

1980 – Car Wreck

I found a loan application to get the money to buy a 'new' (used) car amongst some old papers. There's a long story behind the loan application that needs telling. The early 1980s were challenging years for me, a non-stop, roller coaster ride that ended with me dropping out of night school, losing my job with AT&T in 1984, but being rescued with a warehouse job back at Bellsouth, and finally getting promoted in 1985 to computer systems specialist at the Bellsouth Data Center where I worked for the next 20+ years. It all began with this accident in 1980. Here's the story behind the car wreck.

I was off work after minor surgery when Susie had the wreck. A lot of our challenges always seemed to occur around the Christmas season. I was at home recovering, baby sitting my 5 oldest children, while my wife was out with baby Karen Christmas shopping. What follows are excerpts from my 1980 and 1981 journals:

Saturday, Dec. 6, 1980, "... Susie left to get some things for her Sunday School class this morning. About 2:30, a lady called and said Susie had been in an accident. I left John, David, Jo Anna, Sarah, Rainey, and Daryl Oglesby with John in charge, borrowed Cascilda's Ford Pinto, and raced to Bessemer. Susie was leaving Woolco Dept. Store when the accident occurred. She broke her collar bone, sprained her wrist, and bruised herself in several places. She and Karen both hit their heads. Karen was okay. I took them to Bessemer Carraway Medical Center where mother, [parents-in-law] Coot, & Dot met us. Mother had car trouble as we were leaving the hospital ... Coot had looked our wrecked car over well when we finally arrived at the wrecker's storage yard. The front end was demolished. I took Susie home and went to Doe [Oglesby]'s house where she had taken the children."

Thankfully, nine Relief Society sisters from our church brought meals, cleaned house, and helped attend to our children the next four days. Meanwhile, I dealt with our insurance company:

Sunday, Dec. 7, 1980, "Susie suffered from a lot of pain today but gradually got better. We missed church. Several called including the bishop and Relief Society President ..."

Monday, Dec. 8, 1980, "... I had to go to the police station to take care of the car for the insurance company ... We prayed at Family Prayer time that Karen would cooperate more since Susie is so sore. Karen went to sleep in my lap at night for the first time ever this evening."

Wednesday, Dec. 10, 1980, "... I took Susie to my mother's house while I went to the doctor. He said I was doing very well and he said I could go to work again starting Monday..."

Thursday, Dec. 11, 1980, "... I took Susie to her mother's house while her father and I went to take pictures of the wrecked car. While we were there, the body repair shop foreman told us the car is totaled (total loss) which means it's not worth fixing. The insurance company will give us what they consider to be the value of the car before it was wrecked. I hope it will be enough to

buy another one... We're worried how Susie will handle things when I go back to work. She can only use her right arm and it's hard to hold the baby or do housework.

Someone gave me an old Chevy that wasn't running so I'd have something to drive provided I could get the thing fixed. I got Paul Herring from church to work on it for me:

Friday, Dec. 12, 1980, "Susie ... has to wear her shoulder sling two more weeks... On the way home [from the Bessemer Ward Christmas Party] we got the old black Chevy which Paul Herring finally got fixed for me. Coot thinks I should be angry at Paul for taking so long. Who cares what Coot thinks!

Sunday, Dec. 14, 1980, "We drove the old 1965 model black Chevrolet Impala to church today. It ran well but it's so dirty we had to spread sheets down to sit on. We were 45 minutes late to church... Everyone wanted to know how Susie was. After church, we went to mother's for a dinner of chicken and dumplings. At 6PM we went to see "Mama" [Gertrude Youngblood] at Estes Nursing Home in Fairfield.

On Wednesday, December 17th, Cathy Wright my insurance adjuster, told me she would give us \$5400 for the car which was only a year old. I told her some dealers had already told me my car was worth up to \$5800. She told me about a couple cars she had found so we went to check on one the following Friday:

Friday, Dec. 19, 1980, "Coot went with me to look at the car [after I got off work early]. The only problem we had was that the adjuster left work at 5PM on a two week vacation and the dealer couldn't get the car on the lot until about 6PM. After we had time to see the car it was too late to get it. While at the car lot, the chilling winds gave me a sore throat.

Saturday, Dec. 20, 1980, "I woke up this morning at 5:30 burning up with fever. I was sick at my stomach and was so sore all over I could hardly move.

Sunday, Dec. 21, 1980, "I took care of the two babies while Susie and the rest of the family went to church. Rainey and Karen have Fifth's Disease, an ailment similar to measles. Rainey has a heavy rash all over her body and Karen's eyes are swollen. My throat is almost swollen shut and it hurts to breathe and especially swallow.

Monday, Dec. 22, 1980, "I saw the doctor at 8:15. He gave me a shot of penicillin. I stayed over at Coot's all morning and most of the afternoon trying to work out some kind of deal with my insurance company and the auto dealer that would allow me to get a car today without having to pay several hundred dollars more than the insurance adjuster would allow for my car. My throat has hurt a great deal all day...

Wednesday, Dec. 24, 1980, "... Early this afternoon we left, going first to Susie's grandparents (Littles), to my mother's, then to Susie's sister Jodie's, at each place exchanging gifts and sharing the Christmas spirit. Jodie and Gary are leaving for Memphis to Gary's parents' place and won't be there tomorrow at Dot's.

No rest for the weary. On Christmas Day the kids got up at 6:25 AM to see what Santa brought. I got Susie a skillet, an electric can opener, and a mirror. She gave me a pocket knife, a hand-crocheted scarf and comforter, and a sweatshirt. My 20-year-old niece Cascilda, who lived next door, spent Christmas morning with us. Her dad had died in 1971. Her mom had died from cancer Oct. 15th of this year (1980), just 2 ½ months before Christmas, leaving her an orphan. Beginning late evening, we spent the rest of Christmas Day at Susie's parents' house as was our tradition. For the next two days, Susie was sick with whatever I had just gotten over. At church Sunday, Dec. 28th, I saw Rex Morris, an old friend. He was a used car sales manager for a dealership in Jacksonville, FL.

Monday, Dec. 29, 1980, "As I was leaving work, the car [the old, black, Chevy Impala] ran out of gas. I tried to start it but it smelled flooded. I walked to the corner service station, got \$5 worth of gas, and put it in the car but when I tried to start the car, raw gasoline squirted out of the top of the carburetor. With some difficulty, I found tools to fix it. I was an hour late leaving work.

Tuesday, Dec. 30, 1980, "I called Rex Morris this evening. He told me he had not found anything yet but would check and call me tomorrow.

Wednesday, Dec. 31, 1980, "The car salesman from Edwards Chevrolet (Bill Crawford) said his manager, Tim Thompson, had finally come down to our offer of \$5700 for the car I looked at on Dec. 19th. To please Susie, I decided to go ahead and take it instead of the car Rex might find, however, Allstate closed early for New Year's Eve and I couldn't get the check to buy the car. This may be a blessing even though it made me steaming mad at the time. Although I had called Rex earlier to tell him we weren't taking his offer, I had to go crawling back to him and ask him to continue looking. He said he would be glad to and had a choice of four cars he would check to see if any fit our needs.

Saturday, Jan. 3, 1981, "I anxiously awaited a phone call from Rex Morris, Jr. who drove a car up from Florida just so we could look it over. I was most grateful to his father for doing this ... We picked the car up at 11AM after [my sister-in-law] Sandy had taken Jo Anna and Sarah to spend the night. The new car was green with low mileage and just like we wanted. We were delighted. I took the car to ... Charlie Roth's (Auto Body Repair). It passed his inspection easily.

Monday, Jan. 5, 1981, "Although Rainey won't be 3 yrs old until tomorrow, we celebrated her birthday today. I rushed around after work buying her two presents and getting ice cream, cake

frosting, milk, and other necessities. We invited Cascilda up and Susie put trick candles on the cake which Rainey tried to blow out repeatedly and finally succeeded. The kids insisted on having me wrap "presents" from them, consisting of old toys they dug out of the toy box. Rainey really enjoyed the chalk board I got for her birthday.

Tuesday, Jan. 6, 1981, "Today was my first [evening college] class for winter quarter... My classes should be enjoyable. I have physical science class which requires no homework or text and computer science class which will be difficult...

Wednesday, Jan. 7, 1981, "I thought I'd never live through this day. My supervisor, Van Harris, put an entry in my record this morning. He said I had exceeded the allowable limits for attendance. I was off work one week with pneumonia last summer, two weeks for elective surgery in December, and a day, Dec. 22, with pharyngitis. After talking 45 minutes, I failed to convince him I had no control over my absences. [I had planned the voluntary surgery by coordinating with him before hand about the date] Upon leaving work, I had shopping to do, I had to take out a loan at my credit union in Birmingham [for the car I just purchased], get a new parking sticker from the college for the new car, get my text books for class, and all this before our Wednesday night meetings at church in Bessemer. I collapsed when I got home this evening.

Monday, Jan. 12, 1981, "We've been praying for some time that we might be able to complete an agreement with Allstate Insurance Company to get the money we feel we're entitled to for our car. Once again, they had trouble finding our adjuster and I felt like I ought to just skip the little people and go straight to their manager. I was angry – but the spirit kept prompting me over and over to 'do unto others as you would have them do unto you' and to be patient. I apologized to my Heavenly Father for getting angry and submitted to Him. When my adjuster finally contacted me, I had no trouble at all and quickly came to an agreement.

That brings us to the loan application which I found amongst some personal papers in March 2014. The 33-year-old loan application is dated the 15th of January, 1981. There are some interesting facts recorded on it. According to the application:

- I was a 33-year-old telephone employee with 10 years service.
- I worked in "Supply."
- I earned \$22,000 a year.
- I had \$76,000 in life insurance for which I was paying \$23 a month.
- I sought to borrow \$4,075 to buy a car.
- I would pay it back in 36 months at 12% interest at \$67.53 per month.
- I had a \$400 Sears revolving charge acct. bal. on which I paid \$9 a month.
- I owned a \$23,000 Jim Walter home on which I owed \$13,000.
- My monthly house payment was \$213.

The car was a 1980 Chevrolet Citation (front-wheel-drive) 4-door which had a purchase price of \$5250. I don't recall the details but I must have been able to pay off the loan on the car we wrecked and still had enough money left over to make up the difference.

So now you know how a 34-year-old man makes it a whole month through the nation's biggest holiday season without a car while recovering from surgery and a bronchial infection as well as while nursing a wife who, while recovering from injuries in an auto accident, herself got the same bronchial infection, also works a full-time job, father's 5 young children (including 2 sick babies), stays active in church, attends college night classes, and works on old cars, negotiates with insurance adjusters, does his Christmas and birthday shopping, visits relatives, exchanges gifts, and shares the Christmas spirit in his spare time.