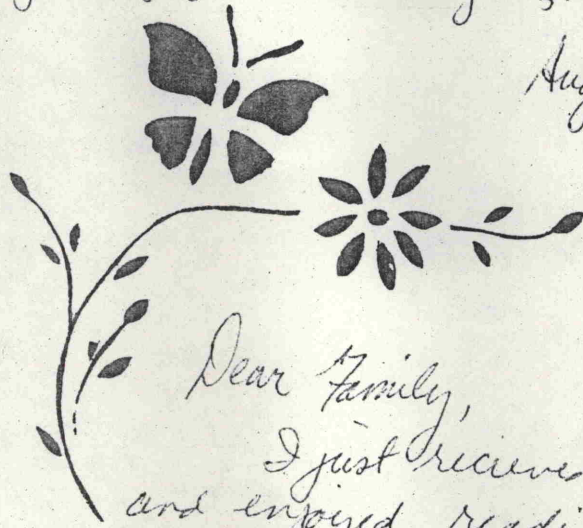


(Do you recognize this stationery Liz?)

CHW - 1 -

August 17, 1978



Dear Family,

I just received your letters and enjoyed reading them. I missed letters from Tracy & Sheline though.

Bryan and I celebrate our 8 month anniversary today - but we still feel like newly weds. A member of our ward's bishopric saw Bryan open the door for me and help me out of the car and he came over to tell us he thought that was very romantic and wanted to know how long we'd been married. Sometimes I forget and open the door myself but Bryan makes me get back in the car so he can do it for me.

Most of you probably know that we've put earnest money down on a home.

loan has been approved.

We wanted to buy a home for under \$50,000 but <sup>we</sup> were discouraged fast. Homes in that range are in poor condition and in poor neighborhoods. We found a 2 bedroom home for \$54,000 and almost bought it but a workman that was doing repairs on it noticed Bryan's garments and pulled him aside and said: "As one Mormon to another - don't buy it." We took his phone number and <sup>later</sup> he told us that the foundations were badly cracked and he had told the owner to repair them but the owner said he just wanted to sell it. About a week later the missionaries came over for dinner and before they left they offered a prayer and asked the Lord to bless us to find a home. A warm feeling came over me and that night ~~we~~ there was a 4 bedroom home in the want ads listed for \$58,000. That was out of our range but you rarely see a 4 bedroom home for that price so we went over to see it. We both liked it and the owner came down \$4,000 so we

Bryan signed up for an insurance policy at work that will pay for the delivery of the baby even though I'm eight months along. We had to pay \$150.00 and they pay the rest - which is a real blessing! The only disadvantage is that we have to go to a Kaiser Hospital (but that's only a 20 min. drive from where we'll live) and you can't choose your doctor. I'll be delivered by whoever is on call. We are so relieved that we won't have a \$2,000 hospital bill that this disadvantage seems nominal to us.

That's about all the news from here. I think I'll leave a space for Bryan to write. I love all of you and enjoy hearing from you! Love, Charlotte

Aug 24, 1978

Sorry to take so long in sending this off. The bank approved our loan + we should be closing on the house next week. The Dr. + Nurse say I'm going to have a boy. Even the lady we bought our fridge from predicted a boy. We'll find out soon.

said we'd take it. The owners bought it about 2 $\frac{1}{2}$  years ago at an auction for \$15,000, so they are making a good profit. They've put a lot of work into it, though. He took out the garage and built a nice den in it. Then he built a big two car garage in the back yard, which makes the back yard smaller but there is still a nice plot for a garden.

Our payments, plus insurance + taxes, on the home will be over half of our take home pay which will make our finances very tight until Byron gets a raise - but it will be good to have our money in equity instead of wasted on rent. Mom and Dad and Byron's parents have loaned us money for the down payment for which we are very grateful.

The baby's due in a month and we're hoping for a fast escrow so we can be in our home before the baby comes.



LARGE  
FLOWERING  
SWEET PEAS

dear family,  
Believe it or not  
they finally closed our  
Home loan! They've  
even started the  
foundation and Framing.  
Now, all we have to do is  
pick our colors and were  
set. It'll take the better  
part of 6 months, no doubt,  
but at least we'll be  
spending Christmas in our own  
home at last. Not a fancy one  
mind you, but comfortable. We'll  
be making payments of \$226.00  
a month (which is little of nothing)  
and that includes taxes and insurance  
... And guess what Doug and I got  
that morn and Dad don't have?  
A color T.V. That's Remote control, &  
even tells the time, and when you  
close the doors on it, it turns into

page one -2- continued...

a bar or a buffet table.  
(David and Karen have one that's identical -)

Doug plays softball for a Provo City league. (Anderson Lumber.) They've only played two games, Won one, lost one. They think Doug is a super player, but he won't admit it. He plays second base, and catcher... and I eat snow-cones and cottoncandy. (You'd never believe I weigh one-hundred and eight pounds, and fit into size 5-7!)

This week the emporium is having a Mothers days sale. Boy - we've got just about everything on sale! Baskets, dish sets, soaps, plants, posters, jewelry, hot-pads, canning jars (the old-fashioned kind with the rubber seal, and metal clamps on)... and Much More!  
over →

-3-

Its alot of fun when sales come up, cause then I get my 25% discount on top of the sale price (Big Savings!)

I wonder what i'll get for mothers day? (Hint- Doug) He loves to forget.

You should see my kitchen. I've got this unique pan rack that hangs from the ceiling and i've got rubber salami's and cheeses (they look soooo Real you could eat them) <sup>you</sup> hanging down, and pans, and pot holders (oh! I love to decorate!) My Front Room looks like a jungle with 9 assorted trees, and assorted hanging plants. (Fight your way through, folks) But I can't wait to see y'all- so take care and hurry the letter around.

Bye- love Nancy & Doug.