

February 24, 1984

Dear Family,

During the past month Charlotte and I discovered an abnormal bulge in Hyrum's scrotum. At first I thought it was a hernia. We took him to the doctor right a way. The doctor was not sure but didn't want to take any chances. We were sent to Utah Valley Hospital that very day, which was Friday Feb. 17th. We left before knowing who would be the doctor seeing us. Our doctor in Delta was not able to make contact with his preferred choice. This later turned out to be a great inconvenience.

When we arrived at Utah Valley, we were asked if there was a doctor who was going to meet us. We said yes but did not know who it was. We were then assigned to one of the emergency doctors on call. He examined Hyrum and recommended we see a urologist. He gave us a referral and made arrangements for us to be seen immediately. We drove over to the urologist's and were greeted with a phone call from the doctor we saw in the emergency room. Apparently in our drive to the urologist, the surgeon our doctor in Delta had referred us to (the emergency room receptionist messed up) was outraged that some one would steal his referral. The urologist would not interfere and would not see us. We had to go back to the emergency room for a second examination. I made it explicitly clear to the nurse that we would not pay for both doctors and two visits to the emergency room. Since they did not try to get my signature again, I believe they corrected their paper work accordingly. It turned out that Hyrum had a hydroseal, which is when the scrotum fills with fluid. A hydroseal is not considered dangerous so minor surgery was scheduled for Monday morning. Mom and Dad Hall were kind enough to allow us to stay the weekend. Charlotte and the children stayed through the week while I went back to Delta for work. Sarah and Hannah both missed one week swimming lessons on account of it. Sarah was especially disappointed. Hyrum recovered well from the operation but developed an ear infection during the week. Charlotte was up at night for long hours. Hyrum had a high fever and it would not break until he got on an antibiotic.

I am still on swing shift. They have promised that I will go back to "days" sometime next month. I am looking forward to working days again. Swing has had some advantages however. Swing is an easy assignment. I usually have a couple of free hours to read (on the job no less and not frowned upon) or do other such things. Still I am looking forward to regular hours and more job pressure. I almost feel like I have been on vacation. Still some one had to cover swing shift and there have been moments when tension and emotions were high.

1978
I am currently reading a book by Chester L. Karrass entitled, "The Negotiating Game". I highly recommend it. It is not a book on real estate but allow me to pause here and make some reflections on my experience in real estate. As all of you know, Charlotte and I have gone through the purchase end three times. House number 1 California: Charlotte and I had been looking to buy a house for only about three weeks. We had been looking with realtors and on our own. I came across one in the paper asking \$59,900. We called the phone number listed and asked when we could come by. The first thing I was asked by the Schillings (that was their name) was if I was a realtor. When I replied no, the next thing Fred told me was that they could come down in price. (I forgot to mention that the house was a for sale by owner.) Fred also said that we could come and see it right now. We did. We looked the house over and were satisfied. Charlotte and I had a short talk in private and decided to make an offer. We were aware that other homes we had seen which were comparable asked for between 64,000 and 70,000 dollars. I said to myself, "If I say \$53,000 he will counter with \$54,000." That is exactly what happened. Both parties were satisfied.

Looking back on it now, I should have made an initial offer of \$40,000. If I had

I am absolutely certain that we would have agreed on close to \$45,000. We learned later that they had purchased the home three years previous for \$23,000 and had fixed it up. They bought it on a public auction. The Schillings would have settled for a lot less than what we gave them. Our problem was we made an offer to fast. If we had been smarter we should have bid 2/3 their asking price and than gone up. You can always go higher but the seller will never let you go lower than the initial bid. Mind you we feel that we did well for novices but it is the thought of what they would have settled for looking back.

1982
House number 2 Arizona: When it was final that we were moving to Arizona, Bechtel sent Charlotte and me on a house hunting expedition. We had four days to look. We decided before we left that we were looking to buy. Our only handycap was that we only had \$5,000 for a down payment. Also at stake was that home morgages were running at 15% to 16%. We looked at every home for sale in the two town community. It really came down to only one choice. The nicest home we looked at was brand new, it was the most expensive at \$89,900 but the builder owned it out right and was negotiative our broker informed us. Also the builder had openly advertized that he would carry the loan himself at 12%. All the other homes would require the buyer to arrange their own financing. This would mean that the down payment would be larger than what we were able to present. Anyway Charlotte and I had already decided which house we wanted. We made an offer the next day for \$80,000. Fortunately, the builder was not at home and could not be reached because we decided that we had bid to high. Still a mistake was made because our broker now knew more about us than we wanted known. We changed our bid to \$77,500 by stating we could not afford our original bid. In both bids we committed a \$5,000 down. Changing your bid is actually not a bad tactic as you will see from the net result. What the broker did not know was that we were actually willing to pay \$85,000. I have no doubt that if our broker had known that we would have paid \$85,000. Think about it. The higher the price the more commission the broker makes. I have no doubt that our broker informed the builder everything because the builder countered with \$80,000 and that was what we settled on. Later we learned from the neighbors that Brother Crosby (he is a member) would gladly have settled for \$74,000. In fact at work I met a man who had considered buying it and had been offered \$74,000 with no down payment required! We have not been sorry in the least for purchasing that wonderful and lovely home but I promised myself that I would never start bidding that high again. I want to be sure that I get the lowest possible price and leave plenty of room for negotiation.

1983
House number 3 Utah: Experience always makes one wiser. I hope. When we moved to Utah we only had about \$3,000 to invest in a down payment. We felt that we could carry the burden of a third house payment if the loan was \$60,000 or less but we were going to shoot for as low a loan as possible. This to a large extent dictated the type of homes we could look at. We found one for sale at \$40,000. It was really too small for us but with FHA financing and the seller agreed to \$37,700 we could afford it (with 95% of the sales price in the loan.) Later the seller did not want sell. The FHA appraisal required some fix up before the loan would be approved. The seller refused to make the necessary repairs so it was a case of go to court or drop it. We chose the later. We began to look for a new one. There are other details that I am going to omit at this point. I am sure that we got their bottom price because one reason they decided not to sell was because they ~~changed their minds and~~ wanted their original asking price. Through a fortunate series of events we began negotiating on another home which was for sale by owner. (A broker who was willing to sell without taking a commission.) The morgage was \$52,100 and they were asking \$55,100. I told them that I would agree to their price if they would carry a \$3,000 second at 12% for two years and that we would have six months free interest before the loan began. They countered with wanting \$500 as a down payment and we accepted. I have learned you can always do better than you think you can. Read the book it is very interesting. We got into a home with \$500 down. Anyone can do it if your patient. Car buying works the same way. Both terms and price are negotiable. Good luck.

Love, Bryan, Charlotte & Kids