r</sup>)**

Retail sales	- 3 †	+ 2	- 1				- 1
Automotive stores	** †	+ 3	- 3				- 4
Postal receipts*	\$ 132,262	- 1	+ 2	\$ 804,535	\$ 804,461		**
Building permits, less federal contracts	\$ 2,809,473	- 7	+ 443	\$ 9,355,226	\$ 7,584,444		+ 23
Bank debits (thousands)	\$ 144,780	- 6	- 6	\$ 898,520	\$ 963,391		- 7
End-of-month deposits (thousands) †	\$ 93,776	+ 2	- 1	\$ 95,170 #	\$ 93,306 #		- 3
Annual rate of deposit turnover	18.7	- 7	- 5	18.7 #	19.3 #		- 3

**LOWER RIO GRANDE VALLEY**  
(Cameron, Willacy, and Hidalgo; pop. 340,415<sup>1</sup>)

Retail sales	- 3 †	- 4	+ 1				- 3
Apparel stores	- 4 †	- 9	+ 2				**
Automotive stores	** †	- 1	+ 2				- 5
Drug stores	- 10 †	- 8	+ 1				- 3
Food stores	- 5 †	- 4	- 2				- 3
Furniture and household appliance stores	+ 5 †	- 17	+ 6				+ 5
Gasoline and service stations	+ 1 †	- 3	- 5				+ 3
General merchandise stores	- 20 †	- 11	- 10				- 6
Lumber, building material, and hardware stores	** †	+ 15	+ 16				+ 1
Postal receipts*		- 7	+ 4				+ 6
Building permits, less federal contracts		- 47	- 34				- 15
Bank debits (thousands)		- 6	+ 11				+ 6
End-of-month deposits (thousands) †		+ 5	+ 9				+ 3
Annual rate of deposit turnover	17.4	- 7	+ 4	17.8	17.4		+ 2

For an explanation of symbols, please see p. 222.

# BAROMETERS OF TEXAS BUSINESS

(All figures are for Texas unless otherwise indicated.)

All indexes are based on the average months for 1957-59 except where other specification is made; all except annual indexes are adjusted for seasonal variation unless otherwise noted. Employment estimates are compiled by the Texas Employment Commission in cooperation with the Bureau of Labor Statistics of the U.S. Department of Labor. The symbols used below impose qualifications as indicated here: \*—preliminary data subject to revision; r—revised data; #—dollar totals for the calendar year to date; §—dollar totals for the fiscal year to date; †—employment data for wage and salary workers only.

	Jun 1967	May 1967	Jun 1966	Year-to-date average	
				1967	1966
<b>GENERAL BUSINESS ACTIVITY</b>					
Business activity (index) .....	195.0	194.6	177.3	188.8	173.4
U.S. wholesale prices (unadjusted index) .....	106.3 *	105.8	105.7	105.9	105.4
U.S. consumer prices (unadjusted index) .....	116.0	115.6	112.9	115.2	112.1
Income payments to individuals in U.S. (billions, at seasonally adjusted annual rate) .....	\$ 621.9 *	\$ 618.2 *	\$ 581.1 *	\$ 615.9 *	\$ 570.3
Business failures (number) .....	47	45	49	46	48
Business failures (liabilities, thousands) .....	\$ 5,473	\$ 4,107	\$ 6,271	\$ 5,337	\$ 7,702
Newspaper advertising linage (index) .....	119.1	123.3	120.8	120.9	117.7
Ordinary-life-insurance sales (index) .....	195.5	206.5	187.8	185.4	176.9
Miscellaneous freight carloadings in S.W. District (index) .....	80.8	86.3	82.5	84.4	82.2
Ratio of credit sales to net sales in department and apparel stores .....	62.1 *	62.2 *	64.0 r	62.9	64.2
Ratio of collections to outstandings in department and apparel stores .....	33.0 *	37.2 *	33.0 r	33.8	34.2
<b>PRODUCTION</b>					
Total electric-power use (index) .....	208.9 *	213.8 *	192.6 r	203.8	182.7
Industrial electric-power use (index) .....	188.4 *	188.1 *	169.9 r	186.8	169.2
Crude-oil production (index) .....	107.5 *	106.0 *	106.9 r	104.2	101.8
Average daily production per oil well (bbl.) .....	14.4	14.3	14.3	14.4	14.2
Crude-oil runs to stills (index) .....	128.0	128.9	123.2	122.6	117.1
U.S. industrial production (index) .....	155.2 *	155.5 *	156.5 r	156.3	153.7
Industrial production—total (index) .....	154.3 *	153.5 *	147.7 r	152.9	143.9
Industrial production—total manufactures (index) .....	171.7 *	171.2 *	164.7 r	170.5	159.7
Industrial production—durable manufactures (index) .....	190.8 *	189.2 *	180.7 r	190.5	174.7
Industrial production—nondurable manufactures (index) .....	159.0 *	159.2 *	153.9 r	157.1	150.0
Industrial production—mining (index) .....	119.6 *	118.2 *	116.0 r	117.7	113.5
Industrial production—utilities (index) .....	205.5 *	205.3 *	184.1 r	205.0	183.0
Building construction authorized (index) .....	158.1	163.9	123.2	146.5	141.4
New residential building authorized (index) .....	138.5	133.2	98.0	111.2	109.1
New nonresidential building authorized (index) .....	182.2	212.3	156.5	201.7	192.2
<b>AGRICULTURE</b>					
Prices received by farmers (unadjusted index, 1910-14=100) .....	239	236	272	240	268
Prices paid by farmers in U.S. (unadjusted index, 1910-14=100) .....	343	342	333	341	331
Ratio of Texas farm prices received to U.S. prices paid by farmers .....	70	69	82	70	81
<b>FINANCE</b>					
Bank debits (index) .....	206.3	205.9	187.4	199.8	182.7
U.S. bank debits (index) .....	229.9	219.9	204.3	222.6	200.3
Reporting member banks, Dallas Federal Reserve District					
Loans (millions) .....	\$ 5,015	\$ 4,880	\$ 4,746	\$ 4,867	\$ 4,759
Loans and investments (millions) .....	\$ 7,332	\$ 7,202	\$ 6,906	\$ 7,154	\$ 6,936
Adjusted demand deposits (millions) .....	\$ 2,964	\$ 3,170	\$ 2,769	\$ 2,977	\$ 2,823
Revenue receipts of the state comptroller (thousands) .....	\$149,365	\$263,290	\$138,633	\$189,978	\$182,172
Federal Internal Revenue collections (thousands) .....	\$757,116	\$745,351	\$661,668	\$5,182,309	\$4,541,822
Securities registrations—original applications					
Mutual investment companies (thousands) .....	\$ 42,209	\$ 45,900	\$ 31,900	\$244,572 §	\$ 240,431 §
All other corporate securities					
Texas companies (thousands) .....	\$ 4,032	\$ 4,493	\$ 10,111	\$ 44,163 §	\$ 37,973 §
Other companies (thousands) .....	\$ 13,221	\$ 9,989	\$ 9,002	\$ 67,638 §	\$ 64,278 §
Securities registrations—renewals					
Mutual investment companies (thousands) .....	\$ 17,608	\$ 15,312	\$ 18,647	\$130,664 §	\$115,487 §
All other corporate securities (thousands) .....	\$ 1,464	\$ 193	\$ 92	\$ 7,482 §	\$ 6,443 §
<b>LABOR</b>					
Manufacturing employment (index) † .....	133.2 *	132.7 *	129.4 r	132.3	125.6
Total nonagricultural employment (index) † .....	131.0 *	130.7 *	125.4 r	130.2	123.4
Average weekly hours—manufacturing (index) † .....	100.5 *	101.5 *	102.4	101.0	102.6
Average weekly earnings—manufacturing (index) † .....	127.1 *	128.3 *	125.2	127.0	124.6
Total nonagricultural employment (thousands) † .....	3,259.3 *	3,228.9 *	3,119.6 r	3,204.4	3,037.0
Total manufacturing employment (thousands) † .....	650.1 *	640.7 *	631.6 r	639.7	607.5
Durable-goods employment (thousands) † .....	350.6 *	344.4 *	334.6 r	343.5	319.0
Nondurable-goods employment (thousands) † .....	299.5 *	296.3 *	297.0 r	296.2	288.5
Total nonagricultural labor force in selected labor-market areas (thousands) .....	3,087.1	3,044.5	2,953.9	3,020.1	2,886.8
Employment in selected labor-market areas (thousands) .....	2,873.7	2,859.2	2,734.9	2,842.8	2,701.4
Manufacturing employment in selected labor-market areas (thousands) .....	557.4	545.8	522.3	544.1	507.0
Total unemployment in selected labor-market areas (thousands) .....	115.5	85.9	122.8	89.2	100.0
Percent of labor force unemployed in selected labor-market areas .....	3.7	2.8	4.2	3.0	3.5

RETURN REQUESTED

BUREAU OF BUSINESS RESEARCH  
THE UNIVERSITY OF TEXAS  
AUSTIN, TEXAS 78712

Dallas Public Library  
1954 Commerce Street  
Dallas, Texas 75201

ENTERED AT THE AUSTIN, TEXAS  
POST OFFICE AS SECOND-CLASS MATTER

## CLIMATOLOGICAL SUMMARIES

One-sheet, two-page summaries of the various climatological stations in Texas are in process of publication as a joint contribution by the Environmental Science Services Administration of the U.S. Department of Commerce, Cotton Economic Research of The University of Texas, and the Bureau of Business Research of The University of Texas. These succinct and highly informative reports give climatological-geographical profiles of the area served by each station, with a concise statement as to its industrial component and its agricultural status. Discursive descriptions of how one may expect the weather to behave in each of these sections are supplemented by tables and graphs presenting data recorded over a period of years on temperatures (means and extremes) and on total rainfall (cumulative by month and year), by a brief history of the climatological station, by a description of the local topography, and by facts relative to latitude, longitude, elevation, and other basic geographic characteristics.

The University Bureau of Business Research has for distribution copies of this summary for the following stations:

Athens	Crockett	Lufkin
Carthage	Dumas	Marshall
Center	Gilmer	Mount Pleasant
Centerville	Huntsville	Sulphur Springs
Clarksville	Kenedy	Texarkana Dam
Conroe	Kirbyville	Wills Point
	Livingston	

Single copies are available without charge from the Bureau of Business Research, The University of Texas, Austin, Texas 78712. Quantity rates upon request.

U.S. Department of Commerce  
Environmental Science Services Administration  
in cooperation with  
Cotton Economic Research and  
The Bureau of Business Research of  
The University of Texas at Austin