



Mill • Direct News

Living the Log Home Lifestyle

Spring 2011

A VIEW FROM THE MILL

By Levi Hochstetler

This has been a long, hard winter in Ohio. Around the first of December we had our first snow and there has been snow on the ground ever since. As I write this I'm looking out the window onto six inches of snow and the weatherman is calling for zero temperatures tonight.

Yet it's time to get boots on your feet, blueprints under your arms, and shovel in hand because spring is almost here. And that means building time.

For the ones who need blueprints we have a \$2,000 down free blueprints special that seems to work fairly well for most folks. Now is a good time to get your blueprint order in before the crowd. (See our blueprint special ad on page 3.)

Are you thinking of building your dream log home yourself? Consider signing up for the hands-on Do-It-Yourself log home building seminar. (See page 3 for information on it.)

Do you need a builder? For the peace of mind of our customers (permanent friends) we have a national accredited builder program. Don't let just any builder touch your logs. Call us for someone who would build log homes (with quality craftsmanship and integrity) near you.

I hope you will enjoy our first featured Nature Wise story by David Kline (on page 7) as much as I do.

Budgeting: The First Step to "The Good Log Home"

By Levi Hochstetler

Budgeting first. It simply can't be overemphasized. Regardless if you are getting financing from a bank or paying out of pocket, you need to figure out what you can afford or want to spend. Once you have established your budget, this is key information for your designer so he can help you design your home accordingly. This could include things like the front door. Should it be a \$200 or \$1,500 or \$10,000 door? Will the size of your home or your desires fit inside your budget?

Having an established budget can be helpful in other areas as well, such as maintaining your lifestyle after the home is built. You don't want to be house poor or so maxed out that you

can't enjoy other things in life that are important to you - family vacations, etc. (Maybe it's living your log home dream.) When getting bids from builders and going to the bank, you can go with confidence that you are not wasting their time or yours and that you will realistically be able to do it.

For the ones who are getting financing, the first step is to get pre-approved for your max allowable amount per your income. Or you can do it yourself. This is how it normally works.

(If you're paying out of pocket, you can skip the next few paragraphs.)

For loan approval and to maintain a comfortable lifestyle, use the 28/36 ratio. Not more than 28% of your total

income should be needed to pay your property taxes, home insurance, and home payments. On the other hand, not more than 36% should be required to meet all your total monthly obligations including car payments, private loans, and any payments that take more than a year to pay off.

Suppose your total income is \$80,000 per year. (Remember in today's lending climate only the documentable income will count for a bank.) \$80,000 divided by 12 equals \$6,666.66 per month. Multiply that times 28% equals \$1,866.48, and times 36% equals \$2,399.76. Assuming you have minimum other payments that fall below the

continued on page 2

Raymar Log Homes, Ltd. Enjoys Satisfying Customers

Sam Yoder loves building log homes. So after working for another log home builder for several years, he jumped at the chance 10 years ago to purchase Raymar Log Homes, Ltd. and go into the business for himself. While his office is based just north of Walnut Creek, Ohio, Yoder and his 5-man crew construct log homes all over Ohio, as well as western Pennsylvania and West Virginia.

Raymar is a turnkey operation, building log homes

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The Black Fork

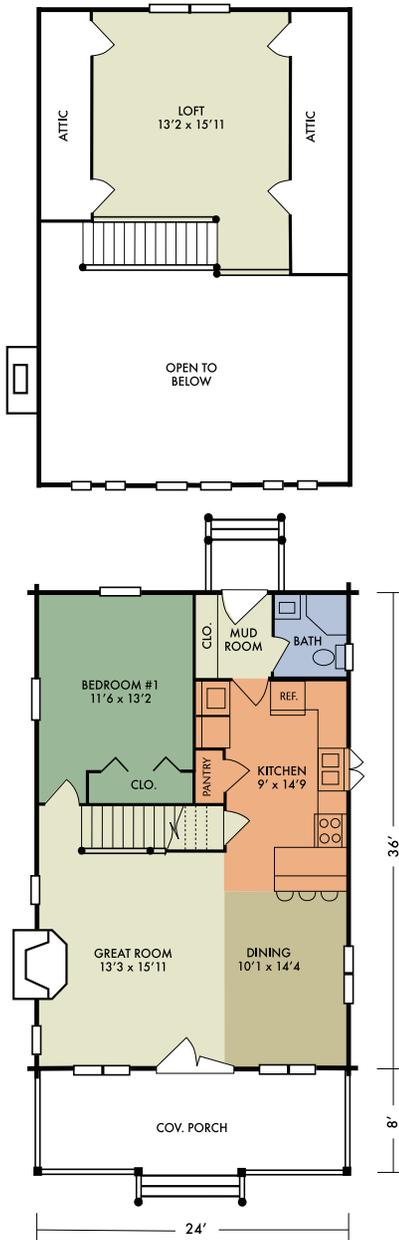


The 1095 sq. ft. Black Fork model offers a unique blend of practical design and affordability in an energy-saving package. Whether you use it as a weekend retreat or permanent home, you will enjoy the cozy and rustic character of this 2 bedroom, 1 bath, log home.

Beginning with the impressive great room with the large stone fireplace and exposed timber ceiling to the open loft, this home radiates warmth with its inviting ambience.

This open-concept plan features the spacious great room with dining area leading to the kitchen. The galley style kitchen has ample room for a washer and dryer, plus built-in pantry and convenient raised counter. The rear door opens to the mud room and full bath. There is one bedroom downstairs with plenty of room in the loft for an additional bedroom.

Visit us soon to tour this popular and affordable model and experience the rustic and relaxing lifestyle that makes log home living so rewarding.



Budgeting *continued from front page*

36% ratio, you take the \$1,866.48 less property taxes and home insurance off \$350 equals \$1,516.48. Using the tables below, a 20-year loan at 6% interest, \$1,516.48 divided by 7.16 equals \$211,798 plus your down payment of \$40,000 equals \$251,798. Less site improvements of \$20,000 for septic, well, and drive, this leaves \$231,798 for your new log home.

Monthly Principal & Interest Payment Per \$1,000 of Loan Amount

INTEREST RATE	15 YEARS	20 YEARS	30 YEARS
5.0%	\$7.91	\$6.60	\$5.37
5.5%	\$8.17	\$6.88	\$5.68
6.0%	\$8.44	\$7.16	\$6.00
6.5%	\$8.71	\$7.46	\$6.32
7.0%	\$8.99	\$7.76	\$6.65
7.5%	\$9.27	\$8.06	\$6.99
8.0%	\$9.56	\$8.37	\$7.34

(You can also find an electronic payment calculator at www.e-farmcredit.com.) In a survey we did of past customers from 2006 through 2008 with 80% participation, we found that average turnkey prices per square foot were \$100.40 with the high being \$147.00 and the do-it-yourself average was \$65.89 with the high of \$110.00. Remember that a large percent of these were from the Midwest and that it can vary a lot. In California, where one client paid \$50,000 just to get their permit, the cost could be double, and in the New England states substantially more for turnkey as well. Deep south and away from large cities the average cost can be less. Do-it-yourself projects don't vary as much, as the key reason for the difference is labor.

To help you get a pulse on what turnkeys are doing in your area, ask local builders what good, quality, custom-built stick homes are being built for. Banks are also a good source for this information. This should give you some idea of what you should plan for your budget.

Here in the Midwest, we encourage clients to budget \$120 per square foot for turnkey, and \$75 for do-it-yourself. (Note that banks generally like more down payment with do-it-yourself than with professionally built homes.)

This would be for someone with a taste and lifestyle with a front door that might cost \$1,500, custom cabinets for \$15,000, and so on. There is however virtually no limit on what you can spend on your home; \$10,000 for a front door, \$50,000 for cabinets, and so on. This taste would never fit inside a \$120 per square foot budget.

Assuming though that you have an average taste, \$120 should be a workable budget for a good quality log home. Back to the \$231,798 total budget, you divide that by \$120 equals 1,932 square feet, Do-it-yourself would be \$231,798 divided by \$75 equals 3,090 square feet. Thus you should plan on a home at around 2,000 square feet for a turnkey, and 3,000 for a do-it-yourself with the income that was described.

Whatever you come up with, take that information to your designer and he can help you stay in that budget. (But first take the next step to find that "just right" property coming in the next issue.)

VISIT OUR MODELS

Hours: Mon., Tues., Wed., & Fri. 9-4pm; Thurs. 9-6pm; Sat. 9-2pm; Closed Sun. Other hours by appointment.



The McKay

DIRECTIONS:
Take SR 60 5 miles north of Loudonville to SR 95.

Turn left on SR 95 to the McKay model.

Turn right on SR 95 to the Black Fork model.



The Black Fork

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Mock's Transform Outdated Property to Dream Log Home

From the time he was 10 years old, Doug Mock dreamt of living in a log home. It wasn't until July of 2010 when the longtime dream became a reality.

"We were vacationing near Mohican State Park and discovered a beautiful hardwood tree farm for sale. With a pond and nature trails, it was the perfect setting for a log home. So we bought it."

The property included a barn from the 1800s, as well as a 1960s split-level home. Mock came up with the idea to knock down the existing house and use its foundation as the base for a log home.

Doug was familiar with Hochstetler Milling from his many visits to the area and wanted to work with someone locally, so they were an easy choice as a supplier. Using the existing foundation presented a challenge, but with their designer's expertise, Hochstetler was able to modify the plans for their McKay model to make a clean fit. The main entryway of the new home was re-oriented to face the rear of the property, and they incorporated the original porch into the design to take advantage of its scenic view of the pond.

Upon Hochstetler's recommendation, the Mocks chose Walnut Valley Log Homes to handle the construction. They began building in January of last year, and the process was quick and easy - aided by the fact the site was already developed with a foundation in place.

As owner of an architectural woodworking company, Mock completed much of the home's interior work himself. Along with building custom cabinets, doors, and trim, Doug chose white oak for the hardwood floors. Foyer and bathroom surfaces were made from slate. The half-log stairway and railing, built by Walnut Valley, give the interior an even more rustic finish.

Doug likes the historic appearance of the exterior too, which he attributes to the use of half-round gutters. "Also, we used sandstone boulders from the old barn foundation that dates back to the mid-1800s to enhance much of the landscaping."

As for favorite features of their log home, the Mocks especially enjoy the openness of the floor plan in the kitchen, dining, and great room area. And when it comes to the interior design, Mock gives all the credit to his

Designer: Home Owner / Hochstetler
MODEL: Custom
LOG HOME PROVIDER: Hochstetler Milling
BUILDER: Walnut Valley Log Homes
PHOTO CREDIT: Hansen Photography

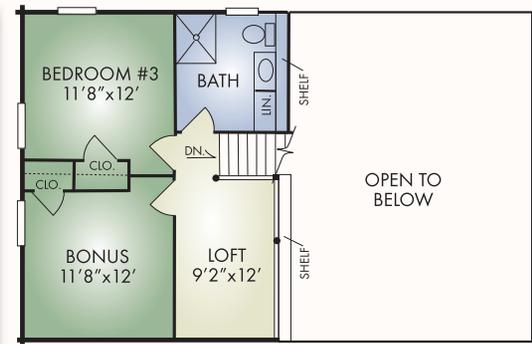
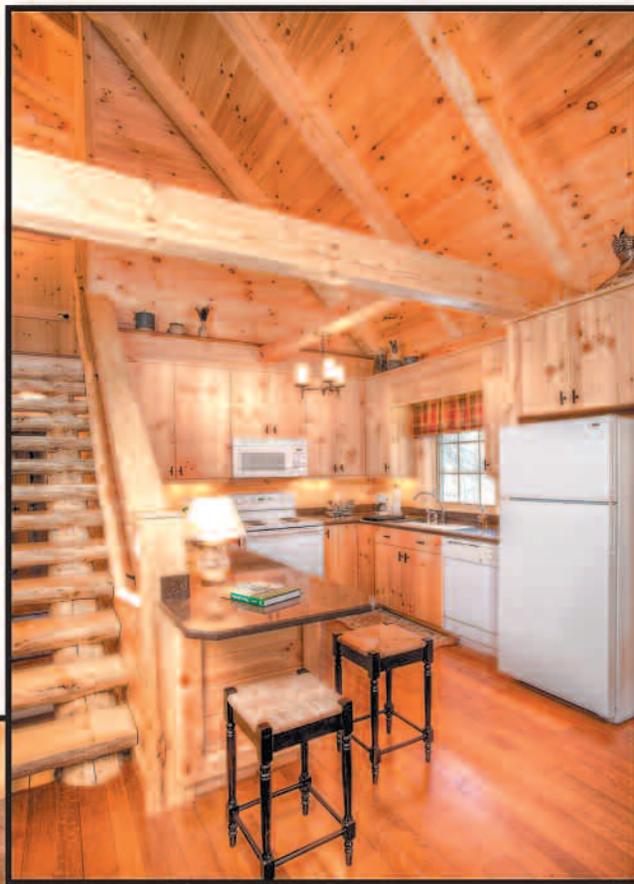


wife, Joan, and their daughter, Marie. "They did a great job decorating the home, including using re-upholstered furniture from the 1940s and 50s that are family heirlooms. The bedroom and dining room furniture was also handmade, so we have a lot of pride throughout the house."

After living in their new home for nearly a year, Doug is still in awe over the transformation of their property. "To go from a 60's split-level to my dream log home was simply amazing."

He was quick to recognize Hochstetler Milling and Walnut Valley Log Homes for helping to make it happen.

Would you like to have your home featured in a future issue? Please submit pictures and a few words to Hochstetler Milling, 552 St. Rt. 95, Loudonville, OH 44842. If selected, someone will call you for an interview.



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Raymar Log Homes, LTD *continued from front page*

from start to finish. However, they are more than happy to construct the shell only for those "do-it-yourself" homeowners too. In fact, Sam estimates their services are split about 50-50 between the two.

And while Raymar occasionally builds custom log homes, Yoder prefers to work through Hochstetler Milling. "The products and services offered by Hochstetler just can't be beat. I would love for all the homes we build to come from Hochstetler."

Sam recommends to those thinking of building a log home to do lots of research. He says to have a thorough idea of what you want, and make sure to get good blueprints. He also stresses the importance of knowing what will fit into your budget. "Many times people make plans for certain features in a home,



Raymar serves customers in Ohio, Pennsylvania and West Virginia

only to find out later they are not affordable. Do your research and plan for these things early in the process."

Yoder couldn't think of anything about building log homes that he doesn't enjoy. "But the look of excitement on a customer's face when he sees the finished product is the best part of all!"

Raymar Log Homes is a Hochstetler Accredited Builder. 

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Q&A **ASK THE EXPERTS**

QUESTION: We bought a Hochstetler Construction Manual, (which, by the way is very thorough and well laid out) but my question is concerning the butt-joint. My builder wants to use dowels instead of the gaskets that you recommend in the manual. Should I let him or should I insist he goes by the manual?

ANSWER: Quite a few builders use the dowel method where they drill a 1" hole, fill it with caulking, and insert a 7/8" or 1" dowel the length of the height of the log and seem to have fairly good success with that.

Personally though, I would, according to the construction manual, want a gasket as well. If you depend on a spline alone, be it dowel or anything rigid, as soon as the log moves the seal can break and in comes the cold. Whereas the gasket will move with the log and keep it sealed.

Same thing applies to the tongue and groove on the logs. You could have 5 tongues or even corrugated, but if you wouldn't put a gasket on the tongue air would find its way through.

If you have a question, please submit to Levi Hochstetler at 1-800-368-1015 or mail to Hochstetler Milling, 552 St. Rt. 95, Loudonville, OH 44842.

Nature Wise

Moles *By David Kline*

One night last week one of our cats killed a mole. After it tired of playing with its prize, left it uneaten on the barn floor. (Moles have an offensive taste and are almost never eaten by cats.) I examined the down-on-his-luck creature, and as I always do on finding a mole, marveled at the beauty of its fur. This one's pelage was dark gray, nearly black, soft and dense. Mole fur has no definite "lay" to it. It can be brushed forward or backward, up or down, and it lies naturally flat. This serves the burrowing animal well. When backing up in its tight tunnel, the mole never gets its fur rubbed the wrong way.

This mole must have left its subterranean home during the thaw. Maybe its tunnel filled with meltwater, and on exiting it was surprised by the cat. My guess though, is that it wasn't floodwater that drove the nearly blind animal to the surface, but the call of the February-through-April mole mating season.



This is the only time of the year that moles venture above ground frequently and fall victim to predators. As long as they stay in their subsurface labyrinth of burrows, moles live fairly secure lives. Shrews are the only visitors to the underground runways, but they pose no threat to adult moles.

The six-inch-long eastern mole (*Scalopus aquaticus*), the most common and widespread species in the eastern United States, is ideally equipped for digging. It lacks a neck, and its head has no visible ears or eyes. It thus gives the appearance of an oblong beanbag with a

continued on page 8

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Moles continued from page 7

tail on one end and a snout on the other. The mole's oversized, clawlike front teeth are placed well forward on the snout end, and its palms face to the sides, awkward for walking but efficient for digging.

When the mole digs those annoying tunnels through lawns, it does so by using its front feet with a breaststroke motion. If the ground is mellow, the mole can dig without moving much soil; it simply forces its way through by raising the sod. Tunneling in daylight is sometimes the mole's Waterloo if the lawn owner or gardener spies the rising sod at the end of a mole tunnel and has a garden spade in hand. Even without external ears, though, moles are extremely sensitive to ground vibrations and will "vanish" as soon as they feel the irate spade-wielder's footfall. One has to use stealth to catch a mole.

Besides the eastern mole in our yard, we occasionally find the star-nosed mole. This interesting digger is the size of the eastern mole, but sports a longer tail and instead of a pointy nose, has a fleshy sunburst on the end of its snout. Twenty-two pink tentacles circle the mole's proboscis. This mole is the only animal in the world with a star nose - a world-class schnauzer.

Moles are almost exclusively carnivorous and may eat half their weight daily in earthworms, soil insects, and grubs. Flowing through soil takes a great amount of energy. Sometimes a mole will follow a row of newly sprouted corn and eat every kernel for fifteen to twenty feet. Their primary food, however, is earthworms. In a healthy lawn where earthworms flourish, there are bound to be moles.

In winter, moles follow the earthworms below the frostline by digging deep-running tunnels. It is when excavating these deep, permanent burrows that the moles bring soil to the surface and create those



exasperating molehills so common in spring lawns. Earlier this winter the moles were active in our lawn under the snow. When the snow melted during the January thaw, there were molehills everywhere. They must have created an entire new mole city. Perhaps the energetic earth movers are developing a mole mall.

The winter habits of moles are not well known, except that they don't hibernate. Sometime in late April or May, in an underground nest of dried grass and leaves, the female mole will give birth to three to five young. Born pink and hairless, the young moles grow rapidly, and in a month they are ready to go earthworm hunting on their own.

Believe it or not, moles do have their benefits. The moles burrowing in a lawn help to loosen and aerate the soil, therefore increasing the soil's ability to retain moisture. In heavy rains the mole tunnels also drain away the excess water.

Moles are difficult to evict from a lawn. Some people claim mothballs placed in the mole burrows encourage the miners to move elsewhere. I have never tried it because I kind of like the down-to-earth animals.

David Kline is a local Amish farmer / writer and has three books to his credit - Great Possessions, Scratching the Woodchuck, and Lark Songs - and is the editor for Farming Magazine. His books are available at Wooster Book Company - 800-982-6651. We are grateful to David for giving us permission to use this article from his book Scratching the Woodchuck.

CABIN FEVER By Bill Dinkins

Fourth of July Picnic



It was the 4th of July weekend and time for our annual tradition of renting a log cabin at the local state park and having a picnic.

It was also a sweltering 90 degrees.

After packing the cooler with all the high calorie necessities - hot dogs, burgers, buns, condiments, chocolate bars, and marshmallows, etc., I threw in my daughter's little Wal-Mart spinning rod, hoping to teach her how to fish. Amy was only 6 years old at the time but I thought you can never start them too young. Shortly after parking the car and finding a picnic table, we headed down the hill to the dam which separated the two small lakes and is also a convenient place to fish off of.

She fished for maybe five minutes when she realized a neighbor had brought her new baby, so she ran up the hill to see him. Patience was not her strong suite, and besides she was much more interested in playing "Mommy" to the little guy.

Meanwhile, I cast a small, imitation rubber leach out about 20 feet repeatedly and retrieved it with no luck. Not too surprising when you consider it was so hot you could fry an egg on the car's hood, while kids were screaming and skipping rocks across the water, and dogs were barking incessantly - certainly not an ideal day for a relaxing day of fishing.

After what seemed like my 100th cast to the same basic spot, my line started moving. I jerked back, felt solid resistance and suddenly a large bass exploded out of the glass-like water! He headed to deeper water while I analyzed my situation. Let's see, I've got a kid's reel spooled with 4 lb. test line being peeled off by a fish heading for the next county. This was not good! That splash definitely created some excitement as I was quickly surrounded by kids running toward me from all directions. Every jump produced a loud cheer and after a few minutes, I steered him closer to shore as the excitement escalated. Finally, I knelt down to corral him. I quickly thrust my thumb into his mouth and lifted him up for all to see. Just as quickly he flipped his tail, I lost my grip and he dropped into the water. Undaunted, I plunged both hands into the murky water and luckily grabbed him, along with a mess of mud and seaweed. Everyone cheered as I lifted him up a second time - a hefty 18" largemouth. The fish looked good but I was covered in mud from head to toe. After a photo or two and several high 5s, I decided to release him.

Maybe the next time someone catches him he'll weigh 5 lbs.

And who knows, it may be next year's 4th of July!

Do you have an interesting short story about a favorite memory of a log home? Maybe it's a childhood vacation, a weekend at the lake, or a day visiting a friend. Whatever you remember and love to tell others qualifies. Don't forget - a picture to go with your story makes it even more interesting.

Please mail your submission to Hochstetler Milling, 552 St. Rt. 95, Loudonville, OH 44842. Hope to read about your log home adventure in a future issue!

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