



*Our
Home*

*Our
Story*

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Prologue

It's been over twenty years. I didn't plan it that way. Back in the spring of 1991, I just knew that I no longer had emotional capacity to even read the journal, that I had begun 2 years previously, let alone write another word. For those 2 years I had taken the extra effort to document the experience, that Nancy and I shared, of building our dream home. I think that I knew at the time that the story would be engaging, at least to us. I also knew that it couldn't be written after the fact. It had to be written as the story unfolded. I just never imagined how emotionally spent I would be at the end. I closed the cover on this journal for the last time in 1991. The house wasn't even completed and it wasn't clear when we would move into our new home. There were so many problems. In March of 1991 I stopped writing in the journal, leaving it incomplete, and packed it away until now.

But now it's time. I was cleaning a dresser drawer in late May 2013 when I came across the first 2 spiral notebooks of the journal. I've seen them in the drawer many times over the years. The same dresser has sat in the same spot in our bedroom for 2 decades now. I knew that eventually I would want to open them and begin to read them. That's something that I didn't even do even as I composed them. I'm sure that there are great memories on those pages, but I also recall that many weren't all great. There were so many painful moments. I remember wondering back then, if over time I would think back and say that the experience was worth the toll. I seriously doubted it at the time. Now it's easier to look back. I briefly opened the last page of the 2nd notebook to realize that it was not the end of the story. There must be at least a 3rd notebook. Fortunately nothing gets thrown out of this house. I found the familiar red spiral notebook, labeled "house #3" in the utility room, amidst a group of construction working papers in brown folders (one for each subcontractor or construction type). I quickly looked at the last page which told me that this was the final notebook. I closed it just as quickly, not wanting to read anything out of sequence.

In the late 1980's I had read House, by Pulitzer prize-winning author Tracy Kidder, first published in 1985. I don't recall now whether that was my inspiration or not. Maybe I'll find some hint of my thinking as I begin to transcribe the journal. In any case, for reasons that I thought would be good at the time, I decided to write a journal as Nancy and I began our quest to build our dream home, or as close to our dream home as we could afford. It was my idea for the journal and I did all of the writing. Ironical because I'm not a writer. One of my school memory's is a 6th grade (about) assignment to write a 1000 word theme. Mine was on churches of Milwaukee. My listing of church names, totaling up to 1000 words was not impressive and didn't earn me a good grade. So creative writing, or writing in any form, has not come easy. Nancy has always been the creative part of this marriage. But for this journal, creativity was not required. Nancy was the creative force behind the journey to create the vision of our dream home. My job would be to help make it happen. The journal would be a simple recording of events along the way.

Now it's time for me to begin to transcribe my handwritten journal of our dreams, both good and bad, to build our home. I plan to do no editing except to correct the most obvious mistakes in grammar. I plan to use footnotes to add context and explanation. It likely will take me a long time to do the transcription, but I'm starting. I think that I'll also add some pictures taken at the time plus some more current pictures. This book may mean nothing to anyone else but we've invested so much of our life into these dreams. It's part of the story of Nancy and me and our relationship. I'm publishing this for the two of us.

The Journal

Tuesday April 24, 1989

I promised myself that I would keep a journal of the activities surrounding the construction of our new house. I've never kept one before but this sounds like an ideal time to write one. Obviously, it's going to be very difficult to keep up with it because time will be tight, but there should be many stories to tell.

The planning to get to this point seems to have taken years – in fact it has. The concept is basically to build a new “old” house. Nancy's been fascinated with colonial architecture¹. While an attempt has been made to build Early American character into our house, it's still a 1970's 2 story colonial. We put in brick walks, stenciled walls, etc. but it doesn't have that unique feel of an old house. It seems funny to say it that way because we've never set foot in a “real” colonial home.² Nancy however, has read and studied extensively.

In order to have the right character, certain features are mandatory.

- No plastic (or at least limited use) and extensive use of wood. This includes a wood exterior (siding and shutters) and wide pine floors.
- Extensive use of chandeliers rather than lamps.
- True divided lite windows. Nancy calls them real windows. This single item is a problem. Not many companies make them – instead “low maintenance” grilles which attach to the inside of a window sash are available. They don't have the right look. The mullions also have to have the right width (I think about 1 5/8”). We found that Weathershield does make a low E insulated true divided lite window. Recently though, we also found out the price. The largest window would cost about \$600! vs. \$200 for a plain low E insulated window. For the number of windows we have (either 22 or 24), this could blow our budget. I'd even be willing to give up the low E insulated glass and go to single pane (altho I wouldn't like to) if the price would drop enough. But Weathershield doesn't make a single pane version with true divided lites. Nancy discovered that Norco does. They make insulated (about \$600) and single pane (about \$250) so we'll go with them. We'll plan on single pane but after the bids are in I'd like to upgrade to insulated low E.
- Painted woodwork.
- Wide wood moldings.

Nancy's first designs were that of a New England saltbox. Her designs became so good that we actually made blueprints from them. We showed them to a number of builders and got estimates ranging from \$38/sq. ft. to over \$50/sq. ft. The hangup with the saltbox was our inability to find the right lot to build on. It had to be a corner lot facing south. A corner lot because we wanted the garage to be in the rear of the house and we wanted to minimize the length of the driveway. South, because that's the way saltbox's should face.³ The lot didn't have to be wide but it did have to be somewhat deep. A significant amount of time was spent looking (a year or so) but we could not locate such a lot. Any number of real estate agents were also unsuccessful. Price and location were also constraints. Nancy didn't want to move too far out of the city although I would have considered as far away as Delafield. I also like Cedarburg although there are very few lots available around there. Mequon is more expensive but Nancy doesn't like that either. She doesn't know anyone “up north” and besides – her Mother would never want to go there (too far). Milwaukee County, between lot prices and property taxes, is too expensive. That then pretty much leaves New Berlin and Brookfield. I prefer Brookfield and the property taxes are significantly lower there. The problem is that the lots are overpriced. I could rationalize going

into the low \$40k's for a Brookfield lot. The price range for lots there seem to be from \$50k to \$100k+. New Berlin has higher taxes and the subdivisions aren't as nice. Because of the taxes, the low \$30k's are about as high as we could go. We even found corner lots facing South around 142nd & Lincoln and in a new area of Weatherstone (around 135th south of Howard). In the case of the former, the price was in the high \$30k's, and in the latter, the lot wasn't available yet. The latter wasn't priced yet either but it would probably be around \$40k. I think we waited for about a year for it to be made available when Nancy decided on a change. Change the design of the house so we would have more lot options. She redesigned the saltbox into a "Williamsburg colonial" aka a Virginia tidewater cottage home. She always preferred this more formal new design but we always perceived the saltbox as getting more square footage for the dollar. Nancy was actually able to salvage a lot of the floor plan concepts from the saltbox and worked them into the Williamsburg home design. Dormers gave her a problem but soon she mastered them just as she's mastered most every other architectural challenge. Nancy's architectural tools, by the way, are:⁴

- 17" x 22" plain white paper (from work)
- An architectural text book or 2
- Stacks of magazines, primarily *Early American Life*, *Colonial Home*, and *Country Home*
- A 16" metal ruler
- And most importantly, a 6" plastic McDonald's ruler

Our plan was to have Bobby Schultz review them and maybe redraw them, adding the structural components⁵. Then we could take them to a builder to see if we could afford it.

Along about this time, the summer of 1988, we found a lot. A corner lot facing south – even though that was no longer a requirement. The subdivision is called Hearthridge Addition #1 in New Berlin. On the minus side:

- New Berlin doesn't seem to offer a lot in the way of services such as parks
- Tax rates are almost equal to what we pay now in Greendale
- The house won't fit into the area as well as it would in Brookfield, Delafield, Mequon, or Cedarburg. The subdivision is a small one, adjacent to some subdivisions of older, smaller, less distinctive homes
- Schools! Holy Apostles is available for Zach for grade school and bus service is provided. But what about high school? Rebecca starts high school in 1990 and Zach in 2000. Buses go to Catholic Memorial but Rebecca really doesn't want to go there. She's shy and won't know anybody. We're trying to convince her that she'd be in much the same situation at Pius or DSHA. Plus with Memorial, at least there should be some neighborhood school girls she'd become friends with.

One the plus side:

- The price of \$28,900. I think it's a bargain⁶
- The size – close to ½ acre. Actually because it's on a corner it's even much larger because we have the city easement on the south and west
- Relatively close to Nancy's family

We closed on the lot in August 1988 and got the plans to Bobby in fall. Bobby however, is up to his neck with building his own home. He started in May 1988, but in addition to doing his own

contracting, he is also doing much of the actual construction.

During the winter of 1988/1989 a couple of things happened.

1. Nancy and I pulled the plans back from Bobby. His unavailability has allowed Nancy to incorporate some design changes into the plans. The biggest change was the elimination of 8' ceilings in the 1st floor main building. High ceilings are also part of the look and feel of older homes. Although Nancy's early preference was for 10' ceilings, it just caused too many problems with the stairs to the 2nd floor and the 2nd floor roof lines. She's settled for, and feels very good about, 9' ceilings.
2. We decided to contract the home ourselves, and in fact do much of the finishing work ourselves. The decision to contract ourselves just evolved. It's a combination of artistic control (the home will be so custom that we just won't trust a builder) and cost. We might find a builder we could trust but we don't see how we could afford this special service. The decision to do much of the finishing work ourselves also has to do a lot with artistic control and cost. We doubt that we could afford to have someone do all of the special features we're after. For example, the paneled family room (keeping room) wall. It would be very expensive, maybe prohibitively so. I've been practicing my woodworking skills over the past 6 months so I now think that I can handle that wall. It probably won't be done when we move in, but I'll get to it. I've been working on making raised panels, and with the right tools and some practice I should be able to handle it. Other jobs which I've either watched (or helped) Bobby do on his house, or read about, I think I can handle. These include laying pine floors, installing cabinets and counter-tops, and laying ceramic tile floors. Doing these jobs should save money even though they will be costly in terms of time.

Bobby and family moved in on Good Friday, March 24, 1989. Interior doors were not hung, no base, door, or window moldings up – but they got in.

On Saturday April 22nd, Nancy finished making the "last" changes. Yesterday, April 23rd, at Heather's 1st communion, we handed them over to Bobby. We spent a couple of hours going over them and the specs. He did identify that the front steps, because there are 3, will need a railing. Also, the turns on the steps probably don't meet code. Stairs are real tricky – he'll probably have to handle them. The plans appear so complete and accurate however, that blueprints could probably be made directly from them. Some of the lines are pretty light and might not show up. He's not sure whether he'll redraw them or touch them up. In either case, he expects to have them ready within 2 weeks.

The next step is to start to line up mortgage funds and subcontractor bids.

I didn't sleep well last night. I guess it's the anticipation that after the years of planning, we're actually about to get things moving. I awoke about 4 am and tossed until 5:20 when I got up.

A new problem exists. I talked to Bob Kordus from the Employees Mutual Savings Benefit and Loan Association (EMSB&LA – the saving bank at We Energies). They're in the position of not being able to make new loans at this time. Actually they haven't been able to since November 1988. This isn't good news. Our current mortgage is with EMSB&LA⁷. Their rates are generally lower than area lenders. They no longer make fixed rate mortgages but instead they (when funds are available) make adjustable rate mortgages (ARM) at attractive rates. Currently 9 ¹/₄%, 9 ¹/₂%, and 9 ³/₄% for 1, 2, or 3 years respectively. Rates are expected to stabilize and then decrease so I'm sure we would opt for the 1 year term. Their board of directors meet on the 3rd Tuesday of each month, meaning a May 16th vote to decide whether to make funds available in June. By May 16th we should have the plans done and we should have started the bidding process. I'm afraid we're going to have to start to consider other lenders. EMSB&LA is attractive because of the rates, they exist to service employees, and they work with self contractors. Apparently most

savings and loans don't.

Thursday April 27, 1989

I called a number of banks and savings and loans, but nobody is interested in financing an owner contracted home. The places I tried included First Wisconsin⁸, Wisconsin Mortgage Corp, St. Francis, Mitchell S&L, and Security S&L.

Friday April 28, 1989

I tried one other mortgage source, Comcor. Apparently they're not an S&L but get funds from about 35 nationwide sources. The man I talked to, Roger Kozak, said maybe. He'd check around and call back one way or another. He suggested that if yes, then the mortgage funds would probably have to cover all of the construction activities, even the owner work. He also mentioned that since the acquisition of the lot is less than 2 years from the mortgage application, its selling price (\$28,900) will be used as the down payment.

Monday May 8, 1989

Bobby called yesterday and said he decided to completely redraw the plans. They're 85% done. He feels it's a good time for Nancy and I to review them before the finishing touches are made. He said that he was having trouble with one 2nd story window. He's not sure that it will fit.

We picked them up and spent an hour or 2 reviewing them. Bobby must have put a lot of time in on them. Overall though, Nancy's pretty disappointed. A lot of details didn't get copied over or were changed. The details in this house are important. The principal problems are:

1. The roof lost 1 foot. That's the reason the window won't fit. It messes up the second floor because the slant is starting 2 feet above the floor instead of 3 feet. All of the elevations and the section must be redrawn.
2. The dormers all have the wrong detail including the window sizes. This might be because Bobby used a standard template and he intends on drawing a single dormer in detail.
3. The garage roof also lost one foot.
4. The house is too deep in the ground. Not enough base brick is exposed.
5. The front steps are out of proportion.
6. The front door isn't properly positioned above the steps.

The floor plans look pretty good. Now that Nancy sees where the support beam in the basement will go, she is re-arranging the basement to "hide" the posts.

Thursday May 18, 1989

Last night we reviewed the blueprints and changes with Bobby. It took us about 3 hours but I think everything is clear now. Because of the roof dormer and ground level adjustments, I think Bobby might redraw the elevations. That's about a 1 day (8 hour) effort. He's put a lot of time in already but it's his judgment on whether this is necessary or not. The option is to just make notes on the elevations as to the changes. According to Bobby, the elevations are used to give a visual representation of the structure, but the actual dimensions and construction details are taken from the floor plans and the section. The latter definitely will have to be fixed because of the roof and ground level changes.

When Bobby makes his changes and gets back to this 85% completion range, he'll get back to us for another review before completing the plans.

We did find out that it's important to pick out the brick now because brick comes in different sizes and that has to be reflected in the section. He recommended going to Bend Industries, south of Menominee Falls, to look at brick. They have BIA (Brick Institute of America) brick, including some which are hand made (and really look beautiful). He estimates that they should be affordable, maybe \$425/thousand, since we won't require too many brick. A quick takeoff suggests maybe \$2000 for the base, plus the chimney. More common brick is probably around \$300/thousand.

Friday May 19, 1989

I called EMSB&LA and talked to Bob Kordus. Still no money. I'll try them again after the 3rd Tuesday in June. By that time we should have bids out.

I'm taking the afternoon off to look at bricks. Bend Industries is actually in West Bend.

Saturday May 20, 1989

We looked at brick yesterday. The hand made brick is \$778/thousand and is queen size. We did find another one we like almost as much for \$289/thousand. It goes well with the pavers. That will be the one we'll use – it's standard size.

Monday May 22, 1989

Bobby stopped over tonight. Nancy went over some more details on the look and placement of the dormers. I think he clearly understands what she's after⁹. We also told Booby that we want standard size brick. We talked about the chimney and a product we saw at the Home Show – a pumice based material that easily fits together for fireplace construction called ISOKERN. Bob thinks that if a plywood frame could be built around it, then thin brick could be glued on. This whole technique might be cheaper than conventional construction.

Wednesday May 24, 1989

Nancy went to Champion Brick yesterday. First of all, they said don't use thin brick outdoors – it's not for external applications. Nancy did look at regular brick. Last night we drove past some homes that they suggested. One brick really looked pretty – it's queen size. I called Bobby to tell him about the brick developments. Bobby can't believe it. He says that he's been working with both Bend and Champion on just such an external application. He suggested that I call and talk to Duke Dupree at Bend Industries about thin brick. I also mentioned to Bob that the house that we liked with the brick on, had 3 steps in front with no railing. He'll double check the code but is quite sure that a railing is required.

Friday May 26, 1989

Duke Dupree or his associate, Dennis, weren't in yesterday so Nancy is supposed to call today. I did call the ISOKERN distributorship (in Cedarburg). He said that the ISOKERN structure is 21^{1/4"} square. The brick chimney surrounding it can dimensionally be much bigger. He's going to send me a picture on how to do it. That would be great because then we wouldn't have to worry about thin brick. He also said that American Fireplace in Waukesha is handling retail distribution. They would be willing to bid on the entire process including material and labor.

Monday June 12, 1989

We saw Bobby over the weekend at Nancee's grade school graduation party. He apologized for not getting to the plans. He promised to get to them right away.

Saturday August 12, 1989

Not much has happened for a long time. I called Bobby back on 7/24. He apologized again but still hadn't gotten to them. He promised that he'd get to them over the coming weekend and get the plans to us on Monday the latest. He didn't quite make that but he did drop them off on August 3rd. He said that after checking them over we should have some bluelines (blueprints) made (at least 16 copies) and start to get bids. Christine has names and phone numbers of subs that they've used. One copy of the bluelines we should keep as a master to record changes and corrections. Then after the bidding process, Bobby can make those changes on the originals. New bluelines could then be made for the actual construction. Nancy and I spent hours verifying the originals and identified pages of errors. None of them look like they should hold up the bidding process. Most of them are changes to fixture locations, etc. and changes to the external view. The external view, we understand, isn't real important from a construction standpoint since it doesn't contain dimensions, but it does bother Nancy, especially since it's correct on her drawings. Problems such as the dormers (real important to Nancy). The windows are the wrong size – they're too high and they stick too far out. We'll have to be sure to note these changes on the appropriate copies we send out for bids. The sections are generally OK, but even there some errors were made. The utility room should be 8 feet high rather than 9. The master closet needs a false floor.

Anyway, I went ahead and had 25 sets of bluelines made. Now comes the process of getting bids. We have to get those names from Christine (she's somewhat occupied now – Emily was born August 4th). I expect that this process will take longer than we'd like. We also have to prepare to get financing. EMSB&LA is still not offering new loans. No savings and loan appears to want to deal with an owner/contractor. We've found a few banks who will (and only a few), the most promising being Hales Corners State Bank. I talked to Larry Kipfer there. He said that as soon as we have the bids, come in for the application.

Friday August 18, 1989

Today we went over the plans with Ray Vogeler of Steinman Lumber, a division of Cedarburg Lumber Co. He's really a helpful sort of person. He'll have someone at Steinman run a takeoff estimate¹⁰ on the lumber, millwork, pine floor, siding, doors, and garage door. He even took us into the mill to show us how lumber is selected and run through the cutters, i.e. Ponderosa pine flooring. The mill man seems to be very conscientious about hand picking quality pieces. He suggested not going wider than 6". With anything wider, even with saw kerfs, there will be cupping. There are other options to consider with flooring. The mill can put slight bevels on the top edges. What this does is define the edges of the boards, especially as dust and dirt gets collected between the boards, for a more dramatic look. If we would go this way then we shouldn't sand the floors. Sanding would take away the bevel. Other advice he gave was that to give an aged look to the floor, some people use chains or even roller skates to distress the floor. I'm not sure that's the way to go.

Nancy hasn't called any other subcontractors yet. For many of the subcontractors, she still has to get the phone numbers from Christine. She did get a lead on an excavator. On the way home from Steinman, she stopped off at Joyce and Jim's. They were having about 11 loads of fill brought in from a neighboring excavation. They said that they would bid on our excavation. Nancy asked the driver about excavating during the winter. He said that they work year round. I'm really concerned that at our current pace, we won't be ready until mid-winter. We still have to

get many bids, arrange for the mortgage, get the necessary permits, and actually get the crews started.

Last night we stopped at Drexel Decorating. It looks like the carpet we picked out for the basement will be about \$26/yard. Nancy found a really neat vinyl strip flooring which looks like wood. It would be great for the utility room and possibly the kitchen. The problem, however, is price – about \$7.50/ sq. ft. just for materials. Tomorrow we plan on going to Aetna Hardware.

Sunday September 10, 1989

Aetna took the list of hardware requirements but we haven't heard back from them. Nor have we heard back from Ray Vogeler. In fact almost nothing has happened this last month. We spent several nights driving around looking at roofs. I think that's settled now. Yesterday I dropped off a set of prints at Otto Eberling for estimates on excavation and grading. I'm disappointed that we're not further along. I was really hoping to have dug before winter – there's no way now. I decided to call a firm called 'Our Home'. They've been advertising themselves as construction consultants. We'll review our plans with them this coming Wednesday. I estimate that their charge will be about \$9000. It may be worth it. Using a firm like them should sure speed the process up.

Yesterday we went to the 1st annual subdivision block party and met our new neighbors. Because of rainy weather (and our already muddy subdivision) it was held indoors at St. Francis Savings and Loan¹¹. There's one girl around Rebecca's age – 2 months younger and one grade behind. She lives on our cul de sac. Also lots of little boys. On our own cul de sac alone, there are (including Zach)

- 4, 3 year olds including Zach
- 1, 4 year old
- 1, 5 year old
- 1, 6 year old

Saturday September 23, 1989

It's 6:30 am. but I can't sleep so I thought that I would write a bit. Actually I've been awake since before 5. Fall's in the air. Windy plus high today around 53° – 55°. Frost is expected tonight. Rebecca and Jon both have games today so we better have our winter clothes¹². Almost fall and still barely any progress on the house. The bidding process has been very disappointing. We have bids on:

- the ISOKERN fireplace
- cabinets from Cedarburg Lumber

That's it!

Nancy got one call from Ray Vogeler a couple of weeks ago. He had a question regarding the hardboard siding we had spec'd. Otherwise nothing from him. Nothing from Aetna hardware, nothing from Otto Eberling on the excavation and grading. We haven't made any other contacts. This experience is one reason working with Our Home may be worthwhile. On 9/13 we met with Jim Andrews, the owner or manager of the firm. They're located in Oconomowoc. He has been for many years, and still is, a general contractor. The concept of this process is that they charge a flat fee for their consulting service:

- \$2.95 per sq. ft. of finished area

- \$1.00 per sq. ft. of unfinished basement
- \$1.00 per sq. ft. of garage over 400 sq. ft.

They want half of their fee up front with the balance later on some time. It's a new firm – only been in business a couple of months. They currently have 8 homes under contract. From what Jim Andrews says, the pace of contracts and leads is about double of what they expected. Here's how it works:

1. They take a set of prints, the specs, and the plat. They'll make a visit to the site, review the plans, and come up with a total package price including their fee.
2. If everything looks good, a contract is signed and we pay 1/2 of their fee.
3. They work with us in gathering bids. One of their biggest selling points is that they are able to get lower subcontractor bids. First, through their building experience they can suggest alternative construction techniques allowing us to get more bids and presumably, cheaper bids. Second, they have more and better subcontractor leads and can negotiate better prices. They have the lure of being able to refer repeat business to the subs. They encourage us to supplement this list of subs with any of our own.
4. Sometime, right around the bidding process, the mortgage process starts. They have contacts with a number of financial institutions that do business with owner/contractors. They work with us to get a verbal commitment based on the preliminary estimate. By the time a final number is needed, the results of the bidding should be available.
5. The selection, contacting, and scheduling, etc. of the subs is up to us. They provide documentation to use as a scheduling aid.
6. They work with us in setting up a budget based on the bids. Periodic (weekly or monthly – I forgot) budget review meetings are held with them. If there is some work to be done with our own labor, which of course there is, this shows up in the budget. The budget then should then be less than the authorized dollars for the mortgage.
7. They make site construction reviews. They are also available to help us work on negotiating with subcontractors in case of problems.

It all sounds pretty good. I'm not sure that the savings from the subcontractor negotiation will be enough to offset the fee, but the advice is worth something. Also, there's the elapsed time factor. If we go it alone, I'm figuring 8 construction months, plus the bidding and mortgage time which currently looks infinite. Jim Andrews is claiming 4 1/2 months. I'm skeptical of that but if it's close, that would be great.

So we asked him to take the first step, i.e. make an estimate. I didn't have much to base it on but I figured he'd come back with about \$120,000. After we take our labor out that means about \$110,000.

Now for the bad news. Jim Andrews called on 9/16 while we were getting ready for Rebecca's birthday party. He said that it's "quite a house for the lot". That's one of the problems. He advises that because of the mixed character of the neighborhood, we should be concerned about putting too many dollars into the house. The overall housing mix pulls down the value of the most expensive homes and that's the category this house would be in. For that reason, he didn't estimate the cost of finishing the basement. That would really put the complete house price at the extreme end. His estimate was \$132,600 including his fee. This would be for the whole house, excluding finished basement, without any credit for our labor. For 2 days, Nancy and I didn't talk about it much. Shock was the reason. As far as the mixed neighborhood, we knew that going in. The house would fit in best probably only in a few areas of Brookfield, Mequon, etc. but the combination of sky high lot prices (\$50k - \$80k approximately) and the distance from "the south side" made this lot the only practical area. Plus, Nancy feels that although the house would

fit in better elsewhere, we wouldn't. Our lifestyle is more New Berlin than Brookfield or Mequon. I can understand that the mortgage institution may require us to put down more equity. The price of the house concerns us greatly because of affordability. First of all, the basement has to be finished. One of the 2 ½ baths is down there, plus that will be Christian's room to start¹³. By the time this gets built, assuming it does, Christian will be off to school. But whenever he's back, we'll need it. Eventually it will be the recreation room.

Friday September 29, 1989

I didn't get to finish the story above so I'll try now. The other reason the estimate scares us is the sheer size of the mortgage we'll have to carry. We decided to make another appointment with Our Home and have them explain more about what's included in the \$132,600. We met with Jim Andrews again. We explained our desire for finishing the basement. He understood our reasons and said basically that if that's our wish, knowing that economically it may not be the wisest, then that's what we should do. He cautioned us that finishing basements can be expensive – in the \$20,000 to \$25,000 range. We felt that maybe we could cut down the square footage of the rec room to save money. Andrews also explained that he felt that the \$132,600 was reasonable based on his experience with other homes. Actually, he took the price of similar sized houses and upped the price somewhat because of the detail in this house. No sweat equity is included in the estimate. He figured that if we laid the floors, installed cabinets, and did the painting and staining, it would amount to around \$12,000. We told him that we'd think about it, particularly giving thought to how to make the recreation room smaller.

Over the next couple of days, Nancy and I concluded a couple of things.

1. If this house is going to get built, it will be with Our Home or similar service. Getting bids ourselves has not been a positive experience.
2. If we can keep the total out of pocket cost to around \$130,000, then we should be able to swing it – tight but we should be able to.

Therefore, \$132,600, plus a \$10,000 basement, minus sweat equity, should equal about \$130k. Amazing.

I talked to a Jerry (from Our Home) yesterday. He said that based on the current size of the basement, the price should be \$12,000 - \$15,000. If we reduce the size, of course, the price would go down. They would waive their finished fee of \$2.95 and the \$1.00 unfinished fee. I said that we were ready to go ahead with the next step. That, he said, was to sign a contract and pay \$2000 as part of their fee. We set up an appointment for 10/3 at 6:30 p.m. He said to plan on staying for a couple of hours because we would start going over the plans with Paul, their construction man. I guess it's all set.

I forgot to ask for customer references. Jim Andrews said earlier that when we were really serious, he would provide them.

I talked to Bobby about this tonight. He has strong reservations that this is the way to go. Basically it comes down to economics. He feels that the rate is too high for what we get, which is basically, help in the bidding. After that, they are consultants with no particular responsibility or risk. While that's true, I think it's a service worth paying for. Bobby thinks that if we could get a good general contractor, we could pay him by the hour and come out ahead. But that's the problem again. Finding someone to work with us. We've obviously not been successful in getting much service in the bidding process. There's also the risk that a general contractor is getting kickbacks from subs. Bobby thinks that construction is extremely busy now and that's why trying to get bids now has been so frustrating. I respect his opinion but I think we need a service like Our Home is offering – otherwise we'll never get this built.

Tuesday October 3, 1989

Well, yesterday we did it¹⁴. We put down \$2000 towards a contract fee for consulting services from Our Home. I'm really sure this is the way to go. A couple of days ago I called one of their current clients, Dave Meyer. He couldn't be more positive about the organization. He says it's paying off economically – his house is being appraised by his bank at \$112k and his construction budget is just over \$86k. He didn't have enough good things to say about their service during the bidding process in finding and negotiating good subcontractors. Even his relationship with the subs has been great. He thinks that it's a lot easier for them to work directly for the owner than through a builder. During construction, Our Home is in contact with him, identifying which subs and suppliers should be contacted for scheduling within the coming 2 weeks. If there's ever any problem with the subs (he's never had any) such as not showing up when scheduled, that's when Our Home steps in again. Dave Meyer said that he expects the construction to be complete in less than 4 ^{1/2} months.

So last night we met with Jim Andrews again, signed the contract, and paid \$2000. Then we met for a few minutes, with Jerry Erdmann. He was working on some leads for financing. It's our responsibility for arranging it but they help out by identifying some cooperating banks and summarizing their terms. He had 2 so far; Badger Savings and F&M Bank. The plans were somewhat similar. They tie a "bridge loan" (construction loan) to a conventional mortgage loan. The bridge loan is usually a short term note to cover the difference between the mortgage amount and what the total construction budget is. This difference is also the amount that we will apply from the sale of our home. The bridge loan is there because we won't have our house sold, and therefore we won't have the approximately \$50,000 house sale "profit" to apply. Badger Savings, as an example, has a 13.25% rate on a bridge with zero points.

We then spent 2 ^{1/2} hours with Paul Syron, their construction manager. He's a very likeable man – very service oriented. He went through the prints and specs with us. Mainly we concentrated on the several pages of errors and changes that Nancy had earlier noted. He took some notes, marked the prints, and concluded that the prints are OK like that. The most important thing is direct communication with the sub to clarify the prints. Nancy and Paul talked at length about the dormers – Nancy's consuming nightmare. She seems constantly worried about getting wide dormers. She's afraid that no one will understand her vision of how the dormers should look and she'll end up with dormers that are too wide. Not only did Paul seem to understand her, he said that they could be constructed even more narrow than she drew them – 36" rather than 42" wide. Nancy's happy. He also understood the little roof saddle (he had a different name for it) over the back door area. Bobby didn't have it drawn in correctly, but Paul was able to explain it to Nancy to her satisfaction, i.e. how it should be constructed. Stairs were another interesting topic. Nancy would like winders but Bobby indicated problems with getting them to meet code. Paul explained a way in which the framers curve the wall at the winding which allows the thread to be wider. He figures that 1 or 2 steps could be eliminated. Then Paul went through our manual. Included in the manual are guidelines for all of our tasks, forms for record keeping – budgets, etc., and lists of suppliers.

The bidding process begins today. He did leave us with a list of items to begin immediately.

1. Arrange financing. Decide on a financial institution and have them start the approval process while the bidding is taking place. The construction budget numbers should be ready by the time they need it.
2. Get architectural approval¹⁵. So today Nancy called him. He needs 2 sets of prints and a survey.
3. Get the building permit requirements. Nancy called and found that they need 4 sets of prints, including one signed by John Groh indicating architectural approval, a couple of surveys, and a heat loss calc.

4. Call Ray Vogeler and find out about the lumber takeoff. We can use it to have others bid on. (Nancy called him and left him a message to have him call back. He didn't.)
5. Arrange to pick out plumbing supplies. Nancy called today and set up an appointment for tomorrow at Patterson Plumbing Supplies.

Sunday October 8, 1989

We accomplished most of what we wanted to do over the past several days. There's been more action this past week than in the many months preceding this. Nancy found out that the architectural approval needs a survey, so Friday 10/6 we dropped off a set of prints and a lot drawing to the surveyor. He said that it should be staked out by the middle to end of this coming week. Last Thursday, Nancy was at the plumbing supply house to pick out all of the plumbing fixtures and faucets. This list is provided to the plumbers so that the fixtures and faucets actually come through them. The strange part of this is that, while picking them out, Nancy could never really tell what they cost since they're buried in the plumbers cost. Most faucets were referred to as in the 'Price Pfister price range'. While we were out Friday, Fay Vogeler called and said that the estimate is in the mail. It should be here Monday. I'm looking forward to it. Our plan is to take it to Our Home and copy it as a lumber list to be sent to other lumber yards. Financing is the other bit of progress. We've gotten several contacts from Our Home plus I've contacted Hales Corners and Ozaukee Bank. The most common technique appears to be a home equity loan as the bridge loan. I'm a little concerned that this home equity loan won't be as big as I'd like it to be, meaning that the conventional ARM must be bigger. Lenders are somewhat conservative on market value plus will only lend up to 70% - 80% of that value. Our existing mortgage and home equity loan takes up about \$50,000 of that already. A high convention loan means high points and monthly payments even if we're able to put down a sizable prepayment when we sell this house. We should obviously know more about the financial situation in a few months after the construction budget is set. I'll have much more peace of mind, I hope, at that time.

Saturday October 14, 1989

Yesterday, in Halloween season, on Friday the 13th, the Dow Jones industrial average lost 190 points ¹⁶, and we signed the mortgage application. Maybe that says something about our judgment but we went ahead anyway. We signed with Landmark Credit Union. It will be a home equity bridge loan plus a conventional construction loan. It will take a couple of weeks for the credit approval process. Hopefully, by that time, the bids will be in so we'll have a construction budget. By concurrently processing the bidding, financing approval, and building permit, the start-up process should be expedited. If everything goes quickly, and without a hitch, we could be digging by the end of November. That actually seems unlikely but at the current pace, mid-December looks reasonable. I think that should beat the frost too. Yesterday I heard the 30 day extended forecast – warmer than normal.

Thursday the stakes went in the ground. I was a little concerned about fitting within the 10' side setback. I didn't know how close we'd be. We're OK – 13 ¼ feet. Friday we spent some time walking around the lot. Nancy brought the camcorder but there really isn't much to see. One impression I have is that the house is skinny. It doesn't look that way so much on the prints but when you stand at a stake at the front of the house and look to the rear, it doesn't look very far away. It's actually a foot deeper than our current house and of course, much longer. The backyard will be a nice size. It's about the size of our whole current lot.

Yesterday we took a survey and print to John Groh for architectural approval. We got talking and he remembered me and the lot, and he said that he was anxious to see the plans. He wasn't quite sure what he remembered about it except that it would be unique – English or Western or something. He said that so many of us "down there" have steep roofs. The roofer will be

"hanging up there". He asked who drew the prints. I told him Bob Schultz¹⁷. I didn't really want to go into the explanation about how Nancy really designed it. He kept looking for the name on the print but soon forgot about it. Mainly he was concerned about square footage¹⁸. Some real quick calculations satisfied him. He also checked the setbacks on the survey. He was happy so he OK'd them on the spot. That means the only item we need to complete the application for the building permit, is the heat loss calc. That we should have early next week.

Most of the action this coming week should involve the bids. Last Thursday we received the Cedarburg Lumber estimate (\$33k - \$34k). Jim Andrews' first impression was that it seemed high. Paul will be analyzing it. We'll take the lumber takeoff to gather other bids. Nancy and I called Ray Vogeler the other day to get more information about the bid. The base molding he couldn't get a bid on so he substituted something else. The beaded siding, he said, we would be paying a premium for. It's not distributed in this part of the country. It has to be brought in from out east in a larger unit than we need. The cost is a little under \$2700. That really doesn't seem to me to be too bad. Especially since it's beaded and comes primed. But he is also going to get us a price on smooth cedar.

Friday October 20, 1989

This week has really gone quickly. I really haven't had much time to spend on the house. Nancy has, however. Mainly it's been phone calls and dropping off plans. Alpine Plumbing and a mason have plans as does Jones Construction for the basement footings and walls. Before dealing with the mason, Nancy spent a couple of days looking at bricks again. She's picked one out at Tews that she's happy with. It's a brick used for both the face veneer and paving. That should be good because over time we can get more bricks to match if needed. She also spent some time looking at a lighting store. The conclusion of that effort is that we're probably better off ordering fixtures from a catalog¹⁹. First, the fixtures available locally aren't really what Nancy wants. Secondly, when there is something comparable it still generally cheaper via mail order. Nancy is going to make one more attempt though, to work through someone locally. Some woman advertised in the Yellow Pages that attracted Nancy's eye. It's called something like "Williamsburg Tin". This woman works out of her house, presumably with her own set of catalogs – possibly the same ones that Nancy has. Anyway, Nancy will go over to her house next Monday. If nothing else, maybe she can see some samples. Nancy called Auer Steel inquiring about our heat loss calc. We were supposed to have it several days ago. We can't apply for the building permit without it. It turns out they sent it to Our Home, via UPS, just over a week ago. Our Home never received it. So, I drove up there and picked up several copies. I don't understand it but basically it calculates heat loss and therefore heating plant requirements. The important thing is that now we can apply for the permit. Nancy will be there Monday the 23rd.

Tuesday October 24, 1989

Nancy applied for the building permit today. They claim that 10 working days are all they need. They said that even in the busiest times they can meet that. We'll see. If that's true, it looks like the critical path is preparing the construction budget, and it with the plans and specs appraised for purposes of the mortgage. The appraisal takes 2 weeks. If the construction budget and specs also take 2 weeks that means we could be ready to go in a month. Nancy dropped off plans at Quality Heating today. Yesterday she was at Aetna Hardware. Based on that experience, I predict that our hardware will come from mail order. The local stores just don't seem attuned to rim locks and thumb latches. Last night she was at Colonial Tin (not Williamsburg Tin). As expected, many of the catalogs Nancy already has. She did find some new outdoor fixtures and got to see some fixtures. She's really quite happy with the looks and apparent quality.

I got a call from a mason, Bill Timmer, from whom we had asked to bid. He had some questions.

He knows nothing about ISOKERN. He questioned what support is needed or does it rest on the first floor? I don't know. His biggest question dealt with the brick around the base of the house. Should he bid on building a brick sill around the house or will the frame be adjusted somehow? I really didn't understand this latter technique, nor did Bobby when I called him last night. Nancy talked to Paul about it tonight but he's not familiar with any technique besides a brick sill. Bill Timmer was supposed to call back tonight but didn't. We'll have him bid on the brick sill. It didn't occur to me until after I talked to him last night but maybe a poured foundation wall make the brick base more difficult than with a cement block wall. With cement block, skinny blocks could be used on top creating a ledge for the bricks. We'll ask him for a bid and the block wall too.

Wednesday November 8, 1989

I haven't written in a while so I'll try to catch up. I told Bill Timmer to bid on the brick ledge and a block wall. That was at least a week ago and I haven't heard back from him since. He felt that the bid would only take a day or so. We've tried calling many times but it's either an answering machine or no answer. Ray Vogeler is another one we haven't heard from. The same with an electrician we sent plans to. He worked on Joyce's house – that's how we got his name. Yesterday we met with Paul to check progress. A lot of plans are out through their office and some of them are back in. In fact, he thinks that he should have the construction budget prepared, possibly by Thursday night. That doesn't mean that all of the bids will be in by then, but enough of them to get the construction budget to Landmark. This will be a high side budget with future bids evaluated to bring it lower. Two problems are masons (all the more reason to get a hold of Bill Timmer) and plumbers. The plumbers that they deal with, generally in the Oconomowoc area, are so busy that they don't even want to bid. Especially on a house as far away as ours. Paul is still hoping to have some numbers in by Thursday. One other bit of difficulty is the base molding and the base for the crown molding. It looks simple enough but no one seems to be able to make it or get it. Paul said that a rep from Northwest Mill was in their office a couple of days ago and took a copy of Nan's drawing²⁰. He said that he should be able to bid on it. It looked to him like moldings stocked in the East.

Most of the current and prospective bids have come through the Our Home office. They're doing most of the work at this point. One trip that we did make was to the Finial. Hal from that store had picked up plans and specs from Our Home and called Nancy to set up an appointment. Their primary business is hardware but they also handle a line of windows, moldings, and even ISOKERN. They'll be giving us a bid on the ISOKERN and the hardware (we weren't interested in their windows and moldings). They offer a 33% discount on hardware as opposed to Aetna's 20% so it should be a pretty good deal.

The one story I've forgotten to write about deals with Hank from Alpine Plumbing. He called about a week and a half ago and said that he didn't think he wanted to bid on the job. He said that they're the largest residential plumbers in the state but felt our specs were really out of line. At first I thought he was talking about the alignment of the plumbing pipes but then I realized he was talking about the fixtures. Apparently what threw him was the mixture of inexpensive fixtures and expensive fixtures. I guess his reason for not bidding was that he would end up wasting a lot of time substituting when we found out the price of these expensive fixtures. He gave some examples of expensive Elkay and Chicago Faucets fixtures for which he felt there were much better and cheaper alternatives. He felt that we had been mislead by the plumbing supply firm, Patterson Plumbing Supply. I recalled that when Nancy picked out the fixtures it was a little awkward because they won't reveal prices. How can you pick out fixtures that way? Anyway, he suggested that we go to Glendale Plumbing Supply. They should be able to give us some better guidance. So Nancy went there and come up with some substitutes. But not really for the expensive fixtures, instead for the inexpensive ones. The bottom line is that Nancy came up with a line of fixtures that she likes a little better than Patterson's, but the price will be about the same. Glendale did supply Nancy with an approximate suggested retail price. What we've

concluded is that we're very satisfied with cheap toilets but the line of faucets that she likes are limited and expensive.

Tuesday November 14, 1989

We're supposed to get together with Paul on Thursday to go over the initial construction budget. He hasn't let on what the bottom line number is. Nan and I are both pretty apprehensive about it. Nothing we've picked out – lumber, millwork, electrical fixtures, plumbing fixtures, brick, etc. has been inexpensive. We finally got the bid on masonry from Bill Timmer but it raises more questions. He's almost impossible to get a hold of to get clarification. We been trying for almost a week. He didn't bid on the fireplace even though we asked him to. He's got the wrong size basement block (we did ask for a bid on a masonry basement), the wrong size of brick belt and the wrong brick allowance. It's not even clear that his bid covered the brick stoop. This service is so poor I don't think he should get the bid in any case. Tonight I made out applications for Wisconsin Electric and Wisconsin Natural Gas²¹. They estimate 8 – 10 weeks to get service. If things start moving along will need service a couple of months from now.

We got a bill yesterday from New Berlin Water and Sewer. Actually they've been billing us since last December but we never got it. I don't know what billing address they been using but yesterday's bill was addressed to 657 Riverdale Ln., Greendale 53219²². There was a note indicating that earlier billings had been sent to the wrong address. I don't know what it was but it sure isn't correct now. Apparently even a vacant lot gets billed. A flat fee for water plus sewer charge based on assessment. For this past year it's totaled about \$140 plus a "non-payment penalty" of about \$22. Nancy called to complain today but everyone was sick so there was no one to explain to.

Friday December 15, 1989

It's been a long time since I've written but I'm not sure how much closer we are to actually beginning to build. First of all to finish the sewer and water saga. New Berlin canceled the penalty but we still have to pay the \$140 sewer and water "availability charge". We just got the 1989 tax bill. The lot has a 1989 tax charge of about \$800.

We were able to get the name of a mason who has worked with the ISOKERN product. I sent him the plans and he's bid on everything from a block basement to fireplace. The total comes to around \$24,000. His bid for the block basement was higher than concrete. I think we'll go with concrete. For the fireplace, it turns out that ISOKERN is more expensive than just a masonry fireplace. With a 16 foot high extension required for ISOKERN the price is just about equal. But the exterior chimney would only be 2'8" square. A concrete block surround would be needed to make it bigger. I do have to question this mason's numbers though. We were talking on the phone about the front brick steps. He was recommending against pyramid steps. It will be less costly to have straight sides. He remarked that the difference in brick costs alone would be \$1236. It didn't strike me until later that \$1236 means 3000 bricks. Something is obviously wrong. I talked to him around the third week in November. I still haven't received the bid. I'm not sure I want to. One thing I've learned is to check the bids. It's amazing how many errors there are. Many times it seems a matter of just not checking the print. We met with Paul the third week of November. The news was pretty dismal. The construction budget was around \$156,000. He tried to be optimistic by saying that the bidding process should bring it down. The rough lumber bid was noted as one item that should come down significantly. Cedarburg lumber

has it at about \$25,000. Nancy and I are trying to identify items to cut. Going to single pane windows from low-E wood cut about \$4000 - \$4500. Making the front steps wood instead of bricks should save something (especially if it has 3000 bricks). We noticed that the construction budget had a large carpet and tile allowance but nothing to install wood flooring – meaning it will go up even higher. Paul felt sure we'd see the total number comedown – maybe not to \$140,000 but within a few thousand of it.

We met with Paul again on December 8th. This was after our second rough lumber bid came in. This was from Christianson Lumber who was supposed to be significantly better than the \$25,000 bid from Cedarburg. It didn't! In fact it's higher. Their bid of \$23,800 didn't include the siding which Cedarburg said was \$2681. This is devastating as far as our budget is concerned. Paul was able to lower the number somewhat by eliminating some entry errors he made and going to single pane windows. They're still such a long way to go. They have new bids in process from a new mason and plumber, plus they're waiting to hear on millwork from Northwest Mills near Madison. But the biggest problem is still the rough lumber. Houses, even larger houses, rarely go above \$20,000, and ours is about \$25,000. At their recommendation, Nancy and I are paying to have an independent lumber list prepared²³. With all of the errors we seen in bids, it's possible the lumber takeoff is wrong and therefore they're bidding on the wrong items or quantities. Earlier this week we took the plans to have it done. We picked up the results yesterday. It's pretty difficult to compare the 2 lumber lists, but my best attempt that it indicates a substantial difference. I tried picking off unit prices from the Christianson bid the best I could using the new lumber list. I didn't get a chance to double check my work but I came in at about \$16,000 including siding, floors, everything. If we could come in around there we'd be ecstatic. I took the list out to Paul today and he'll make sure it gets out for bid. Also, he's still waiting and will check up on the mason, plumber, and millwork shop. I still have found errors almost everywhere I've turned. The new lumber list had the entire first floor figured at 9 foot ceilings. Plus, the exterior corner boards should be 5/4 inch lumber. I called him and he'll send out a corrected list. The construction budget still has errors – all in the wrong direction. The Our hHme fee is \$2000 low, the \$200 surveyors fee is missing, and the wood flooring labor is still missing. I can't even guess what this will all net out at. We went in expecting it to be around \$140,000 with actual out-of-pocket (accounting for sweat equity) to be closer to \$130,000. I don't believe we'll make it. I hope we're not too far off, although I think it could be by as much as \$10,000. Nancy and I talked about her having to take a job. Obviously it would be nights and weekends. She doesn't like the thought of missing kids soccer games. We won't do anything yet but it's looking more and more like she'll have to.

Saturday January 13, 1990

Right after Christmas we tried to get a hold of Paul to get a status. We just never got calls returned. Finally on January 4th he called back. He apologized for the delay – said he didn't get a lot of the messages. He said on January 2nd the papers were taken to Landmark. So right now there isn't much to do except wait. Saturday, January 6th I was running some errands so I thought I'd run out and check the bids – there have been so many errors in them. When I got there I found that our bid file was really incomplete. No new lumber bid, mason bid, etc. Paul must have them in a separate file, and he wasn't in. Paul had told me that the number that went to landmark was \$143,600 – but could I believe it? The following Monday I called Landmark to see if there was anything we should be doing – there was. They needed a \$225 appraisal fee, a copy of the lot closing, and a copy of the Our Home contract. I got everything to them the next day, January 9th. They said 10 working days for an appraisal, 2 – 3 days for their underwriters, then a couple of weeks until the closing. We're getting close.

I called Paul and told him that I would like to stop in and review the bids. He said fine, he'd review them with us. So Thursday the 11th, we met with him. First the problems – again. The new lumber bid came in at a little over \$12,000. That's obviously too low. Paul reviewed our new lumber list and found some omissions such as missing second-floor floor joists and roof framing lumber. Doing some rough estimates he's figuring \$20,000. I guess that was really the only problem. He showed us the mason bid but he thinks he found a sub to do the concrete basement for a good price. He said that the current total then looks a little over \$140,000 and that includes painting staining and laying floors. It could get down under \$130,000. Great news but then we started adding again. The shutters aren't included – that's over \$1000. We'll need a water softener. We'll need a contingency to cover tool rental and dumpster. So we're not going to make \$140,000 but the low \$140's looks good. That night we dropped the plans off at John Riphan's²⁴ again for corrected lumber takeoff.

Yesterday we went to the Home Builders Expo (1st annual). It's much nicer than the Home Show. We saw the Morgan front door (more than we budgeted), the garage door (more than we budgeted), and some handmade bricks available at Tews (of course more than we budgeted). We also got a lead on where to find an example of the Timberline roof shingles; on an addition to a barn with wood shingles. Today we went to see the shingles and the bricks on some condos. Nancy loved both of them.

Friday January 19, 1990

Last Monday, the 21st, I called Landmark to get an update. I was told that they might have had a decision then, but the underwriter was out sick. That night Al from Christianson called with a new lumber bid – \$18,300 including everything (except for the shutters which we'll order separately – \$1100). Tuesday I called Landmark again but she was still out sick. On Wednesday they called me at work to ask me 2 questions (the underwriter was back at work). First, they want to know what the total construction plan plus lot price is. Their papers indicated \$170's but adding up the bids from Our Home it only came to \$152,000. I told them the \$170,000 number was the one. They also wanted to know if I was selling the house before construction. No, I would put it on the market about 1 month after we started building. The underwriter left early that day so still no decision. A lot of illness going around – even I left work early. I stayed home from work on Thursday with a 102° fever. Everybody stayed home because the schools had a snow day (11 inches). Even Landmark must have closed early because when I called late in the afternoon there was no answer. Friday morning Nancy, Christian, and I left on our two day tour of Grinnell College and Northeast Missouri State. It was 11 PM Saturday when we got home. It was a very nice set of tours but real tiring. On Sunday, I called work and found a message waiting from Tom Pogo at Landmark. He said that the construction loan was approved. What they want to do is pay off my 1st and 2nd mortgage and roll it into a combined loan for construction for \$167,500. The construction component would be \$128,000. When I called him today I asked him what happened to the deal as it first was written that is a \$120,000 construction loan supplemented by a home equity bridge loan. I didn't want to pay points on a high mortgage when I expect the final mortgage to be around \$96,000. Pogo felt there may be some underwriters concern about carrying 2 mortgages. He also said that quite honestly, some of our original thinking probably just got forgotten due to the lengthy application period. He suggested that when I received the commitment letter, I should call him and we'd see if we can agree on an approach which he'll take to the underwriters. The commitment letter didn't arrive in today's mail.

Monday February 12, 1990

Still plodding along. The commitment letter came and I got back to Tom Pogo. The loan was for \$120,000 plus our 1st mortgage and home equity. First of all we needed \$140,000. Second, I was concerned about the points. Tom Pogo said there probably was some concern on the underwriters part about going with the expanded home equity. Under the assumption that our house isn't sold, the double house payments could be substantial. The home equity is at a higher interest rate but even more significant is an amortization period of 15 years. The payments could be quite high. Tom Pogo said he would try to get the underwriters to still go along with the home equity but if we went the other way (\$140,000 construction plus \$48,000 on existing mortgages) then maybe he could get the points down to 1 ½ – no guarantee. I didn't get back to him until the following Monday, February 5th. He said the underwriter wants to go with the combined mortgage – no home equity. But the points could be 1 ½ so the out-of-pocket cash situation would be better. Fine. He would take care of another commitment letter being sent out.

On Tuesday, February 6th, we spent some time with Jim Andrews. Paul was out sick. We brought him up to date. With the financing seemingly finalized, it was time to start moving on the construction. He felt that they've somewhat dropped the ball since it's taken so long. Our bid file still didn't look complete. Nan and I were just happy things were finally moving. He was going to follow up on a few bids on their end. He suggested we call the excavator, electrician, and heating contractor to get questions/and or accept their bids. He also suggested we advise them we would like to start in about 3 weeks. Actually we thought it best to wait until we actually had the commitment letter in our hands. When Nancy called on Thursday to say it still hadn't come I was set to call Tom Pogo. Within a minute of her call, before I had a chance to call him, he called. One more thing the underwriters wanted – a short appraisal on our existing house. He said it shouldn't take more than a few days. That night the appraiser called and set up an appointment for Friday. I guess it went okay. Nancy tried to get him to provide us with a copy of some idea of the appraised value but he wouldn't. I suspect there are some ethical problem involved. She forgot to ask him when it would be ready.

Friday also, Nancy got a call from friends of Gary and Sandy Norton (Bialozynski)²⁵. Gary and Sandy had told them about our house before Christmas – they happened to be in the home buying market but don't mind if it's going to be a while before they move in. They asked if they could see the house. So Friday night/Saturday morning we cleaned. On Saturday Jim and Sandy Kanitz came with her two-year-old girl Sarah. They seemed to like the house. They said they had a house in St. Francis but probably didn't have to have it sold first. An end of August move date (my latest guess) seemed workable. We left off by saying that once we decided on a price (maybe in a month) we would give them a call. Could be an easy sale – but of course nothing else has gone right.

Saturday February 17, 1990

On Tuesday, February 12th I called Tom Pogo to check the status. He said he'd check on it and call back. By Wednesday, when he hadn't called, I called again. He said that they were having trouble getting a hold of the appraiser. Everything should be ready by this time it's just a matter of making the right connections. He would follow up again and call me back. No calls on Thursday so I called again on Friday. He said that the New Berlin office should have been in touch with us because it's all approved. Finally. He gave me the name of Terri to call there to set up the closing. I did. It's going to be Wednesday, February 28th at 11 AM. (Ash Wednesday – another omen?). What she was less certain

of was how we could go about drawing money out right away. Unlike a builder who would have us draw certain percentages along the construction process, say 20% after the foundation, we want to be able to draw some money as soon as closing (for money already paid to or due Our Home, plus reimbursement for the building permit and survey). Then monthly as we submit subcontractors bills. She was going to have to check with her supervisor and call back. The next thing we better do, now that we have a closing date, is to line up excavation soon after February 28th as possible.

Wednesday February 21, 1990

I've been extremely patient during this long process but today I really lost it. But first, back a few days. Nancy talked to the excavator (or rather his wife) and he'll be out there March 1st. This scheduling of the excavation is one of the few things that has happened when it's supposed to. No delays. I talked to the heating contractor too, to clarify the bid. He also seemed very service oriented and helpful. We'll accept his bid although we won't need him for a few weeks. Last night we met with Paul where he gave us flowcharts of the construction process which identifies the step-by-step process of ordering materials and scheduling crews. With the March 1st excavation, we're on our way. The next steps should take place now. First, order windows. There's a 4 to 6 week lead time on them. We spent some time last night talking about the front basement windows. All this time they weren't even going to be windows but just fake vents. But where the vents would even come from we don't know. What we decided last night was that they would be conventional basement windows covered by some custom-made wood frames and screen. Paul said that he could get someone to make them up. They need to be in before the mason does the brick ribbon. The next thing that was to be done now is schedule the mason – hopefully for Monday, March 5th. The problem is we don't have one to schedule yet. The inexpensive concrete sub which Our Home found, and has been using on the last several homes, has been extremely unreliable. So it looks like it will be Jones (concrete) or A&B (block). Paul's going to do some further checking can get back to us. That was supposed to happen today but since it's now 7:10 PM I don't expect tonight. Masons appear to be the toughest of all the subs to get to bid and schedule. Paul says there are many around but most are not qualified. This looks like it could be our first delay. Framers are also tight. He has more bids coming in the next couple of days. They should be scheduled (tentatively to begin March 15th) immediately. The lumber order is out for more bids still. The order really doesn't have to be made until about March 9th. One topic came up last night for discussion. The exterior doors are normally part of the framing order and are hung when the house is roughed in. However our doors, because of the hinge mounting and rim locks, really need to be put in when the trim goes on. Paul volunteered that Jim Andrews has 2 construction doors at the office. If they can be used, that might solve the problem although he said the siding crew will hate it. They like to be able to run the siding butted right up to the door. Several little problems but all in all, under control then today.

I called Landmark because of course my question about the draw money was never answered. When I called I talked to Terri she said that's not their policy. Their policy is for draws during construction. I couldn't believe it. This company like others, doesn't know how to work with an owner/contractor. They know how to deal with a builder – everything else is foreign to them. I insisted on talking to her supervisor; no more dealing with the clerk. When I finally talked to him late in the day (after another phone call) he actually seemed quite reasonable. He said bring in the receipts for dollars spent and they will prepare a check. For monthly draws, the same procedure should be followed. While 4 draws are

most common, they can go to as many as 10. There is a charge for the inspector for every draw over 4. I guess the key is to find the right person in the organization to talk to who understands that customer service is an important part of their business. Hopefully they're in an important enough position to do something about it. By the way, when we were talking to Paul last night, we skimmed over the whole construction schedule. Our guess is for a move-in date in late July 1990. My finishing work is the biggest unknown.

Sunday February 25, 1990

The pace is beginning to pick up. On Thursday, Nancy went to pick up the building permit. She found everyone there quite friendly and helpful. I think she was surprised. Building inspectors and engineers we've worked with and heard about, generally have been real pains in the neck. They gave Nancy a footings certification form to be seen and apparently signed by the mason and the surveyor. Nancy's impression was that the surveyor should be staking out the hole before the footings are in. Paul never said anything about scheduling the surveyor. Plus we haven't heard from him on the mason.

Nancy noticed on the footings certification form that the garage slab elevation didn't seem to match the survey. Maybe this city engineer didn't catch the fact that the basement is elevated. She went back on Friday and again they proved friendly. I hope this developing rapport pays off once we're building. They spent about an hour with Nancy (with Zach crawling around on the floor – pretty bored) re-figuring it. Their number wasn't right but figuring the slab elevation wasn't as simple as Nancy thought either. They came up with a number that gave Nancy confidence that they understood her elevated basement. Meanwhile we had to hear from Paul on the mason – plus, what about the surveyor? Paul has really been helpful but I sure think he's overworked. He's hard to get a hold of and doesn't answer calls very timely. I was able to talk to him Friday afternoon. He said that the mason should be Jones Concrete. The block bid just came in too high although we'll probably use him for the brick work. When I told him about the surveyor, he said he typically comes in after the footing forms are in but he would call New Berlin to see if they wanted handled differently. He didn't get back to us Friday. That afternoon, Nancy called Rick Jones to award him the contract and try to schedule him for March 5th. She got a hold of him on her first try – that's unusual. Our experience has been that subs are rarely around during the day. Leave a message on the answering machine and wait until they call back, is the typical routine. Anyway, Rick Jones said March 5th is too late if the excavator is scheduled for the 1st. He said he should be there as soon as the excavator is done. Nancy gave him the name and phone number of the excavator so that they can coordinate it. By yesterday, Paul still hadn't gotten back to us so I called the surveyor. He seemed to recall that New Berlin is unique in how they want the footings inspected so he'll plan on being out there as soon as Jones gets there. That could be as early as this coming Friday. I expect we'll be on the phone with the excavator, mason, and surveyor this week trying to coordinate their efforts.

The windows were ordered February 22nd. The framers should have been scheduled by now but we're still waiting for Paul and the bids.

Tuesday February 27, 1990

The highs and lows are tremendous. The day before closing is a real high – anticipation; the next day is digging. Then the lows. Nancy called me at work late in the afternoon with the closing amount due

tomorrow. I had even forgotten about it. I knew we still had ½ point to pay (we paid 1% as the commitment fee a few days ago) plus miscellaneous closing fees. I had planned on a couple thousand dollars. At the same time I expected reimbursement of our expenses at over \$2000. Then the phone call. I figured our check should be about \$900. Instead, they needed a check for \$10,239.32! I called them in disbelief asking for breakdown of that amount. I talked to Terri and told her what my expectations were. After a minute or two it was clear that the problem was the construction budget provided by Our Home back on January 3rd. Where we're now talking about \$140,000 or so, the budget provided to landmark was \$150,700. That's what Landmark was basing their commitment on. We got right to the point. This was a real mess. Closing is scheduled for tomorrow and the excavator is scheduled for the day after. My first thought was that I have to get to Our Home. When a new budget and set of bids could be put together and given to Landmark then maybe this could be straightened out. But what would that would that do to our scheduling plans? Terri suggested that before I do that, she confirm her numbers on the construction budget sheet and would re-add all of the bids. She called me back in about 20 minutes. The construction budget, which she verified at \$150,700, and the supporting bids are way out of sync. They're apparently only a sampling of the bids because they add up to about \$110,000 or so. She talked it over with John Barie, the construction loan supervisor. They had a suggestion – and this really surprised me. Their plan basically was that we go ahead with the closing. We don't need any money now. Instead, all that happens is that the closing costs will gets subtracted from the committed amount. If we get to the end of construction, and we're short, then it's our problem. It's all very confusing. What is surprising is that Landmark is so accommodating and is presumably assuming some risk of having lent all of the money and having a house that isn't finished. At this point, I want to get closing over with and onto construction. They did ask to get up to date construction budget. Good. I want one for myself. I had asked Paul for one but I still don't have it.

Rick Jones called Nancy today. He got the plans we sent him. He told her that because of the brick ribbon on the house, the frame will rest on the bricks. Therefore, the bricks have to be in before the framers can start. I told Nancy to verify with Tews that the bricks are in stock. They are; 6000 - 8000. They also told her that Al Brown (AB Masons – our probable mason) has worked with this brick before on laying homes. That sold Nancy on AB. She talked to Paul. He sent yesterday, the contract bids for Jones, AB, and the framers. We only got the Jones bid today. We'll wait till tomorrow to award these bids. It looks like Christianson will get the lumber bid.

Jim Andrews called tonight about 8:30. I had left a message at Our Home this afternoon during the Landmark mess. He works some long hours. He said that he'd be working on the construction budget by 7 AM tomorrow so I'll be able to pick it up on my way to closing. He also said that they got a new window bid from B&H for \$3900+. Unfortunately as I told him, we ordered the windows as the scheduled dictated about a week ago. They were ordered from Christianson for about \$4500+.

Wednesday February 28, 1990

Before our closing appointment, I went to Our Home and picked up the construction budget report that Jim Andrews prepared. It totaled a little under \$142,000. Coincidentally, that is the number our home estimated way back in September. Paul wasn't there but Jim was. I wanted to get copies of the mason and framers bids so we could go over them and get them scheduled. I got a copy of the AB mason bid but I think it might be old. I couldn't even find reference to the brick on the exterior. Hopefully there's more current one. I couldn't find anything on the framers. Jim didn't have any information – he'd have

to wait for Paul.

The closing itself went smoothly. The closing fees were higher than estimated, mainly I suspect because of the roll-in of our current mortgage. We didn't pay any cash – everything was just subtracted from the total approved loan amount. What that meant was the construction escrow was lower; only \$133,974.18 versus the \$142,000 on the construction budget. It's up to us to come up with the difference. This really makes Nancy uneasy and me too, to a degree. There are two factors which when considered, make me feel better. First, the \$140k is inflated by at least \$12,000 in items like painting, laying wood floors, installing countertops, etc. – things in which I plan on supplying the labor. Second, as soon as we sell and close on our home, we'll have cash to apply to construction and/or the loan. The afternoon mail came and still no mason or framer bids. Paul wasn't in again. Nancy talked to Jim who will follow up – I hope. I talked to Alice Brickler. She confirmed that they'll be there to dig tomorrow. They should be there about 9 AM and finish at the same day.

Friday March 2, 1990

Well, no more problems with Landmark (at least for the time being). Now there are new sets of problems. A lot has happened the last two days – where should I start. I found out today that Paul is no longer with our home. I found that out in a conversation with Jim today. He said that Tuesday (February 27th) Paul left without notice. I'm not sure if that means he quit or was fired. Paul was very, very helpful in so many ways but lacking in others. I don't know if the lack of organization (like where are our framer or our mason bids?) was his fault or not. But let me go back to yesterday March 1st. The excavation started in the morning. Near the southeast corner there was close to 1 ½ feet of frost. Maybe a couple of inches by the garage. Unfortunately they didn't finish digging. I got a call in the early afternoon that the soil encountered was fill. When I got out there in the late afternoon, here's what Ralph Brickler told me. Sometime in the past, fill was added to the lot and probably to the general area. You could see by the stratification layers that levels of topsoil (loam or whatever) could be found beneath the surface. The fill on

top of that was solid clay topped again by topsoil. Rick Jones was out earlier and pointed it out. What all this meant in real terms was more work and more dollars. Those areas needing footings 4 feet below the surface instead require 8 foot depths. That includes the garage and front steps. Also the crawlspace had to be excavated completely, making a pretty big basement. By the end of the first day, Brickler was only half done. Not only the extra excavation but the mass of clay made the goal going slow. Nancy talked to Mary Berg, our neighbor across the street. Sure enough, they needed similar extra excavation work. Zach I guess, had fun playing with his new friend Joey Berg. Jones said he expected to be back out there around noon today. By then, Brickler should be pretty well finished. Nancy and Zach were there about 11:30 waiting for Jones. The weather was beautiful – around 50°.

Unfortunately that's bad for this kind of work. The mud was terrible. Nancy and Zach were coated in



it. He went through several sets of mittens and was soaked through. Jones finally got there about 3:30. It turned out that Nancy didn't have to wait around for him anyway. He took care of notifying the building inspector. Jones wanted to get going on the footings immediately. He was afraid of the waterlogged sides of the excavation falling in. When I left the site about 5, the excavation had just finished, most of the forms were laid, and concrete was filling some of the footings. I'm not sure if he finished today or he'll come back tomorrow.

The situation with Paul has me concerned. I talked this evening with the new construction manager, Dean Callahan. We have a meeting set up with him this coming Tuesday. He too seems real nice – at least on the phone. But nobody knows anything about the mason bid or framer bid. I managed to get a hold of Al Brown of AB Masonry tonight he said that he'd just gotten back from vacation yesterday. He doesn't recall bidding on the plans – doesn't recall bidding on a New Berlin home in a year. That might explain why the copy of the bids I have (which isn't identified by date or client name) doesn't seem to fit. Did Paul just fake it to show bids coming in? I just don't understand it. Unfortunately I'm losing confidence in the construction budget. Of course we're going to be low on excavation and basement. But when I look at the budget, I find nothing for concrete flatwork and the fireplace. I don't understand that all – and I am very concerned.

Al Brown will meet with me Monday at his job site and give me an estimate in 15 minutes. I talked about the need to get the brick ribbon installed in about a week and a half. Later on the flatwork, fireplace etc. Nancy is already sold on him because he does all of the Lang Homes²⁶. But what about price? The brick is very expensive to start with. It almost sounds like we're setting ourselves up for hiring him regardless of price. He did say that he should be able to fit as in, in about 1 ½ weeks, just to do the belt.

Sunday March 4, 1990

I haven't slept well the last couple of nights. The construction is on my mind continually. The fireplace and flatwork²⁷ are significant cost items. Probably \$9000-\$10,000. Plus, there's no contingency or miscellaneous to handle the overruns like we've already experienced or for true miscellaneous things like dumpsters. The shutters aren't there (\$1300) or the higher-priced front door. We're looking at building a house for \$150,000 plus with the construction budget of about \$134,000. Our own labor was going to be our cushion. Even assuming I lay all of the floors, installed cabinets, and do all the painting, I figure once we'll still be about \$10,000 short. I already asked Mom to loan us an additional \$5000 to help address some cash flow problems until the house is sold²⁸. Even though I'd hate to, I'm sure I could ask for and get more. This situation also means our mortgage will be higher. I'm back to thinking about a job for Nancy again. I haven't discussed the construction budget with her yet. It's really too depressing. I first want to confront Jim Andrews. When I'm out getting the bid from Al Brown tomorrow, I'll try to get in to see Jim. It's clear to me now that they've done a poor job of putting the budget together. I'm sure he'll blame Paul now that he's gone. I don't know really what can be done now other than tight control over a realistic budget. The AB Masonry bid I'm sure was outright deceit – probably on Paul's part. Pressure to get masonry bids, he must have taken one from somewhere else and blanked out the client name and date.

Wednesday March 7, 1990

Construction is moving along rapidly but I suspect that it will be grinding to a halt pretty soon. Yesterday or Tuesday the wall forms were put up and today they were poured. That means in about a week backfilling can take place. Then we stop.

On Monday I saw Al Brown and then went to see Jim Andrews to discuss my very serious displeasure with the construction budget. Al Brown was working on a Lang home when I met him. He looked at the prints, specifically the brick belt around the house, and said he's never seen it constructed that way in all his years in the business. The prints called for the bricks to be 8 high – 2 higher than the foundation. He has always gone only six high with the frame sitting on the foundation/brick. Otherwise it would be a real pain for the masons, framers, siders. I left the print with him, telling him I'd call him at home with our choice of construction. From there I went to talk to Jim Andrews. I gave him the history of what's gone on, but problems with the budget, and especially the fabricated mason bid. He was, I think, genuinely surprised – he had no explanation other than yes it appeared fake. He apologized for the incomplete nature of our bid file and expenses and expressed the hope that there is still time to make a dent in the budget. He tried to be optimistic, I believe he's sincere, but the reality is that I feel the potential for budget improvements are small while the omissions are large. Monday night I talked to Nancy about this. It's all very depressing.

That night I called Al Brown and told him six bricks I was fine. Nancy really wanted more brick showing but we're in the mood for compromise. He called back with his bids that night. On Tuesday we met with Dean Callahan the new construction manager. Jim Andrews was also there as well as Terry Erdmann. We're getting a lot of attention now. I didn't realize how much it was lacking before. We met from 6:30 to almost 9 PM. The focus



was a description of the house with special emphasis on its unique features. An emphasis on the intensity of the bids that are needed. Framing was an example that was a little scary. Dean said that he bid it at \$14,000 plus. The Schneider bid was at \$9800. That evidenced the need to get more bids. Either he's mis-estimated or Schneider isn't seeing something. Just taking the Schneider bid could mean problems during construction if he sees that he's in over his head. The framing number in the budget is \$10,600 – more problems. Dean was more than willing to explain everything to our satisfaction. He even went through the technique for building dormers.

Because of the desperate need to hold down costs, we're going to have to get many more mason bids.

Of course after the backfill, the brick belt must be built, then the framers come. That's why we'll see a delay after the backfill.

Saturday March 10, 1990

Nancy was in tears yesterday over the latest construction problem. The basement is done. We have to wait seven days before can be backfilled. It's very, very muddy there from recent rain. We didn't make a thorough check of the basement, but we could easily see that the ground garage foundation isn't right. The rest of the house is elevated with a six brick ledge on the exterior. The garage is lower with only a three brick ledge. Or that's the way it's supposed to be. As constructed, the entire house including the garage appears elevated with a 6 brick ledge. Also there is no opening for the garage service door. The plans appear clear to me. But the elevation view isn't really used for construction. The survey and footings certification form (which stated the garage block top and slap elevations) are confusing to me. Maybe they were wrong and we didn't realize it. I'm sure it's fixable but at what cost and by whom? I called Dean Callahan as soon as we got home. He'll go out and look at it today or Monday. A finish carpenter is coming over today to review the plans for purposes of making a bid. He says that he likes to review plans with the clients instead of just reading and bidding on the plans. In this case, I think that's an especially good idea.

Wednesday March 14, 1990

I don't know what getting an ulcer is like, but I sure believe I can get one. The finish carpenter came over last Saturday and we discussed the plan. He seemed to understand. He said that it offered no particular problem except that there are plenty of doors and windows and the door hanging will be time-consuming (interpret that expensive). He'll be mailing us a bid. He also said the plans are too detailed and too confusing for a finish carpenter.

Dean called me at work late on Monday, after I'd left for home. I didn't get back to him until Tuesday morning. I talked to Jim then. He said the garage wall was wrong. But a cut out for the garage door is no big problem. I tried to explain that the problem was more than that – the 16 inch brick ledge rather than the 8 inch. He really didn't understand and said he'd have to check our prints. He did say that there is about a foot of water in the basement which needs to be pumped out. That figures; the weather like everything else seems to be working against us. There's been record-breaking warmth the last several days. The warmest on record this early in March – 70s and 80s each day. Also, every day since last Friday it's rained. If there was a foot of water there Monday, I'm sure there's a lot more now. It's supposed to clear up later on Thursday. I'll try to get out over the weekend if I can find the pump to rent – they may be hard to find. There's been major flooding all over the area. I-43 at Locust was under 4 feet of water. There was even a 30 foot sinkhole at 30th and North.

I called Rick Jones last night about the garage wall. He too complained about the print. Lots of confusion about the brick ledge. Plus no garage door was shown anywhere on the print except the exterior elevation (and there it was drawn wrong). He did explain that even though the brick ledge is 16" (which he got in part from the building inspector) we can go with 3 bricks and build the wall on it. It made sense. Somehow that hadn't occurred to me before. I guess I'm expecting absolutely everything go wrong. So that was one potential major problem that really wasn't. The garage service door will still have to be cut out. That's no problem. We should just call him when the location is

marked.

I talked to Dean tonight. He said to line up a meeting between himself, ourselves, and Kurt Klemnitz, a rough/finish carpenter. He had put in a bid for the framing. The bid of course, is way above our budget. But it's probably a realistic bid and maybe we can negotiate it downward. Nobody knows what happened to Schneider and his cheap framing bit. I left a message at Klemnitz's answering machine to try to set up a meeting for Saturday. On Saturday we'll also try to clarify the lumber takeoff (for the umpteenth time) and go over where we are on the masons bid. I don't think we're much of anywhere.

Sunday March 18, 1990

Yesterday was one of the more satisfying days we've had in a while. In the morning we met with Dean and finally, I hope, finalized the issue of the lumber takeoff. Everyone is bidding on the latest set. It looks like we're going with B&H Lumber. Their bid is already lower than Christianson's plus Dean thinks he can get it even lower. We talked about the mason and concluded that a bid should be awarded early this week. Then we met (separately) with a couple of carpenters who will have bids into us by Monday or Tuesday. Each could be ready to start in about a week. One of them, Kurt Klemnitz already had a bid in for rough and finish but it was quite high. We talked to him and explained some of the details of the house. Dean was helpful in explaining the role of the truss manufacturer and the second floor framing. It comes with a crane and everything. That explanation cleared up a lot for Klemnitz so he's going to come in with another bit – a lower bid! We may still be going over our budget but we're getting closer. The one item which may be costly is the application of the crown molding. He's going to itemize it since it appears I'll do it myself to save some money. He came to the office with pictures of some of his finish work. He comes across as someone who was very concerned with quality. He looks like our carpenter. I spent the afternoon, evening, and most of today pumping out the basement. I rented a mud pump to take care of the results of our warm, rainy weather of late. The water was standing about a foot above the top of the footings. This afternoon, after about 12 hours of pumping, it's below the drain tiles. There are still big puddles but I think they're okay. Hopefully it can be capped off in about a week and a half or so. The inspection for backfilling was supposed to have been done on Friday so we'll schedule a backfilling to be done as soon as possible.

Tuesday March 20, 1990

The Klemnitz bid came in yesterday. It was down some but not quite so much as we had hoped. Still, he knocked off about \$3000. It looks like we'll be going with him. But first the mason. We agreed to go with Al Brown. But about an hour later Dean called back to say – don't call Al Brown. Four new mason bids are supposed to be here today. One more day. But of course I didn't hear anything today. I talked to Dean about 4:45 this afternoon and they weren't in yet. Nancy was in tears tonight over the matter. Al Brown is her choice if the bids are close. If his bid is comparatively high, then the other bids aren't credible. Either way it should be Al. But with this delay, what if they run out of stock at the brickyard? What if Al Brown is booked up? I'll have to settle this tomorrow. Today was backfilling. This was a whole day operation. The heavy clay was so moisture filled it was difficult to move. There's quite a bit of excess, I guess (I haven't been out there to see it), but that will have to wait until May or June to move. It's just too wet. Pea gravel was added outside the basement walls to aid drainage. Nancy couldn't judge how deep, but guessed a couple of feet. They (the bricklayers)

suggested putting stone in the basement right away. They said it would be less costly than having the mason put it in later by going through the basement window. I said okay. They put four piles of 7 yards each in the four corners of the main house. They're not sure that's enough but it should be close. I hope that the piles of stone and remaining dirt will not be in the way of the plumber for running water and sewer lines.

Wednesday March 21, 1990

Still no additional mason bids. I told Dean I felt we couldn't wait any longer; we should go with Al Brown. He's the one we wanted along and his bid didn't really seem out of line. He agreed. So I called Al Brown immediately. Sure enough he's booked up for a few weeks. I almost pleaded with him to take the job. The only part I need soon was the brick belt. He said no he couldn't take the job but after more pleading he said that maybe. He would try to see if he could get someone out on a weekend. It wouldn't be this weekend but maybe next weekend. He'd let me know this Sunday. I pushed him further till he said I should call him before work this Friday. I'm sure hoping. Next weekend is bad enough of a delay and if he can't even make that, I don't know what we'll do. The mason situation has reached a crisis. Plus we can't schedule framers until we know when the mason will be done. As this stretches out we could lose Klemnitz or whomever as a framer. I know that Klemnitz wanted to start next week. Had we been about a week earlier with Brown, we would've had him. He said several of his jobs recently broke earlier than expected.

Sunday March 25, 1990

It's been several days since I've written, but lots has happened. It's been quiet at the house but behind the scenes work is moving along. First – we got Al Brown. I called him at home early Thursday, March 22nd. He said he could make it next Saturday, March 31st. That is good because I told him I'd have the framer there the following Monday, April 2nd. The framer's going to be Steve Multhauf. We met him first a week ago at the Our Home office. He stopped in and picked up a print. After he left, Klemnitz said don't use them – his quality is poor. But since then his bid it has come in at \$4-\$5000 less than Klemnitz. Plus from the work Dean can see, the quality is quite good. Steve and his crew is just finishing up on a major addition to a 150-year-old farmhouse in Mequon. To hear them talk, it has been quite a restoration and construction process to match the new addition to the farmhouse. Yesterday Steve and his assistant Jeff, stopped by the house to review the plans. When I asked if there putting up the Tyvek, they said sure – it's on the lumber takeoff. When asked about installing shutters, they said sure. Those are two things I thought I'd end up with. Then we met with Dean. We then arranged that Nancy will go out to Oconomowoc on Monday to finalize the details with B&H lumber for the framing materials. The lumber should be delivered on Friday. I suppose the brick should be there by then to. Al Brown takes care of ordering them. Traveling around yesterday, we happened to stop at the lot. It's the first time I've seen it since it's been backfilled. There's still quite a bit of soil to get rid of. I noticed that some of the backfill was on the brick ledge. Knowing that there shouldn't be anything to slow the mason down next weekend, I figured that I'd get a shovel and clean it off. That seemingly simple task took me a couple of hours yesterday and 3 today. And I'm still not done. The soil there is terrible. Heavy, heavy clay which is saturated. Not only that, but our cold weather, lows in the teens – 20s, and highs in the 30s to low 40s, has left the soil filled with ice crystals down a foot or more. I've been able to move the soil by using a chisel and sledgehammer to try to chip away at it. Every once in a while shovel can move it, but not often. The soil is like a rock. One shovel broke, so I

went out to the Nowicki True Value and got a steel handled one. I've got to finish cleaning it out before the masons arrive. If we get a day in which it warms up, I'll go out after work.

Sunday April 1, 1990

Again this hasn't been a good week. I keep thinking the worst is behind us but it's one crisis after another. This time should be exciting, but it's stomach wrenching. At the end of this past week, we had our eyes set on the Saturday bricklaying. We've been in a rainy pattern and rain was forecast for yesterday. I checked with Al Brown on Wednesday evening. He said that everything was all set for Saturday – he had a four-man crew ready. If this weather did not permit it then, he planned on Sunday, and if it still was bad, then Monday. He asked me to cover the bricks up (about 1000 of them) so that they wouldn't be too wet to lay. All of the bricks were to be delivered Thursday. I checked and sure enough they were. The lumber was set to be delivered Saturday morning, and it was. The weather Saturday actually was pretty good. Not warm and sunny, but at least not raining. I was waiting at the lot about 8:45 AM when Al's crew arrived. There were only 3 of them but I really didn't care.

They said they expected to finish it in a day. They set off right to work. One getting water and preparing the mortar. A second one, Al's son, moving the bricks from the pallets to the foundation wall so they be handy for laying. The third, with the brick chisel/hammer, was clearing off the ledge, making the surface smooth. The last one noticed problems first. The inside corners of the brick ledge were real sloppy. They required cleaning out but they hadn't brought their diamond saw. A chisel was possible, one suggested, but it was a lot to chisel. He also started to verify the height of the brick ledge. It was of course supposed to be 16 inches – enough to fit in exactly 6 bricks plus the mortar joints. They didn't measure 16 inches. Most places they appeared to be 15 inches but some even went to 15 ½ and some to 14 ½. Now what. How can



things like this happen? Five bricks wouldn't work; the joints would be too big. Six bricks would extend above the foundation wall. The latter case, the mason suggested might be workable. The bricks could extend one and a half inches above – just enough for an additional additional 2×4 ledge. Workable wasn't my idea of a high building standards but maybe I didn't have any choice. As we were talking about the ledge, the first mason (the one mixing the mortar) approached us. He couldn't figure out what color mortar he had. It definitely wasn't the color on the Lang homes. He uses the same color, buff #51, in all of the Lang homes. I was sure that's what Nancy wanted too. There was no way, I'd let them put on any old mortar. The packing slip left with the bricks said buff mortar but it had a different number. Al had worked with Tews directly. His crew claimed that the brickyard must have screwed up. What to do. The mortar man thought that there might be some of the color at a different job site in Delafield, but he wasn't sure. Plus he didn't know if Al would okay taking it from another job site (Al was out fishing)²⁹. After some minutes of indecision, they decided to call it a day. If they could, and weather permitting, they'd be back Sunday (today). As it turned out, the weather really cooperated. It was dry the whole day. When I got home, I confirmed with Nancy, that the mortar should be buff #51. She said definitely yes. She was just out at Tews a couple of days ago, and talked to a sales rep about job. He even wrote down “buff #51” on the business card he gave her and said that Al Brown always uses that with the Old Carolina brick. That settled, I called Steve Multhauf and Dean. Steve said no problem with putting in the additional sill board. Dean said the same thing. He called it a “situation” but certainly nothing to worry about. He agreed that we should pursue the extra material and labor cost with Rick Jones since it was his fault.

Today I got up early and heard rain. April Fools and it's in a steady drizzle. I didn't think Al's crew would be out there because of the weather, but I took a ride anyway. They weren't there. Again it didn't surprise me. It was raining lightly and the forecast was for good chance of showers today. At least, they had left their equipment on the lot. That was one sign that they would be coming back at the earliest chance. The lumber was also on the lot. Right on schedule. The weather started to clear up a little later. I drove out again about 11, but still no masons. I thought that it had stopped raining but there were still a few drops in the air. By 2 o'clock, the sun even came out for a short while. After we had gotten out of church at 1, it had already stopped raining for about an hour or so. At this late moment we decided to put the For Sale sign up and have an open house. Gary and Sandy Norton, behind us were having one and maybe we could draw some traffic. After quickly cleaning the house, we put the sign out. From 1:30 until 2:30 when their open house ended we got a total of zero people. Next week we'll advertise.

Later in the afternoon, we took a detour past the lot on the way to Rebecca's game at Soccer USA³⁰. Even though the weather was still holding out, no masons. But more. My heart dropped right into my stomach. The masons equipment, including motor mixer and even wheelbarrow, were gone. I didn't say anything to Nancy, but just kept on driving. No equipment means they don't plan on being here tomorrow. Maybe they've had with the mortar, the ledge, the job, everything. I could see him having Tews pick up the brick. I had to talk to Al Brown. I had called him earlier in the afternoon, but he was out cleaning fish. He hadn't returned my calls, at least not before we left for Rebecca's game. As soon as we got back, I called again. His wife answered and said he wasn't home and didn't know when he be back. That confirmed it. He was avoiding me. I called Steve Multhauf and left a message on his answering machine that the site wasn't ready for him Monday and that I was trying to get a hold of Al Brown to find out what was going on. Finally, about 8:30 PM Al called. He apologized about the mortar – said Tews messed up. He would be coming out, using colored mortar from another job – what relief. He couldn't make it tomorrow, but would send one half of his crew, maybe even himself, on

Tuesday. I was so relieved, the fact that tomorrow was out was okay. Al went on to suggest, that if the carpenter could lay the extra sill on Monday, that would make his job easier on Tuesday. Then they could easily align the top of the bricks to the top of the ledge. I told him I talked to Steve. Al went on to say how busy he is. It turns out he's in the commercial fishing business. This weekend, he netted and delivered (I forgot where) 8000 pounds of carp and something else. That on weekends and nights plus his brick work is really keeping him busy. After this conversation, I called Steve. He was home this time. He can't make it Monday anymore but thinks it would work out well if he were there on Tuesday. Then he could see exactly what would work out best. He said he'd call Al Monday night to coordinate it. When I try to suggest he'd need more treated lumber, he said he'd work on it Tuesday.

Monday April 2, 1990

Now the date is tomorrow. I talked to both Al and Steve tonight (by the way, Steve goes to bed about 7 to 7:30). They're both going to be there tomorrow. Steve about 8, and Al about 9. Even the weather forecast is good. High in the 50s, with a chance of rain in the evening. Thursday is supposed to be back in the 30s.

I met yesterday with Lisa to go over the construction and prepare papers to make the first draw from Landmark. Really the first draw should be after the basement is capped, so we're going to drag our feet a bit. Hopefully that will be by this weekend. Then quickly gather up the bills from Al and Steve so they can be included in the draw. Lisa and Dean suggested paying Rick Jones only \$10,000 of the \$12,022 bill as part of the draw because of the mix-up on the ledge. I'll have to tell him that the balance (or whatever it turns out to be after we figure out what this will cost us) will come in the next draw. Lisa called Breckler's to find out what their bill will be since we haven't received it yet. They're charging \$70 for breaking frost, and \$375 for the 28 yards of gravel which went into the basement and gravel around the basement walls. Otherwise the basic bill will be \$1150 – exactly what the bid. Even though they went down 8 feet around the garage and front stoop. Even though the crawlspace had to be fully excavated. Even though the soil was so moist took them two days to excavate instead of one. Backfilling also took them extra long because of the soil. They're amazing and really very nice people. They figure what they bid is what they charge. Sometimes they make out and sometimes not. How would it be if all subs worked that way?

I still haven't received the Al Brown bid even though his wife said she mailed it. Maybe to Caldwell Court? Tomorrow he'll have his bill right away so it better match his phone bid.

Wednesday April 4, 1990

You really have to want to build a house badly enough to put up with all of this. This morning I got into work just after 6:30. There was a message waiting light. It was Nancy who called at 6:32 AM and left it left a message saying “call home immediately” I did. I couldn't believe it. Al Brown already talked to her and said he had received a call this morning from Steve Multhauf's wife. The message was something like this. Steve had looked at the prints last night, and decided that the floor joists have to go in before the bricks. So that's what he was going to do. She also said something about him being drunk last night.

Mass confusion. Nancy got organized as quickly as possible and left for the lot, leaving Zach with

Rebecca and Christian. I tried to get a hold of the Our Home office. It was about 7:45 before I got a hold of Jeff, one of the underlings. I told him what happened and said that Dean or Jim or someone should get out there. I had to leave work then to go to our chairman's conference. Obviously, it was hard to concentrate. When we broke for lunch, I called the office and got another message from Nancy, left at 8:15, which just said to call home when I could. Her voice didn't sound cheery. I tried calling but no answer. Even though I was supposed to stay for the afternoon program, I couldn't. I decided to go back to the office, so I can at least keep trying to get a hold of Nancy or Our Home. I talked to Jeff at Our Home again, but he really didn't have the status. He did know that Dean had gone out there. Finally, about 2 PM, I got a hold of Nancy. She told me that when she got there, there was one carpenter. He didn't know where Steve was. He left a call to try to locate him. Nancy then came home to get Zach. She also called Dean at Our Home, and after a couple attempts at his car phone, was able to talk to him and explained the situation. By the time she got back, Al and Steve were both there and apparently there was no more problem. Steve by this time, understood what he was supposed to do, so he left saying he'd be back tomorrow to start. Dean arrived, just missing Steve. Everything appeared all set for Al to lay bricks, except that now it was raining. Probably only in New Berlin. Nancy stayed out there for a couple of hours in the rain, some of the time spent talking to Dean. He spent about an hour going over past horror stories. Like the foundation contractor who didn't get paid so he caved in the basement. Or the time he spent 2 days in jail in Colorado for knocking down a house, along with about 60 other subs, because of nonpayment by the developer. Zach was really good, spending the time in the car. As a reward, Nancy took him to Target, where he got a Teenage Mutant Ninja turtle figurine and underpants. He's really proud of those pants. The rain ended sometime before noon. She had errands to run – Jeffers Millwork and the paint store. She returned to the lot and stayed there till past 4:30. By that time, Al Brown and his three others were just finishing up. I didn't go out to see it. Somehow I feel like I need some distance. I'll go out tomorrow but right now I have no desire to go out there. Nancy says the mortar and the bricks look nice. Even so, it's probably not a mortar she would've picked out. I wonder if she would've liked the one from last Saturday?

Steve Multhauf's wife called tonight. She was wondering if the basement could be pumped out. Jeff, one of the crew members, told her they'd work on putting some basement stairs in as one of the first steps. There's no way I can get there tomorrow of course, but I told her I tried to get pumped out there as soon as I can.

Sunday April 8, 1990

The carpenters did get there last Thursday. Four of them managed to put in the extra 2×4 to build up the brick ledge to a full 16 inch, mud sill, and the floor and rim joists. Somehow we were short of floor joists – the entire utility room. I sure hope that's not



representative of the lumber takeoff. On Friday, 3 carpenters finished with the floor joists and added the subfloor. Yesterday morning then, I came out with a pump again for the 6 inches of water in the basement. There were 7 carpenters there including Steve and Jeff, who apparently is Steve's brother. The wall between the garage and house was up and they were working on the front living room wall. They were building it laying down (the wall not the carpenters) on the subfloor. Eyeballing it, it was easy to see that the windows lined up with the basement window opening. The walls were 2x6 and the windows were 8 feet up (1 foot from the top). Everything seemed to be right. Nancy and I stopped by in mid-afternoon. By then they were just putting up the last portion of the exterior wall of the south end of utility room. Everything still looked good except for the front door. Nancy noticed that the rough opening wasn't high enough to accommodate the transom. She had given him the rough opening dimensions so I don't know what happened. She told him right away and he said it would be fixed. That's not bad for being the worst problem in 2 days. I can handle those kind. Tonight's was the kind I didn't like. I called Rick Jones tonight and told him we are holding back some of the bill from his first draw because of the extra lumber and carpenter labor to get the brick ledge to 16 inches. He wasn't happy. He felt the whole job was messed up. He didn't think we'd have any others that would've performed the kind of job he did, especially in the wet soil conditions. He really blames Our Home and Paul. He said he won't work with them anymore. He claims he was told by Paul, that the brick ledge should only be 14 1/2 inches so the mud sill on top of it would bring it to the needed 16 inches. He feels just caught in the middle but says I'm in the middle too. So after all, he said to do when I felt I had to do. I said I'd be holding back \$1000 (even though Dean said \$2000). I think that's fair and I told him I wanted to be fair. On the garage service door, I told him it was ready to be cut out. He said fine, he would complete the job doing everything he supposed to do. We talked about the metal tabs extending into the basement. Yes, he said, they'd come out but usually when the floors in. Otherwise it's too muddy. We parted on somewhat friendly terms but it was still an uncomfortable conversation. It wasn't until I hung up, that I remembered about the chimney footings. I had wanted to talk to him about it, but I wasn't about to call him back. Al Brown was the one who brought it to Nancy's attention on Wednesday. Jones really should have poured it since he poured the other footings. But the print again is confusing. It says chimney foundation by mason – which wasn't Jones but he was taking the place of the mason I would think. Al Brown said this would add elapsed time and cost to his work. Dean felt that we could play ignorant and maybe get Jones to do it. But I can't call him back. There's almost no chance that he do it, and I really don't want to antagonize him.

Today we had our first open house. There's another one advertised for Tuesday, but maybe we'll cancel it. Response to the house has been terrific. We've been receiving calls all week just from the FOR SALE sign. Nancy made a cute one with a stenciled house and picket fence³¹. Friday and Saturday people have stopped over after calling for appointments. We made a tentative deal with Bill and Linda O'Quinn, pending the writing up of a sales contract. That won't happen until Monday, at the earliest until I see Terri's Cerni at work³². They chose not to have an attorney. So effectively, the house is almost sold before first open house. At the same time the O'Quinn's were here, there was another couple who were very interested. But I told him of our deal with the O'Quinn's, and said they have to make a better offer. They were going to think about it. The O'Quinn's offer was exactly our asking terms – \$133,900 and an occupancy of August 1st. I'm a little uneasy about the date, but we should be close. Today at the open house we had a dozen families come through. All were very complementary regarding the condition and decorating. One is a real estate broker looking for a house for himself. He was back here this evening with a written offer, without a contingency on the sale of his house (unlike the O'Quinn's) but with the buyer inspection contingency. The latter I see as a potential risk to us in the delaying factor if nothing else. I called the O'Quinn's and talked to Linda O'Quinn. I asked her if she'd

drop the contingency on the sale of their house. She said she really wants the house, so okay. Their financing doesn't appear to be a problem since they've been "prequalified" and have been looking at homes in this price range and up. One interesting note. The deal was all settled and we were talking down the front walk when I noticed a potential problem. His truck. I can't remember the make, but it was the kind that sits high on the frame. I realized that it might not fit in the garage. The garage door is only 6 ½ feet high. The driveway was originally designed to come from the side rather than the front of the house. After a lot of measuring, we concluded that it would be close, but it probably wouldn't fit. Bill looked at all sorts of options, including taking off the trim above the garage door opening. Probably the best option is parking outside or getting another truck. That was pretty much their conclusion because they still want the house.

Tuesday April 10, 1990

Yesterday was not a good day. Nancy was out at the house as they were framing the interior walls on the floor. Two things went wrong right away. It was discovered that the width of the wings, from front to back, is short 4 inches. In fact we think, but can't be sure, that the main body is also short 4 inches. Nancy's first thoughts came to Rick Jones. Nice things are not being said about him. I would tend to suspect that the surveyor messed up. Ron Zimmerman was down in the hole certifying the footings. His survey drawing has the right dimensions, but the house is just short. Lengthwise, we think it's short an inch. Things have been so hectic the last 24+ hours we haven't had time to fix blame. We have had to scramble to make adjustments. Since every last square inch has been planned out, and has a purpose, this was crushing. Compounding this problem is the placement of the downstairs steps. It's not drawn right on the prints, and has to be 5 inches longer than drawn. These problems have caused some realignment of the rooms in the garage wing. But the first big casualty is a loss of 9 inches in the fireplace wall – one of the focal points of the house. What would this do to the media center and the planned bookcase closet next to it? Nancy had the carpenters move the parlor wall over 4 inches so the keeping room (family room) is the same width. I was on the phone with Nancy during the day. She was hysterical – not knowing what to do with the fireplace wall. And decisions have to be made soon. The carpenters need to know what to do about framing in the bookcase closet. It became obvious soon that there just isn't room for it anymore. So where do the books go? We have to make other changes to somehow make allowance for them. Nancy just couldn't think – too much pressure. While she was at aerobics, I went out to the house and took room dimensions. After I picked her up we both went out there. It was almost dark, in the 30s I guess, and raining lightly. But we measured and took other measurements. Just about all of the interior walls were framed in. Other measurements didn't make sense. Most disturbing was the loss of about 5 inches in the family room length. Nancy figured out today, that it appears those inches went to the pantry and refrigerator space. That wall is off, and the error just got transferred to the kitchen/family room wall. There were a few other problems, like a misplaced doorway and a couple of unexplained wall jogs. The carpenters weren't out there today, but will be at 7 tomorrow morning. Nancy will be there with them. The couple of simpler problems will be easy to correct I think, but what about the 5 inches? That will require moving entire walls, but 5 inches seems beyond a tolerable error. As far as for the fireplace wall, Nancy's got it figured out. The bookcase closet has been replaced by more storage cabinets, but there's no other choice. It looks now, that the parlor will double as the library. A bookcase cabinet has been added to my long list jobs. I have another fear. The loss of 4 inches in the width is going to affect us on the 2nd floor as well. And there, the space is much tighter. I remember Nancy playing with the little cutout pieces of furniture on the floor plan. There were some very tight fits. I predict another crisis and we're not even out of this

one.

Wednesday April 11, 1990

I'm home this morning. I came home to sign the papers for the sale of the Greendale home – contingent on financing and a possible home inspection. This last item puts us at risk for 15 days. We'll see. Nancy was at the lot this morning in light snow flurries at 7 AM, talking to the carpenters and explaining the problems with the interior wall placement. Basically, she got an explanation of some confusion and simple mistakes so they're taking care of moving the walls. They gave her a short list of material items which need to be delivered, including the 2nd floor subfloor and the rafters. Nancy called Phil May at B&H Lumber when she got home and was told that they were already delivered. Well, either they were delivered, they were already used (although I think they'd know if they were using rafters) or they were stolen. We viewed a videotape taken last Saturday when they were framing in the first floor. We saw lots of lumber on the side, but can't tell what it's for. Nancy drove back out to the lot – that's where she is now.



Friday April 13, 1990

It's Good Friday and Friday the 13th. We'll see what kind of omen it is – joyous or crisis. Nancy had gone back to the house Wednesday to check out the lumber situation. It turns out that there was an explanation for everything. The carpenters were confused on the rafters. There were rafters there, but not enough to do the entire roof. They had forgotten or didn't realize, that part will be trussed so there really was no rafter problem. Regarding the subfloor, the carpenters were looking for more sheets of tongue and groove OXBOARD, which is kind of a chipboard, and didn't see it. What was discovered, was that 4' x 8' sheets of plywood had been delivered by mistake. Once all of that was figured out, B&H was contacted and another delivery/switch was scheduled. Today we're going out to Landmark Credit Union to arrange for the first draw. Every thing should be set except that we still don't have Breckler's bill.

The framers are really moving along. I stopped by yesterday evening to see that much of the 2nd floor subflooring was down, plus they had begun to enclose the house in foam. I think I'll call Our Home and schedule a meeting to lay out a plan for contacting the next set of subcontractors. They should be starting soon as the framers are done.

Monday April 16, 1990

We met out at Our Home Friday. That was after stopping off at the house. The crew was putting on the Celotex sheathing. Everything seemed to be moving along well – so well in fact, that Jeff said one more week and they'd be done. The trusses are scheduled for Monday (today).

At Our Home, we met with Dean and Dale. Dale's taking over for Dean, as construction manager. Dale and his wife Sharon we know from their old Greendale days. While it hurts to change again, Dale, I think, will be able to relate to this house. He and Sharon lived in a log house. He should be able to understand old-fashioned.



Anyway, we went over the next

set of steps. We can start contacting sheet-metal and roofer contractors to give them warning. The plumber bid looks like it should go to Jim Ihn although Dean thinks he can get him lower. The most critical sub again is Al Brown. I thought that we had just finished with him, but he's got to do the fireplace before the flashing can go in before the roofer can go in. I tried to get a hold of him over the weekend but couldn't. I managed to tonight and got the familiar story – he's so busy. He never should've taken this job. He has 40 days work to do in the next 30 days. His advice was to call back in 2 weeks, just to talk about scheduling. I told him how much we needed him and couldn't progress with other subs until the fireplace is in. We agreed that I will call back in 1 week, but just to talk. No commitment on his part is to when the work can be done. Of course there are other problems. I can't be sure which is the most significant yet. Nancy got a call about 11 this morning from Jeff. The trusses didn't come. Nancy obviously didn't know anything about that. By the time she got a hold of Phil May, he had already talked to Jeff but didn't have an answer. Nor did he have any answer about the crane that is supposed to be there with the trusses. Nancy's next step was to call Our Home, but nobody (Jim, Dean, or Dale) was around. By 4:30 when I was home and with no return call, I called there again and talked to Dale. He had no background of the situation so I filled him in. He was going to have to check. That evening after aerobics, Nancy and I drove out to the house just to look. Trusses were laying there on the ground. I presume they got there too late for the carpenters. It got windy in the afternoon, so even if they arrived when the carpenters were there, they wouldn't have installed them. But there are other questions. Where was the crane? Will there be one coming? The manufacturers, according to the packing slip, is Automated Products. Yet the only bit I'm aware of, is from Trustco Incorporated from Appleton. I even talked to Trustco's rep on the phone weeks ago and said that they had the bid and to work through Phil May at B&H. That's who Dean said to coordinate things through. So who is Automated Products – are they affiliated with Trustco? Lastly, when we looked at the trusses in the accompanying drawings, they didn't look like Bobby's print. How come? It was about 9 tonight and I got a call from Leah Multhaupt wondering if the trusses were there. I told her the story but concluded that until Nancy had talked to some people tomorrow, we wouldn't have

answers to our other questions. It's an imposition to them, what can we do?

Wednesday April 18, 1990

I was able to get a hold of Dean yesterday at 7:20 AM. That's unusual. 8 o'clock is a normal start time for them. I explained the story to him and he said he'd get right on it. It was his understanding, that Phil May at B&H was going to coordinate the delivery of Trustco trusses. As the story finally was explained to us, Phil May order the trusses from Automated Products, not Trustco. The price is cheaper, but no crane is



provided. That messes up the carpenters, especially since we told them to expect that. These trusses are cheaper, plus we save \$60 an hour the crane would have cost us. I guess we'll end up paying that money to Steve Multhauf. They were out there yesterday morning dealing with them by hand. Steve wasn't real happy about it but he and his crew have really been good. They are even going to trim the ends of the trusses. While Nancy was out there with them, they pointed out one problem which really is a problem with Nancy's design – the only one so far. The east facing kitchen window, is too big. The overhang of utility room comes down below the top of that window. Steve said he'd work directly with Christensen about getting a window that would fit. Tonight we went out there after aerobics and realized that the window as part of a bigger problem. That corner of the kitchen actually extends into the utility room wing. That extension was made 9 foot high, meaning about 1 foot of the wing is 9 foot, and the rest is eight-foot. Nancy will be out to talk to them about it tomorrow. I'm sure it's fixable, but at what cost. If we left it, there goes the symmetry of the house – that would kill Nancy. They're actually just about done with trusses. The main part of the house's hand framed. The peaks sure are high! I really don't know how I'm going to paint them. That part I don't look forward to.

Friday April 20, 1990

Not much happened the last two days. The carpenters, because of rain, worked only a few hours yesterday and not at all today. We made the first draw today, over \$20,000. That includes 60% of the rough carpentry. \$1000 has been held back from Rick Jones until I straighten this ledge problem out. I talked to him yesterday and told him that he can pick up his check at the credit union as he turns in the lien waiver. Late this afternoon, I got a call from Al Brown. What a pleasant surprise. He asked if I could pump out the basement (this will be the 3rd time) because he figures that he can get someone in

for the chimney footings Monday or Tuesday. Then the chimney itself, towards the end of the week. That would be great. Either he's freed up or he's feeling sorry for me. We talked briefly about the fireplace in the family room. I told him plaster with the Old Carolina brick flush hearth. He went through that construction process, but I really didn't follow him. It sounds like there has to be some coordination between the mason, carpenter, and probably myself, since I'll be doing that wall. Nancy or I have to be there to talk to them as they're building it. Almost as an afterthought, he asked about the chimney flue. Normally he said, that information is found on the prints, but we don't have anything. So I had to call Pats Heating. Pat said that the furnace on our specs is a 93% high efficiency furnace and that gets vented, not through the chimney, but out the side of the house. That's because the exhaust vent is in combination with an intake vent. The next step down would be an 80% furnace which goes up the chimney. He definitely doesn't recommend that, and I don't want that either. I know Nancy won't like the aesthetics of the PVC venting, but I'm insisting on it. Besides, it will be clustered with the gas meter and air conditioner. I think we should be able to camouflage it somehow. Pat did say, that the water heater can be vented out the chimney. So that's what I'll tell Al – just the water heater.

Saturday April 28, 1990

So much has happened this week. I just haven't had the chance, and I guess the desire, to write. On the bright side, the weather has been gorgeous. Record-breaking highs in the 80's and every day dry. There's been the forecast of isolated showers and thunderstorms all week, but the few that there have been, have missed New Berlin. It has been breezy, which might have cut short, a little, the carpenters work day when the wind picked up. By Monday I selected the plumber and roofer. Really not too many more subs to select. It appears that one of the biggest question marks yet is the millwork. No bids are in, although we talked to many people. Nancy was supposed to call Ray Vogeler this week but didn't get the chance. These were the parts of the week that went well. It seemed like everything else went badly.

Nancy arranged to have the windows delivered on Wednesday. Since they were custom ordered they're not returnable. The window for the kitchen will have to be ordered. The window we had ordered for that corner, since it can't be returned, we've asked to have put in the dining room as a second window. Originally, we were going to have a corner cabinet there, then changed the plan to have only one – in the other corner. Those windows are expensive. Too bad we couldn't return it.

Jeff and one other carpenter quit. I'm sure it wasn't our job that did it. Steve said that it had to do was Jeff's desire to be a partner in the firm. He couldn't agree to terms with Steve, so he quit.

On Monday, April 23, the carpenters were cutting rafters. He asked Nancy about the spacing of them. The prints say 24 inches on center but Steve remembered that the



last job he did they were 16 inches on center. That night we called Bobby. He didn't have his residential code book, but conceded that 16 inches probably was code. We went through the lumber list with him and he referenced his architectural tables. His conclusion – no problem with 24 inches on center. According to Bobby, we should go ahead with 24 inches on center and if the building inspector challenges it, then we can have Bobby document that the table support 24 inches on center. So just because the residential code says one thing, architectural standards can superseded. We passed the 24 inch on center conclusion on to Steve that night. He wasn't taking any chances however. The next morning he went to check with the building inspector. Sure enough, the building inspector referenced his tables and said okay. Steve even had a witness with him. Tuesday and Wednesday, they worked on rafters. Tuesday night Al Brown called. His crew hadn't made Monday or Tuesday but they would on Wednesday morning. Nancy was out at the site about 4 PM on Wednesday and still no mason. Just then he pulled up. He said he'd be out Thursday morning. About 5:30 PM on Wednesday, I got a call from Brown. He was irate. Nothing on this job was working out for him. I don't recall his entire list of complaints, but it was long. The most significant now was that the basement needed to be pumped again. For some reason, the mason that just saw Nancy, didn't say anything to her. Since the weather had been warm and dry I never thought to check. But I believe that the soil moisture could have come in. I told Al that one way or another I'd get it out that night. Included in the rest of complaints, were the plans (no chimney footings, flue size, fireplace detail), the flush hearth hasn't been cut out, nor has the roof. Of course this then went back to the brick ledge etc. His big complaint was that these things end up having his crew stand around – losing money. He said that he has 3 other jobs from Our Home and they're all messed up like this one. This whole concept relies on being able to work effectively directly with the subcontractors. Right now, were not doing too well with them. I sensed even Steve would prefer he be on to the next job. Anyway, I let Al get it off of his chest. I said I'd get the water out. By this time my regular pump rental source was closed. I called a couple of places and finally located a 2 inch pump (as opposed to the regular 3 inch) at Karl's Rental Center, near the airport. By 7 to 7:30, I was at the house with the pump. There were several inches of water at the center and east part of the basement but not too much where the footings belong. One or 2 hours with the pump should have been sufficient. If the pump worked. It didn't. No amount of adjusting, priming, and uncrimping of hoses, did any good. By 8 PM, I resolved that I would have to carry the water out, a pail at a time. I went over to True Value and bought a flashlight and extra batteries. They didn't rent pumps but suggested a rental store on Greenfield, just East of Moreland. I went there, but they were closed. It didn't surprise me. Karl's closed at 8 but most others closed at 7. I stopped to get another pail and called Nancy to let her know I'd be several hours. And then went back to the house. I started about 9 PM. I would fill up a 5 gallon pail (or close to it), carry it up the ladder to the first floor, down the muddy slippery ramp into the garage, and then out to the street. This last part might of been the most difficult. It was dark. The ground was extremely uneven. It was very difficult to walk through. I concentrated on taking the water out under the chimney opening. It became obvious, that as I would take water out it would just as quickly fill back in. I finally quit about 3:30 AM. Not because the water was out. I just couldn't go anymore. I spread some stone out smoothly where the footings would go so at least it wouldn't look too wet.

I obviously didn't get much sleep that night. I took the pump Karl's early on Thursday. The problem apparently was that the screw on the outtake hose was somewhat flattened. It didn't screw on tightly, and must have lost whatever vacuum is needed to pump. That day, I was in Madison for a meeting wondering what if anything was happening. On the way back, about 2 or so, I stopped the house. Steve and a couple others were working on the dormers. The masons were also there. Not only was the footing poured, but the chimney was up to the first floor. I asked the masons about it and they

didn't say much about it other than they'd be further along if they weren't waiting for the concrete truck. That evening, Nancy and I went to the house. It wasn't the chimney that attracted her, but the dormers. She'd worried about these for months. She told anyone who would listen how they should look. She showed them pictures. But now they weren't right. The problem was that the bottom of the window should just about be at the roof line. Steve had them raised above the roof line about 7 inches. Nancy had talked to him during the day about it, and he had all sorts of objections. Mainly to prevent water leakage. That evening, she knew that they wouldn't be acceptable. They'd have to move the 5 that were in. Another sleepless night. Nancy really didn't want to confront the carpenters early Friday to say "move the dormers". After some arm-twisting, and feelings of guilt, I said I'd go with her. That never happened though. As we were getting ready to go out there, about 6:30 AM on Friday, Leah Multhaupt called to say that Steve's truck broke down and he had all of the tools. Dave and another carpenter had already left for the house. So I went out there and told them about Steve and the truck. They were going to have to leave but be back to at least get the roof cut out for the masons. I went on to explain to them about the dormers. I even took them to a house a few blocks away where the dormers were made the way we wanted them. It could be done. I went to work but Nancy went out there. They moved the dormers. It ended up to be about a 20 minute operation per dormer as they moved them in, and therefore higher on the roof line. They did however have Nancy sign a statement relieving them of liability due to potential water damage and trouble with the flashings. Nancy was happy to sign. The dormers look nice (although the tops aren't on yet). Another one down. The masons didn't put the B vent in the chimney for the hot water heater. It was delivered for them. It just didn't get done.

Wednesday May 2, 1990

I have off this week. I thought that I'd start some chores such as beginning to paint windows and start making countertops. Well the windows aren't in yet so I'll wait on that. I did pick up some paint at Silver Spring Paint. They're about the only ones around here that carry the Martin Senour paints in authentic Williamsburg colors³³. So that's where we're going as our paint supplier. The manager (owner?), Darrell, told me that there is a big sale coming up starting May 14th where I'll be able to do even better than painter contractor prices. We'll have to stock up then.

Not much progress on the countertops either. We ordered the Formica for the kitchen. That will take 3 to 4 weeks. The utility room, which will be Wilson Art, has to be figured out yet. The main bath is a problem though. The color, from Nevamar, has been discontinued for about one year. The color is a perfect match to the color chosen for the vanity³⁴. Nancy hadn't figured that one out yet. The other main bath problem is the linen closet. There's no room for a door, because of the steep slant of the roof. Nancy's working on that one too. Al Brown called Monday night. I knew he would. I was out of the house during the day on Monday, and I could see there was going to be a problem. While the wing was roughed adequately for the mason's scaffolding while working on the chimney, there was no roofing on the main house yet – just rafters. Al was real calm and reasonable about it, but said basically that if it's too unsafe for his crew (they're kind of mad about not having the roof ready – I told them it would be done over one week ago) they'd have to be pulled off the job. Then he could be a month before I could get them back. The way the chimney stood now, they had about another 6 feet to go. It was his call. I was really happy to go out there yesterday can see them working on it. They had planks stretched the out across the rafters³⁵. I was even happier, when we went out there yesterday

evening. The chimney was finished, and looks beautiful. Absolutely gorgeous. Worth all of the hassle.

Steve and his crew, now think that maybe they'll finish by the end of the week, if the weather holds. The upstairs is framed in, and yesterday they put the ceiling rafters in. Today the roof goes up. The upstairs turned out nice. The rooms are small, but we knew they would be. They appearance even smaller, because the slant to the roof. We rationalized it by saying that we spend few working hours in the bedrooms. Besides it's cute up there.

Saturday May 5, 1990

The carpenters didn't finish by the end of the week. Still 2 to 3 days to go. There was a threat of rain on Thursday so they went to a different job. It turned out pretty nice that day. Too bad they weren't there to put the roof on because it did rain that night and all day Friday. So water in the basement again. This time, however, I used an electric pump I got from Bobby. It works great. I'm getting power from Frank Elias's house next door. Trouble is, the start-up of the pump usually trips the circuit. Frank's on vacation, so I have to get another neighbor, Bob Sadowski who has Frank's house key, to reset the circuit. It's a pain, especially since Bob hasn't been around the times I've needed him. But it's reasonably dry now so I'm happy.

We realized on Friday, that the molded shower stalls we were planning on won't fit now because the interior walls are framed in. It hadn't occurred to us before and no one thought to mention it to us. Now it's too late. I left a message for the plumber, asking him for some advice. Maybe modular units are available. We see them in catalogs. Light fixtures are also drawing our attention – really Nancy's attention. She's the one who's doing all of the work. She prepared a large spreadsheet, identifying all of the fixtures. Those that require mail ordering we'll have to take care of soon. Same with the plumbing fixtures. One of my accomplishments this week has been building the powder room vanity. I'm just about done, except for the drawers and finishing. I think it turned out pretty nice. I'm happy about it, since almost everything else I've done has been in soft pine. Cherry, besides being hard, is much more expensive.

We were at B&H Lumber on Thursday, and took care of ordering the exterior doors. The back door is in stock, but the front door is a special order from Morgan. It should be here in about a week and one half. We need the frame in before the siding can go on. We also talked to Phil May about flooring. He got us a price for Southern Yellow Pine, and showed us an example of that. I'm sure we'll go with that for the first floor at least.

Wednesday May 9, 1990

Progress is really slow now. The carpenters still aren't done. They're within 2 days of being finished, but it just seems dragged out. Monday and Tuesday the roof went up. Even that was touch and go. Wind was the problem. Monday they stopped early because of the wind and Tuesday, even though it was just as windy, they finished it. The sheathing around the dormers was also finished. They look nice, but Nancy's really not all that happy with them. They just don't measure up to the pictures of the Williamsburg originals. Part of the problem, I'm sure, is the present day energy code. They just can't

be made as skinny as she'd like. But beyond that, while she knows how she'd like them to look, she can't seem to get the carpenters to have the same vision. According to Nancy, the windows are still too high off the roof, and there's too much dormer above the window. The chimney too. As nice as it looks, it's not high enough. I'm sure it meets code and that's all. Nancy really wanted several more feet in height.

It occurred to me yesterday, that it would be a good idea to prime the fascia and soffit on the parts of the gable over the roofs. Painting that has been troubling me. How do I get up to that point? Nancy talked to Steve and he said that he'd be putting that up today but I could prime the 1x6's if I wanted to. So that's what I did last night. Primed 15, 14' sections of 1x6 with an exterior wood alkyd primer. Today of course, was a crummy day, so they didn't go up anyway. Actually Leah Multhauf(I talked to her because she said Steve was in bed when I called – 6:50 PM) said the crew was there this morning cleaning up and stuff. The rains came in the afternoon and now there are flash flood warnings (sounds like pump time again). The rain is supposed to diminish sometime tomorrow morning, meaning they should get to it Friday. Steve talked to Nancy yesterday about the stairs. More confusion. Are they supposed to be building the stairs or what? The plans are no help. I talked to Dean yesterday evening and he said yes. Basically, because we haven't allowed for stairs anywhere else. The only thing is the treads should be temporary now, since they're not going to be covered with carpeting.

Thursday May 17, 1990

They're still not done. It sounds like there's a black cloud over us and New Berlin. Last Thursday, of all things, it snowed. Like one of those wet April's snows except this is May. The official count came in at 3.6 inches at Mitchell Field. A record amount for this late in the season. Most of Waukesha County including New Berlin got 8 inches. It was estimated that 70% of trees in the county were damaged. The snow of course was our problem.

Tuesday May 22, 1990

I got interrupted last week so I didn't get very far. Things have been so busy it's difficult to find time to write. On the weather front, it rained quite a bit last Friday night and Saturday. The official monthly moisture total is 7+ inches, several times the normal total for May. Zach's 4th birthday party was last Saturday, Marshall's graduation (Gateway Tech) on Sunday, this Friday is Jon's birthday (21st) but he'll be going to a tournament in Cleveland. Saturday is Christian's baccalaureate mass, also Rebecca's Elm Grove tournament. Sunday is Christian's graduation, and more tournaments if she can make it. Rebecca's graduation is next Saturday (June 2nd) and we'll have a combined graduation party (Christian and Rebecca's) plus Jon's birthday party on June 3rd. That will be the last party in this house. Tentatively will be moving July 28, 1990.

Now on the new house. We averted a big design problem. The window in the parlor facing the west doesn't fit. The soffit on the wing, because the wing is only 8 feet high, comes down too low. The same problem exists in the dining room which is where we were going to move the window from the kitchen. Our major concern was that without another window in the parlor, we wouldn't have enough natural light to meet code. Steve Multhauf never heard of such a code but there is one. He said that

he'd check with the building inspector and finally did so today. We're okay without the extra window. So we'll only have one window each in the living room (parlor) and dining room. Therefore we're left with 2 extra windows – custom true divided light windows. These can't be returned although Al, at Christianson, volunteered to keep them at the store in case anyone needs them – slim chance. Nancy came up with the idea of using them in the basement to simulate an outdoors look. We'd rather have the money back but what can we do?

There's so much more that happened today but it's late and I have to get to work early tomorrow. I'll try to write tomorrow after Rebecca's game. Siding should be going on plus the roof shingles.

Wednesday May 23, 1990

Yesterday was a big day as far as making a draw is concerned. It was our 2nd draw. All of the papers have to be in by Thursday so it can be inspected and the monies ready by Friday. Included were the lumber and window bills plus carpenter and fireplace. I called Dale Folsom on Monday because I was confused on the bills on the truss bill. All of the mess over the trusses, being let to the wrong company with no crane, was to be because this company had a lower bid. On the B&H bill however, it was exactly the same as the Trusco bid – more actually because the Trusco bid included tax. B&H didn't. Steve's bill for the extras included \$500 because of no crane. Well Dale said he better meet with Nancy immediately to go over the bills and set up to draw correctly. So Nancy and Zach went out to Oconomowoc for a couple of hours. What they concluded was, knock the trust charge down to what B&H actually paid (about \$150 less than what we were billed). Dale cleared this with Phil May. Dale also identified several overcharges from the bid. He knocked those down too. On the \$1000 held back from Rick Jones, he still said don't draw the money. The lumber cost from B&H was identified (\$64) but not on Steve's extra bills. Until that gets clarified, he said don't pay. On Steve's bills of extras, Dale made more changes. He talked to Leah Multhauf. I don't know how much Leah agreed to, but here are the changes they said to make. Don't pay anything on the \$500 for no crane. He said the number is very unreasonable. He sat down with Steve, when this mess was unfolding, and told Steve that we should reimburse him a reasonable amount. If necessary, a crane could be rented at about \$250/day and this would've been about a ½ day job. Dale figures \$200 is reasonable. He also struck, as an extra, about \$100 in charges for nails etc. Only a small portion, I don't remember what, should be borne by us. Nancy went out to the house after that but didn't say anything to Steve about the bills. I'm sure he got the word from Leah last night. Nancy and I both went to Landmark and then back to the house. Lots of activity and lots of anticipation. Steve was just wrapping up and said they'd be back at it putting up siding today. It will be like an assembly line he said. Probably done by the end of the week. He said Pat (heating) and Scott (roofing) were there during the day and made a deal. Scott's going to put up the flashings. That way Pat doesn't have to get up on the roof. Jim Ihn, the plumber, was there when I got there. He was just checking things out and wanted to cut venting holes in the roof. Otherwise, once the roof's on, holes would have to be cut out from the top. That steep roof seems to intimidate everyone³⁶. Jim Ihn said he can get the upstairs shower enclosure in although the receiving space isn't big enough. One wall was removed. The basement enclosure though won't fit and will have to be returned. During finish plumbing, a breakdown unit will be brought in. The sewer and water run will have to be a little longer than normal to be able to come into the work area. Even then, the run will require a big dirt pile to be moved. Coincidentally, Nancy met with a local landscaper yesterday about grading. So I called him last night and arranged to have our excess dirt move to Christl's – across the

street. They need fill.

Today then, Norm the grader, worked all day removing dirt. The worst soil he seen in his 28 years in the business he said. The heavy clay soil and the high moisture content make it all very difficult to work with. But at least it's gone – or most of it. A little bit was left to play with at final grade time. I expected the big progress on the roof, but all I saw was $\frac{3}{4}$ of the garage. Nancy doesn't like it. It looks like asphalt shingles, which they are. They're the shingles we picked out but they don't look like weathered wood shingles. Not much happened on the siding either. I don't know if Steve's unhappy about the bill or what. The roofers first told Nancy that they started this morning but soon left saying they needed a different drill from a different truck. So the only siding up are 5 boards on the east side of the utility room. That looks nice, the little bit I can see.



By the way, Jim Ihn said that he figures to be starting the rough-in early next week.

I almost forgot; 2 nights ago I got a call from Jeff Logan, Steve's ex-coworker/partner. He was calling from Detroit where he's working now. He wanted to explained to me that he was going to see a lawyer about starting legal action against Steve for \$100+ he's figuring he still owed for working on the house. He just wanted to let me know that there was something he felt he had to do on principle. Nothing personal. We'll see how well our lien waivers work.

Wednesday May 30, 1990

Last Thursday the roofer's were back at it, as well as Steve and the crew working on the siding. The problem with the siding was that the siding is so dense that the nails would bend when trying to drive them in³⁷. Their first thought was starting with a drill and then nailing, but then we met with Dale and figured out that a different type of nail would do. So now they're using 16 pound galvanized nails. It still doesn't go as fast as it should. And on Friday it rained all day followed by a 3-day Memorial Day weekend. Last week the front door was to have been delivered. The frame with the casing is needed because the siding butts up against it. Actually it was supposed to be on the truck from Morgan Door in Oshkosh to B&H on the May 15th shipment. Then the 22nd. Phil May verified that it left on the 22nd but by the afternoon of the 24th it hadn't arrived yet. I guess it came to B&H on Friday. On Tuesday, everybody was back at it but still no door. Nancy talked to Phil. It was overlooked apparently but would go out on the afternoon trip. Nancy and I went to the house in the evening and sure enough the Williamsburg transom was there. Plus what looked like a stock door frame which would have to be cut. But no exterior casing. Now what. Another phone call to Phil in the morning. And of course

Steve can't do the siding in the front then. There are other things they can be doing – building the temporary stairs, siding the dormers etc. Jim Ihn called at night and said that he wanted to get his sewer and water man started today. The straightest shot in would have the sewer and water coming into the rec room. It's going to cost more to come into the work area. Nancy and I debated about setting something in the rec room but we just couldn't come up with anything so are going to have to go with the extra expense. Today Nancy called Phil about the door, first thing in the morning. He apologized and said that he thought casing was for the interior – it's so ornate. He'd send it out (it didn't arrive until almost 4). But Steve had other problems. He doesn't trust B&H, especially after the truss fiasco. He said that expensive doors of this type always come as a whole unit and aren't field built. Phil must be trying to pull a fast one. He wanted Nancy to call Morgan Door. I suggested she call Dale at Our Home. She did and he called Morgan. The story is, that these doors are pretty new to their product line and at this time field built is the way they come. So that's that. The other crisis was that the sewer/water man was here today and told Nancy that per Jim Ihn's instructions, he was taking the shortest route in – one that would take them into the rec room. Either I didn't understand Jim Ihn last night, he didn't understand me, or his sewer/water man didn't understand him. One of the problems Nancy and I have encountered is, that we don't talk the same language as these subs. Anyway, Nancy told him we're paying for it and we want the hook up east of the front stoop.

Nancy checked back near the end of the day. The roofer was leaving early – still 1 more day to go. He needed more tin for the flashing³⁸. Pat didn't leave him enough. He told Nancy, that he bid this job way too low. The steep roof is causing him to spend way too much time on the job. Next time he'll know better when he bids. It seems to me that virtually every subcontractor we've had probably is sorry they took the job – or at least at the price they did. In fact I can't think of one that would say he has made out.

One last note. When Nancy went back to the house in the afternoon, she saw that the transom was in – backwards. When we looked at the pieces last night, we noticed an arrow pointing to the exterior side. When she mentioned this to Steve, she said his jaw absolutely dropped. He had to handbill the frame and everything for it. Then Nancy said she liked it better this way. She really did. I don't know how Steve felt – stressed out or relieved.

Friday June 1, 1990

Three months ago we dug. I honestly didn't expect continuous stress. The bidding process was so tough that I thought that the actual construction would be a cinch. A number of scheduling phone calls perhaps. No such luck. Nancy dreads going to the house now because literally every day presents a new problem. Yesterday, she was actually happy. The roofer was finishing up, Steve and crew were nailing on the siding, and the sewer man was digging his trench to the hookup stake. No problems, so Nancy went to talk to Bob and Jenny Sadowski for a while. Then she came back to film the construction for a bit. Then the mood changed. The sewer man came to Nancy with a problem. He had trenched to the stake for the water and sanitary sewer hookup but the storm sewer for the sump pump hookup wasn't there. As Jim Ihn later explained it, when the lots were developed, our lot apparently because it was on the corner by a sewer grate, has the sewer hookup at the grate. He guessed that 99% of the lots had the storm store with the water – not ours. Jim said an extra \$750 to handle this. Only \$400 to trench to the end of the house next to the garage but that of course is where

the steps to the basement are. Jim also said that 2 sump pumps might be necessary. I've got to talk to him about that because so many people are skeptical that 2 would be needed. As a precaution at least were having Jim put in a 2nd sump pump crock. That's cheap insurance. Right after the sewer man presented Nancy with the storm sewer problem, Steve talked to her. It seems that there's a problem putting the siding on each of the gable roof ends. The 2×4 trusses don't allow enough surface to nail into the siding. I don't really understand it but it would be okay if we had aluminum siding but not for wood. What they're going to have to do now is, from the inside, add blocking. I don't know how long it's going to take. As of tonight, the gable ends still need to be sided, as well as about half the front of the main house. The front of the house is difficult to get to cause of the sewer/water trench. Steve also mentioned, that the chimney by the family room needs flashing. He predicts a leak. He also told Dean and Dale about it. It's supposed to rain tonight so it's the first place I'll look when I get there tomorrow.

Al Brown call tonight. He wants to pour the garage floor Monday so he asked if I can clean it out. It's quite a mess. I'm planning on going out there tomorrow so I guess that's what I'll do. Probably they'll add another step to the front stoop. Maybe even do the flush hearth. He'll also begin to spread stone in the basement, assuming it's passed the plumbing inspection. Jim Ihn hasn't called tonight, so I don't know if it's been done or not. Then in about 1 ½ to 2 weeks, he'll be back to pour the basement floor.

Thursday June 7, 1990

I took off today to work around the house. I'll be off tomorrow also. Steve was still working on the siding. I suspect he will be for a while too. He only had 1 helper with him, Tom. He said that Dave, the other helper couldn't take working with the siding anymore. It's so hard to work with, especially over the foam insulation. At the ends of the siding pieces, they predrilled holes. Today the 2 of them finished the 2 gable ends of the house and a short section of the gable end by the chimney. They still have the rest of the gable ends over the roof plus all of the dormers. I also asked Steve to frame in around the fireplace.



That part has to be done for Al Brown, so it can be plastered. I think he ants to do that when he comes to pour the basement slab, presumably next week. There's some question if he will want to pour before we have power. Jim Ihn raised the question. He's started about noon today. If there's a lot of water down there and it sits because there is no power to use sump, then the slab will take a long time to cure and won't be real strong. Of course as he said, we won't be driving trucks on it.

I did decide one thing with Jim Ihn today. That is to have them install a 2nd sump pump. Nancy and I debated about the wisdom of having a second one, given the fact that our basement the attracts so much

water. Right now for example, there's water just above the footings, after having been pumped out by Jim Ihn a week ago. We had some rain last weekend, but not much. Mary Berg, across the street, said that they have one but wished they'd had 2. It runs more than "normal" and their concern that if it fails while they're not around, it would be big problems. I have the same concern, plus I could imagine conditions where 1 couldn't handle the flow. So I look at a second one as insurance. We need it, especially with a finished basement.

Today I did some general cleaning up and began painting. I started with priming the garage service door and a couple of storm/screen units. Christian was out helping today after he cut the grass and before working 4-11 at Sentry. He's going to be my helper quite a bit. I put him in charge of the telephone system; planning, getting materials, and installing. That should be a nice little project for him.

Wednesday June 13, 1990

It's been a while since I've written. I think that's how it will be from here on out. Last Thursday and Friday, I took off and worked at the house. Saturday and Sunday at the house. Monday, Tuesday, and today, I came home from work, ate, and went out to the house. Actually yesterday was a bit different. I took a half day off to work at the house, and then met Jeff Sims, from Northwest Millwork out there. He was there to do some measuring and we talked to him about the stairs and doors. Too bad Steve wasn't there, but he had left early (there was rain earlier in the day). There is some confusion over those two items. The stair opening is going to require some creative use of balusters and newel posts. The door openings don't seem wide enough. At least that's true for prehung doors. For example, the opening for what should be a 32 inch door, should be about 34-35 inches. Steve has most of them about 32 $\frac{3}{4}$ inches or so.

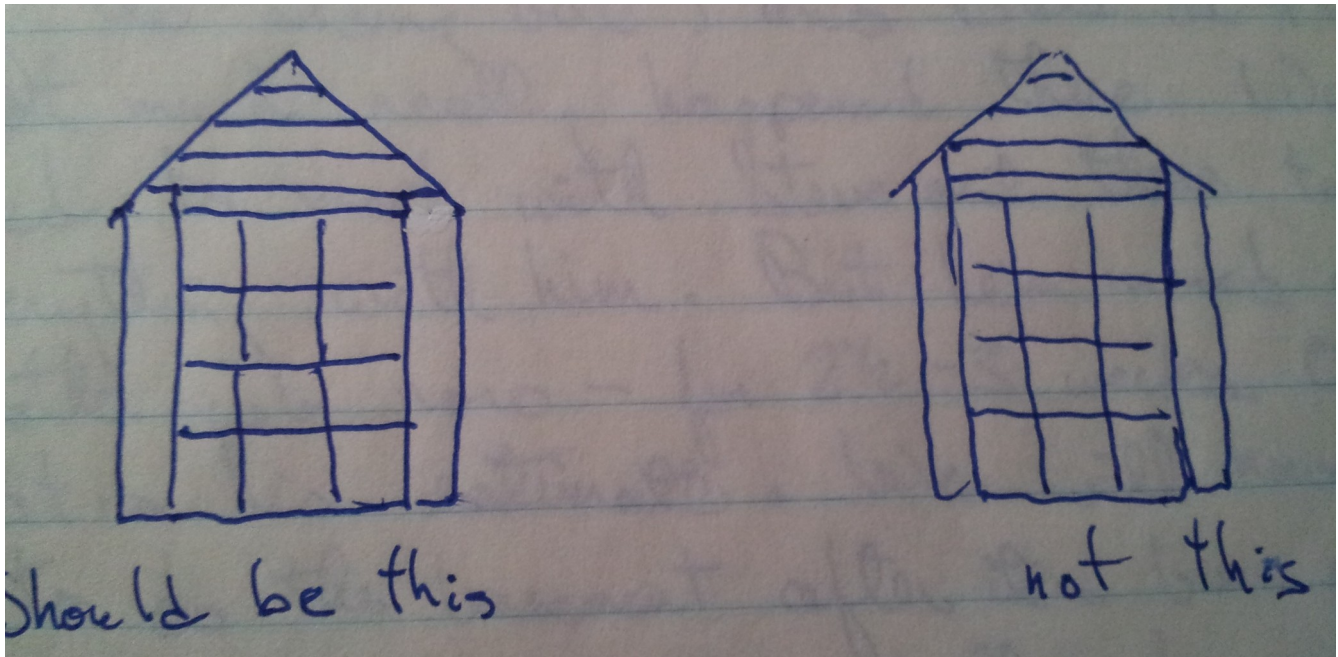
The carpenters aren't putting in many hours. Actually nobody is. In their case, they've been doing the little siding pieces on the roof. To do that, they lift a roof shingle and nail in the roof bracket for bracing a ladder on the roof. Then they can climb on the ladder. The difficulty is, that they can only lift the roof shingles early in the morning while it's cool. During the day, the shingles heat up and turned into "rags". So unless they have many roof brackets that they can set up early in the morning (which apparently they don't have), their workday ends up pretty short. Jim Ihn is another one who's kind of



disappeared. I haven't seen him since his half day last Thursday. He was supposed to be there all of last Thursday and Friday. I've left a couple of messages for him on his answering machine. Last night I left a message indicating that Al Brown has wanted to get in the basement to spread the gravel and get ready to pour. I left Al's phone number in case he wanted to coordinate his work with Al. Today they spread the gravel. I don't know if that means Ihn had called Brown, or Al just went ahead anyway. I didn't see any sump pump crock's so I mentioned that in my nightly call to Ihn's answering machine.

Saturday June 16, 1990

Thursday Nancy came home in tears. Real tears. The whole night was depressing. She had just come home from the house. Steve was finishing the siding by doing the dormers. Nancy just hates how they look. Somehow we just weren't able to communicate how they should look. Steve told her that he had talked to me about them, and I told him to frame them as they have them. We should have really communicated by pictures. Otherwise there's misunderstanding. Here's what happened.



My pictures don't give it justice, but the problem is the cedar framing on the side of the window. The one on the right is very common but that's not what she wanted. I'm quite sure I can fix it. It will mean sawing the peak of the cedar frame, and replacing one lap of the siding. There seems to be a lot of little things that we're not real happy about now – and to Nancy, the dormers are not a little thing. The top of the stairs need work, the matter of the door openings being too small, and the wall in Zach's room with his doorway, is into his room about 8" too far. We just discovered that this week. Also, because the floor joists on the second floor are not aligned with the first floor, the heating man had to remove some studs to get the heating run upstairs. Nancy met with Leah (to pay for the balance of the siding bill) and Dale on Friday. Not much really happened there. We really need to meet with Steve out there to go over everything with him. But he's moved on to another job now – for 2 ½ to 3 weeks. Of course, that's his estimate. We will have to get him in to do the basement after it's been poured. Dale said that we should really have that done before we have the insulation etc. brought in. A rough guess on putting

in the floors then is the 3rd week of July. That's pretty close to our projected moving date. The end of July may be more realistic.

The garage door went in on Thursday³⁹. It looks nice. Dad⁴⁰ stopped out on Friday and painted some windows.

Saturday July 7, 1990

I've been so busy that I haven't had a chance to write⁴¹. But even though I've been busy almost nothing has advanced at the house. I'll try to go back in recreate chronologically what's happened these last several weeks. First Ron Stultz, the electrician, said that he couldn't make it out for a couple of weeks. Then Al Brown said that he couldn't pour the basement slab until we had a sump pump running for a while. Of course by that time, I had laid 4 mill plastic on the floor. It's been a pain keeping that basement relatively dry. I got the generator out there and I've been running it almost continuously while out there working. It pumps out may be 1/3 to 1/2 inch of water an hour so when there is 6" there, it takes a long time. A pump that I got from Bob Schultz, who got it from his friend Steve, stopped working. So I went out and got another one. Then the generator runs for about 2 hours on 1 gallon of gas (capacity). It's cost a lot just in gas.

Nancy talked to Leah last week on June 25th. And what news. Leah said that Dale had been fired from Our Home. They had met out at the house with the new construction manager, Rick Stolz, the previous Friday. This was all news to us. I called Jim Andrews right away. When he called back, he said yes, things didn't work out with Dale and now Rick would be following our job. We set up an appointment to meet Rick on Thursday, June 28th. Once more he came across as knowledgeable and concerned with our case. He said that we weren't told earlier about Dale, because he (Rick) wanted to acquaint himself with our job. He did been at the house a couple of times already, and had identified a number of problems. That's why he met with Multhauf. He has a letter addressed to them, which he gave us a copy, detailing the problems. That's what we spent the meeting talking about. A wall behind the fireplace must be built, the walls where the studs were removed for the heat runs must be fixed up, the stairs rebuilt, and the upper hallway widened. It's only 36 inches now. The finished width from the wallboard to the railing must be at least 36". Moving an upstairs wall must be done.

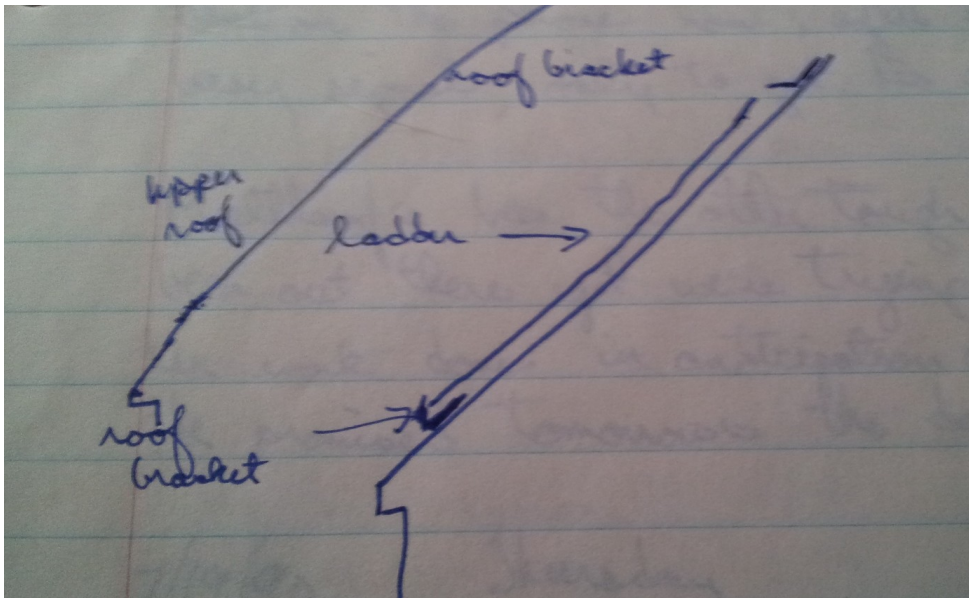
I talked with Steve over the weekend. He doesn't think much of Rick, but said the problems would be fixed. We met with him at the house July 2nd and went over each item. He figured that it would take his crew a full day but it would all be done. Friday, July 6th, was the day. I needed a target date, because I couldn't get the electrician in until the walls were moved. And of course the electrician was holding everything else back.

I called Ron Stultz, the electrician, on the evening of July 2nd and got another setback. He doesn't think he wants our job. He has a beef with Jim Andrews. Not on an Our Home job but on some other job Andrews is contracting, there is a dispute over payment. Unless resolved, he's severing ties with Andrews and Our Home. I went over how we paid directly and how we counted on him. He said he'd call back on Friday the 6th. Hopefully some settlement with Jim Andrews would be made by then. I called Jim Andrews on Tuesday and told him how his organization was causing us problems. This situation, Jim said, was one in which some monies were held back because some work remained. He

mentioned another electrician and said he'd work on it.

Friday, July 6th came and went and no carpenters and no call from Ron Stultz. I gave Multhauf a call today and left a message on their machine. Tomorrow I'll call Stolz.

Meanwhile Dad's been painting windows and I've been painting outside. Just about everything's primed. The toughest section plus 3 dormers remain. The toughest section is above the utility room. I bought a second set of roof brackets (60°). These I'll have to stand on when I reach the end of the ladder. The apparatus will look something like this:



So I climb up the ladder then stand on the upper roof bracket. Standing on that, I have to hold onto the upper roof while also holding a paint brush. I'm not exactly sure where the paint bucket goes. I'm really not looking forward to this.

The dormers are fixed. It took me off and on about a week.

Wednesday July 11, 1990

I'm trying to get a hold of Ron Stultz but the phone line's busy. I managed to get a hold of him Sunday and he agreed to take the job. We set up to meet at the house at 7:30 tonight to go over the plan. He never showed. We finally left at 8:40. Not too much light left. I got this on the phone now; after 30+ minutes of a busy signal, only to get his answering machine.

Multhauf's been the other tough one. He still hasn't been out there yet and we're trying to pressure him to get his work done in anticipation of the electrician. He promised tomorrow's the day. We'll see.

Thursday July 19, 1990

I still haven't painted the roof section above the utility room. I was going to last weekend, but there was a mist and light rain off and on all weekend. Every afternoon this week, it either rains or threatens to rain. Tomorrow night, we have a birthday party for Dave Kirner⁴² and this weekend will be up in Neenah for Rebecca's tournament.

The last week has been as depressing as anytime to date. Nancy's been on edge, taking care of the packing. Some things can go to the house, most to storage, and some to her parents. It looks like we'll be there long time – into cold weather.

Work on the house is at a dead standstill. The problem is still the electrician. Ron Stultz is a jerk. After he didn't show last Wednesday, I left phone message that night, twice on Thursday, once on Friday, and again on Sunday. Not a single response. Immediately after Sunday's call, I called another electrician I'd had a bid from. The bid was several hundred dollars more, but I wouldn't give the contract to Stultz now if he called. Of course the new electrician is busy now. He said, he's basically into duplexes and commercial work, but fits in one to two homes week. He had 3 on a waiting list, so he added me after them. I called him tonight to make sure he got an updated plan to see if he had any problems. No problems – he's got us penciled in for August 4th, a Saturday. Sooner, if he runs into delays on the other rough-in's. That's still another 2 weeks. The Electric Company will be another 2+ weeks after that. I don't know what kind of influence I have which can speed it up.

Saturday August 4, 1990

I haven't written, not because I've been busy at the house – I haven't done anything in weeks; didn't even finish priming. Rather, it's been the moving process and other diversions to building. We're out of Greendale and should be in the new house⁴³. Instead, the rough-in isn't even finished. We'll be living at Nana and Grandpa's for months. Christian, who was going to be my big helper with the floors, will be away at school by the time I need him.

On July 20th, Nancy called me at work. She was hysterical. A bill for almost \$2400 was received from Multhauf's. They said they wouldn't do any more work on the house and would file a lien against it if not paid. The bill was nonsense. They went back to the very first billing which had \$500 for no crane. When in fact \$100 was agreed to, paid, and lien waiver received for. Also, \$1500 extra because of the siding being hardboard. The contract, by mistake, said cedar but he can't come back now with an extra charge, more than a month after the sidings' been done and paid for. Again, we have a lien waiver. He's even billing us from moving the upstairs hall wall – mistake. Of course, we're not paying him a thing. I called him over the weekend and told him it appeared that he was using this to back out of the things remaining to be done. He said, he's had it with the job, and won't be back. He blames Our Home. They're the construction managers. They're the ones who should have kept things under control so all these changes wouldn't be necessary. While certainly true that Our Home has let it get out of control, 4 construction managers (3 while Multhauf's been involved) leads to a mess. However, Multhauf is supposed to be a professional. How do you explain improper door openings – even after he fixed them. Our phone conversation ended with a stalemate. By the following Friday, the 27th, I mailed out a letter to him confirming my intention to seek another carpenter and I expected reimbursement for the fix-up work. The same day, we received by registered mail, a notice of intent to file a lien⁴⁴. I'm really not concerned about it. Morally and legally (we've got lien waivers) I know we're safe. I talked to a lawyer at work, Terri's Cerni. Terri said, as long as I have the lien waivers, Multhauf can send all of the papers and notices he wants. He's got no legal standing.

We walked through the house with another carpenter to get a bid, even if it's only at time & material. That was over a week ago. He was going to get back to us the next day, but as is typical, I haven't

heard from him and all I got when I call is his answering machine. The electrician was supposed to be at the house today but wasn't. I called, and he said he'd be there tomorrow, Sunday. He's not going to wire the first and second floors. He'll do that when the basement is in. All he'll do tomorrow is what's necessary to get an electrical inspection so the Electric Company can provide power. That way, we'll buy some time to get the carpentry problems taken care of.

Tuesday August 14, 1990

Progress on the house can, at best, he measured in millimeters. The electrician did come and install a circuit box and one outlet last Sunday. Yesterday, I thought I'd check with Wisconsin Electric Waukesha district to see if I could get an expected service date. They said, they're still waiting on the electrical inspection. So last night I called the electrician and left a message, explaining the situation. For once I got a sub return his voice messages. He called, and said that he called it into the building inspector on the 7th. It didn't occur to me at the time to ask why he waited, since the work was done on the 5th. Anyway, today I talked to the electrical inspector. He said it was called in on the 9th. Then, he went on to say that he was going to inspect it (I don't know when between the 9th and now) and couldn't find the house. He thought maybe he mistook it for a house already lived in. No such luck. I can't believe everything that's gone wrong and continues to go wrong. He promised to be out there for the inspection this morning.

A week ago Monday we walk through the house with Rick Stolz and Jim Jenders who's a claim adjuster hired by Multhauf's insurer, Integrity Mutual. It took over 2 hours, with Jenders voice recording everything. As much as we could think of in the way of unprofessional workmanship was pointed out. The building inspector pointed out a few things, but there are many more, including the stairs needing to be rebuilt and the door openings fixed. They were out there once fixing them, and they're still wrong. Jenders, although sympathetic, held out little hope of the insurance company covering poor workmanship. A performance bond would do it, but every business liability policy he's seen in his 15 years in the business, covers a loss due to physical damage caused by an unsafe structure, such as if a wall fell down and hurt somebody. He said that he hadn't seen the policy yet, but was quite sure that's what we'll find. I haven't talked to him lately, but he expected his report to be out to Integrity by early this week and then they'd rule on what they cover. Rick Stolz, says he has a carpenter lined up to do the fix-up work required (maybe 2 days worth for crew) but is reluctant to do anything in the way of using them if it will mean jeopardizing getting reimbursed from Multhauf or the insurance company. From our standpoint, we see little chance of getting any money back, and we have to get back on track.

I hadn't been painting in weeks. There were a couple of weeks of rain and threatening rain, then moving, then we did some car shopping. Last weekend, we bought a used 1990 Taurus. It's a current model, but has 20,000 miles on it as a Hertz rent-a-car. I began painting again this week. I still haven't finished priming, but I did do the most difficult part – over the utility room. It's tough to get started again, but I'm back at it, although rain is predicted for the next two days.

Thursday August 23, 1990

Hopefully things will get moving again. And soon. Last Friday the claims adjuster, Jim Jender, called. Just as everyone predicted, the word from Integrity Mutual was that they would not provide coverage to Multhauf for this claim. I called Rick, and left a message for him to call. When, by the end of the day he hadn't, I called again and this time talked to Dean Callahan. He said that they had the carpenter all lined up. He would take care of notifying him and setting up an appointment to meet at the house. Great, but what about Rick Stolz? Dean said he didn't want to go into it, but would be with us through conclusion. I really don't know what's going on at that office. I felt we had a good working arrangement with him. Maybe he couldn't take us and our problems anymore.

This past Wednesday, we met Dean and a Dennis somebody from US Framers. We spent a couple of hours going through the house. A couple of things are clear now. First, Multhauf wasn't just slow. He was really incompetent. It's not just things like door openings and the stairs. Structural things, like bracing the gables and tying the roof rafters. They figured 2 good men about 3 days – total about 30 hours. Since we're paying by the hour, I hope that's all it is. The other surprising fact is, that so much of this passed the framing inspection. You always hear about how picky building inspectors are, but in this case, you have to wonder if they're doing their job. The new carpenter said he plans on being there when the framing inspection is done again.

Another thing Dean said that Jim Andrews is reducing our payment balance, by \$1000 because of this episode. Hopefully, the new carpenter (plus materials) won't cost more than that for the fix-up.

It rained all last weekend, plus it's been pretty dreary this week. Really rained. Most places got about 5 inches. There's at least that much above the footings in the basement. I ran the pump with the generator all day on Sunday, but I think the water was coming in faster than I was pumping it out. I've given up on trying to pump that much out with that little pump. Once we get electricity, we'll be all set.

The electrical inspector finally did get his job done last Thursday. I know, because Monday at checked the job tracking system on the corporate computer at work. It was logged in as having received municipal approval 8/16/90, with anticipated installation of August 28th. That's not a guaranteed date. The district shoots for installation within 3 weeks. That would make it September 7th. On Thursday, I called Steve Musinski, at work. I worked with Steve for years. He's an engineering technician who works downtown, but he knows a lot of people. Hopefully, he's got a contact in the construction end of the business at Waukesha. He said he knows some people. I gave him my plea. The place is a real mud hole, but I'd be indebted if the August 28th date could be made. I haven't heard from him the last couple of days. Imagine my surprise, when Nancy stopped by the house this evening, to find that we have power. My first action was to call Jim Ihn, the plumber. Of course, all I got was the answer answering machine – but it was a happy message. Get the sump pump in!

Tuesday August 28, 1990

Things should be moving along now, but as per the pattern, the last few months nothing's happened. Jim Ihn called Nancy last Friday, to ask if there was an outlet installed. If so, he would be putting in the pump on Monday. I returned his call and left a message – yes there's an open outlet. It's Wednesday now, and still no Jim Ihn or pumps. On Sunday I talked to Al Brown. He almost forgot me – it took a couple of seconds before the name rang a bell. He did say he had talked to Rick Stolz a few times about our house. But now, he said, Rick had been fired. Well that explains why we're back with Dean. What a mess. Anyway, he might be taking a few weeks before he can get to us. Then again, maybe it's days. If it rains, it could be a good inside job. Of course, now we have pleasant sunny weather but without sump pumps.

Also, still no carpenter. Dean and the carpenter from US Framers, Dennis, made out a lumber takeoff last week. The material was delivered last Thursday and he had expected to do the work Friday and Saturday. On Monday, when he still hadn't come, I called. His wife said he was sick and in bed. Tonight he called me. He apologized, but said he was still rather ill. He's not sure what his schedule is like, but will let Dean Callahan know tomorrow. Maybe he can squeeze us in – maybe not.

Sunday September 16, 1990

This coming week, some work should be done. That's another way of saying, nothing's been going on at the house. The carpenter situation is such that we'll have the fix-up work done when the basement is framed in. But framing in the basement is held up because the floor isn't poured yet. The last couple of weeks have involved maneuvering to get it taken care of. Al Brown, of course wants the sump pump in. Jim Ihn called me at work on Tuesday, September 4th, to verify what had to be done. He said he was in his truck and on his way there. He never showed. He did show the next day, but didn't get the crocks in. I called him again that night, and for one of the few times I didn't get the answering machine. I got his wife, who said he was taking a shower, but would call back. And he did! He said that he didn't put the crocks in because he was concerned that they would float. He had dug out the holes again and suggested that the mason put them in when they pour – and just put a brick in them to keep them down. He'd come in later to bring the pumps in. Also, if they were in earlier, they might be damaged by the mason. So I called Al Brown. He didn't like those ideas at all. In the 22 years he's been in the business, he said, it's never been done that way. He said the plumbers always put the crocks in and brace them with 2x4's to keep them in place. So I called Jim Ihn back, got his answering machine, and left a message. He's got to put them in. The next day and the next day he didn't show. All I could do was leave messages. By Friday, I figured we better have Dean intervene. He was actually able to talk to Ihn and said this. Get Al Brown there – Jim Ihn and Dean would be there the same day. I called Dean back and was able to talk to him about 7 PM Friday evening. I wanted Dean to talk to Al Brown. I'm caught in the middle and somehow can't communicate to these guys. Plus, Al is going on vacation. Dean said okay. When I talked to Dean the following Monday, he said he did get

a hold of Al that Friday night and it was agreed that they'd all get there the same day. Since Al was on vacation this week, it looks like Wednesday the 19th is the best bet. I wouldn't place any money on it. If that's the case, the framers could be in by the weekend or the following Monday. I reminded him, that we didn't have any bids for the basement framing. He asked for an updated layout of the basement. US Framers should be able to do the work but we need a bid.

I called the electrician and sheet rock guys and let them know things should be moving again soon. Oh, also Pats Heating for the sheet metal. They all indicated they should be ready to go when I need them. My previous estimates on when I need them have really been poor though. For the drywall, if everything goes perfectly, it could be the 1st week in October. I think I'd settle for half perfect.

Wednesday September 26, 1990

I put off writing because it's so depressing. It's not just that nothing's happened. It's that after the long wait to mid-September, it finally appeared that we were going to get moving. Well nothing works like it's supposed to. I kept calling Dean last week about his arrangement with Al Brown and Jim Ihn. Wednesday the 19th came and went with nothing happening as did Thursday the 20th. Dean said that he was unable to get a hold of Al. I was finally able to get in touch with him on Thursday night. It was one of the most unpleasant conversations I've ever had. He was crude, vulgar, and insulting. He was delayed getting back from his vacation in Canada – delayed by 2 feet of snow. He spent 5 minutes swearing at and about the job, New Berlin, Our Home, and Dean. Plus some other things I'm sure. He said that he never agreed to meet Ihn at the job site. That just wouldn't be workable. His men would end up waiting for the plumber and end up costing him money. The plumber has to put the crocks in before he will come. That was exactly what I thought his reaction would be when I asked Dean to intervene. I called Dean on Friday and relayed the conversation. Dean agreed to get a hold of Ihn to get the crocks in. Nancy and I spent a very bad and depressing weekend.



I talked to Dean again Monday morning. He said that Ihn would be there that day. He had also talked

to Al, and Al said he would be there sometime this week – after the crocks were in. Jim Ihn has to be the most unreliable sub we have. He never showed. I talked to Dean in the late afternoon. Dean said it would be in the afternoon sometime since Ihn was starting his day in River Hills. Still no plumber. Tuesday first thing, I again called Dean. The last thing I needed was for Al Brown to show up without the crocks in. Dean called back to say that Ihn would be there by 9:30 AM. Nancy was at the house to pick up Rebecca from school about 3 and sure enough – the crocks were in. I bet it took Ihn all of 30 minutes.

That night Al Brown called. I've never heard him so pleasant. Of course, that's after I told him that the crocks were in. He said this afternoon or Thursday, they'd put the drain tiles in and call for an inspection. Then pour either late this week or early next. Sure enough, the drain tiles were put in today. Nancy was there again to pick Rebecca up. She also noted, that the plastic I had laid down over the basement stone was rolled up in the corner of the basement. I'm guessing, that more stone had to be added so the plastic had to be moved. I'll look at it tomorrow and lay down again.

Last Saturday, as part of our depressing weekend, Nancy got a call from Shuttercraft in Connecticut where we're getting our shutters. They received our order and would set it up for their next production run to begin this past Monday, except for one thing. We exceeded our credit limit on MasterCard. That hadn't surprised me, since we been charging all of the electric fixtures. I figured that if that was a problem, they'd call. And they did. Unfortunately, the call came Saturday afternoon, just before we were taking off for Rebecca's game, and they needed \$989 (the excess above our credit limit) by Monday morning or else we had to wait 3 weeks for the next production run. I saw only one thing to do. Within about an hour, I was at the Federal Express office with a check. For \$13 they guaranteed a Monday morning delivery. Of course, we also had to get money into the checking account to cover the check. Nancy deposited her \$865 lottery winnings into the account the first thing Monday⁴⁵.

Wednesday October 3, 1990

We're all done with Al Brown. The rest of his work with us went without a hitch. Last Friday, they poured the basement slab. The brick work they thought they'd get to on Monday but it was Tuesday. They did the fireplace and finished the front stoop. They look beautiful. Everything we expected. It was a real struggle working with him, but the results are nice. Too bad the rest of the house isn't up to the same high quality is his work.

Jim Ihn continues to be a problem. I just can't get a hold of him. I called him last Thursday night to tell him the slab was to be poured on Friday morning and I needed the sump pumps. Of course they didn't get in. The weather has been dry so it's not been a problem. Today however it rained. I called him again last night because of the prediction of rain. I stopped after work today to find he hadn't been there. I ran the pump – everything seem dry enough. I was back again this evening and ran the pump for a longer time. I don't really understand how it all works, but I ran the pump for a half an hour in the water level didn't budge. I turned the pump off. Let Ihn clean up the mess. After my trip out there after work, I called Dean and asked him if he could reach Ihn on his mobile phone. I don't know if he was able to not.

Nancy blew up again yesterday. The depression is so deep, it doesn't take much. She got a call from a

Carol yesterday morning, of the Our Home office. She apparently is new – everyone else from the office has been fired. She asked Nancy to send copies of the back porch or and basement. Well, we've been waiting for the bid from US Framers for weeks (it seems like months) and now they say they lost the sketches of the layouts. I don't know what Nancy told Carol but the phone lines were burning. Shortly after, she called me at work. I got a call from Dean, who was working in Racine. He explained that US Framers had everything except when they moved from Fort Atkinson to Oconomowoc a couple weeks ago, they lost the drawing of the porch. He guaranteed me that they'd have a good bid and they'd be working on the house next week. Nancy talked to him that morning and told him off. She did however resend copies to their office. That was the first of Nancy's blowups yesterday. The 2nd one, was after I told her that the basement windows were in. I had called Rick Jones on Sunday, and asked to have the windows, now that the basement's been put in. Someone came by yesterday evening to put them in. They were what he had told me they'd be – snap in windows. One storm window and one slide by screen window. Either Nancy forgot, or never knew, but these were not what she had in mind. Her idea of windows, have true divided lites – or at least a wooden frame. Not these pieces of glass with a metal frame. I'm going to have to make frames for all of them.

When Nancy and I were talking about finishing off the basement last night, it occurred to us that when the carpenters frame up the ceiling, next week, they can't box out the sheet metal runs if it's not up. I was figuring on Pat's Heating coming in for his work after the framers, but he really has to be there before or at the same time. I checked with Dean, and he confirmed our thinking. Why didn't this occur to Dean? Anyway, I called Pat tonight. He'd be there next Wednesday. He'll take care of the sheet metal in the basement, put in the furnace, do some fix-up work upstairs, and finish flashing the chimney. When I was at the house today, I noticed leaks in both dormers in our bedroom. I traced the leaks to the top of the windows. I don't know if the problem he existed before I fixed up the dormer faces or not. I'm sure caulking the top of the windows should take care of it.

Saturday October 20, 1990

Writing this has really gotten to be a chore I've avoided. The last couple of weeks have actually been active, though we've slowed down again. Jim Ihn is a hold up again. But first the positive news. US Framers showed up on Monday the 8th. Dennis (the lead carpenter) told her that regardless of what Dean had told us, they had no intention of taking the job and starting on the 8th. He did give us a bid the previous Friday (\$2218 for the repair, basement, and rear porch) but only because Dean was pressuring him so. Dennis was so busy that he just couldn't do the job. This was at the same time Dean was giving us assurances that Dennis would be starting as soon as Dennis finished the house he was working on. It turned out the Dean was right but only through dumb luck. Rain. Our nemesis all these months. It rained for four days, the 8th through the 11th. It was only because of rain on Monday and the wet forecast that Dennis showed. For whatever reason, we had him there. Nancy loved working with him. Sure wish we had gone with them originally – but that's a dream. It took him and his crew (2 to 3 others) all of the week to finish but they did a beautiful job. They added wind bracing in the walls. Multhauf missed it in some cases, and in others had it backwards. He added wind bracing in the attic. He had the building inspector out there on Monday. He was concerned that the dormers needed additional framing but apparently not. This was a hectic week and unfortunately I was in Green Bay Monday through Wednesday. Nancy had to handle all of the decisions and problems on her own. Actually, I can think of only one problem. In the basement mechanical room the openings for the flues

and ash pit in the chimney foundation were at the back, on the west wall of the chimney foundation. Unfortunately, that site was to be framed in as a bathroom wall. I had realized that several times on the trips to the basement, but it never concerned me much. I never had a print with me, and rationalized that the bath wall wouldn't butt up against the foundation. A foot or two space would allow enough access room. I was wrong. We thought we were done with Al Brown. Nancy called him. She got some grumbling about the job, but at least he was civil. That was on Monday. He asked her about where the flu opening was. She didn't know if it was on that same wall. When I called her that night, I told her it was. She was in no mood to talk to him again so she planned on working through Dean. Actually, I don't know exactly what happened, but Al showed up at the house with a small crew on Wednesday. I don't know if Dean talked to him. But he was there patching up the old holes and making new ones in the mechanical room. Nancy didn't even talk to him. That day there were 8 laborers there. Al and another mason (or 2), Pat and a helper, plus the framers. Pat and Al finished on Wednesday, the framers on Friday. We're getting some good feeling about the house because it's looking so nice. The basement is just as Nancy planned it – except for the addition of the two windows. We're going to like it. And the back porch is just as Nancy wanted it. Well almost. She really wanted the deck steps to be wide, 10 inches or 12 inch planks. Dennis was practical. He used six-inch pressure-treated planks with rounded edges so that ice doesn't build up on the edges. It really does look nice. On Monday the 16th, Jim Wittkopp⁴⁶ showed up with his crew. Nancy and I had spent a weekend at soccer games so we really never finished marking all of the fixture placements. She finished it when she was out there on Monday. Wittkopp proved friendly and helpful, even helping her with holding sconces on the walls to determine proper placement. On Thursday and Friday I took off. I ran the telephone and speaker wires. Nancy called Jones Cable and apparently they'll pre-wire up to 5 cable outlets. That sounds like a lot of cable to me. We'll have to mark the spots and they'll be out early next week. But what we really need now, as we have before, is Jim Ihn. Even the sump pumps aren't in yet. I run the utility pump when I'm there. He hasn't responded to our calls. Nancy called Dean at the beginning of the week. Dean was able to talk to him, and was told that he'd be there. He did come – for a couple hours on Tuesday the 16th. There are a few pipes and toilet drains in place, but that's it. At a couple of hours a week, it will be midwinter before he's done. Because of him I've kind of left the drywaller hanging. I should call him tonight to let him know what's going on. The last time I talked to him, I indicated the next week I be ready. I guess I would have, except for Ihn. The insulator said he needs just a couple of days notice.

Yesterday, I started a bonfire to get rid of some of the wood debris. It took about ½ hour to get it started. The backyard is still mud from the rains of a week ago. But finally about 2 PM it got going. I'm not sure it was legal. I called the fire department, and told them what I wanted to do. They went over the rules: 50 feet from any structure, winds no more than 9 mph, no bigger than 4' x 4' x 3' high, etc. When they sent me a copy of the ordinance, it referred only to vegetation debris. For construction wood it said DNR approval is needed. Well, I went ahead anyway. I think the wind was greater than 9 mph, but not by too much. It was going by 2; I added the last word before 5:30. I wanted to make sure it was out before dark, which would be 6:30 to 7. I had a real problem getting the embers out. I ended up in the dark, hauling buckets of water from the basement, through the mud to the embers. They just wouldn't stop smoldering. I spent time stomping on them. I finished by shoveling water on the area from adjacent puddles. When I left at 7:30, there was still a little smoke rising from what appeared to be a mud puddle.

Sunday October 28, 1990

I wish every month went by like October. We'd certainly be in by now. The pace has moved right along. Even though they'll still be delays, and it looks like there will be one with drywall, they hopefully won't be too long. Better not be – otherwise we'll end up needing someone during deer hunting season. If things go right, I won't need anybody. I'll be laying floors. I realize, of course, things have not gone right in this project.

Jim Ihn still isn't done. This week's saga went like this. One Monday, Dean got a hold of him. The word was, he'd be at the house on Tuesday. When he didn't show Tuesday, I tried calling him and by chance actually got to talk to him. Definitely by noon on Wednesday. I had taken that day off to burn. He wasn't there by noon, but did appear by 2. He told me that he's been extremely busy. He has to do our house, plus finish off several others. On October 30th (Tuesday) he's going to be going off hunting for a couple of weeks so they have to get done. Well, Wednesday he didn't quite finish. He still had the sump pumps, gas lines, and trap for the main bath left. He'd be back Thursday. Of course when he didn't show, we weren't completely surprised. Nancy tried repeatedly to try to contact him that night. He finally returned our call. Definitely Friday afternoon or Saturday. Again he didn't show. I tried continually to call, but the best I could do was leave messages with his answering machine. By chance, he answered the phone about 7. He apologized, saying that he'd been tied up finishing houses, but definitely, guaranteed, Monday. It better be – Tuesday's his hunting trip. We'll see. I can't believe he'd leave us hanging⁴⁷.

I strung telephone wire last weekend. That was supposed to be Christian's summer job. It wasn't difficult at all. When the electrical inspector came, that was one of the flagged items. He didn't like the wire. I got most of it at Builders Square. Christian got 50 feet of it at an AT&T retail store. None of it apparently is legal. So Thursday night, I found the right wire, and spent a few hours restringing. The next morning the electricians were there adding an outlet in the rec room – another item flagged. I called for re-inspection of the electrical. The plumbing was supposed to have been reinspected also after items worked on Wednesday. Ihn said he called them on Thursday. Nancy talked to the inspector on Friday since we never saw his initials indicating that he was there and okay-ed the work. He said, yes he was there on Thursday about 4:30 – I even let him in. Well, I didn't get there until 5 or so. I never saw him. Either the inspector went to the wrong house, or there was somebody at our place saying that he was the owner.

I finished burning Thursday. 2 ½ days worth. There's still some debris to get rid of, and then the lot can be graded.

So tomorrow should be an active day. Ihn better be there finishing up. The insulators will start. Then the electrical inspector should show. Actually, he should okay it before the insulators starts, but the extra outlet and the telephone wire are easy to spot. Also Pat should be running the vent from the bathroom fan. I called today to remind him about it. It looks now, like about a week slack before the drywaller can start. I don't like the delay, but that should still allow us to beat deer hunting. I talked to a finish carpenter tonight, Steve Slamar. He's going to have to meet me at the house, tentatively Wednesday, to talk about special finishing requirements.

Sunday November 11, 1990

Still waiting for the drywaller. From what he said, the drywall should be delivered tomorrow and they can start on Tuesday. I'm afraid to ask him about when he'll finish up. Deer hunting's only a week away.

We met a finish carpenter, Steve Slamar, a week ago Wednesday. He checked out the house and said his bid of \$5900 would stand, although he hadn't done work like that before. The first part of December would be good for him. By the time we got back to him, this last Thursday, he said he's got 2 other jobs ahead of us now, so it looks like Christmas before he can start. I told him we'd think about it. Since then, as I thought about it, going into January with the finish carpentry doesn't sound so good. The more I thought about it, however, with the drywall is just starting now, it's probably for the best. I tried to get back to him a couple days ago to confirm awarding the bid, but no luck. I'll try tomorrow.

I had finally gotten the debris out of the yard. Either burned, in the garage, or in the garbage. But I got it cleaned too late. I talked to Norm a couple of days ago about rough grading, and he laughed. The rains came about a week ago, and it won't dry out until next year sometime. I will arrange putting in a gravel drive though. Plus the drywallers are going to drywall the garage ceiling, so everything in the garage has to go back outside or in the basement. The extra cement block in the garage I have stacked. I really don't want to move it so I'll leave it and see if they complain.



Tuesday November 13, 1990

Bart Srock began putting up the drywall today. Nancy was out there in the afternoon and met him. According to him, he came in from Sheboygan at 3:30 AM – and was still going at 3 PM. Plus he was putting it up all alone. Nancy didn't ask if this was normal operating procedure. He did say he was cursing the framers. That seems consistent with just about every subcontractor which followed Multhauf. Even the insulator was confused by the lack of a pattern in the on-center dimensions of the stud walls. We went back to the house tonight and looked around. By chance, Nancy noticed that there was no ceiling fixture over the kitchen sink. Bart had sheet rocked most of the first floor ceilings, so the fixtures stood out. Now, did Bart rock over the fixture box, or did Wittkopp forget to wire it? We spent a while trying to analyze the electrical boxes on the kitchen wall. It was inconclusive. We just couldn't figure it out. I called Jim Whittkopp from the house⁴⁸. I didn't have a set of prints, but he

looked at his copy. According to his copy, the ceiling fixture was there and the corresponding switch was on the wall. We could see the wall box, presumably the switch, but couldn't tell where it was going in the ceiling. I guess Nancy will have to talk to Bart tomorrow. He should have some technique to find it if it's there. I called Norm last night to tell him that the drywall was delivered so it looks safe to gravel the driveway. I also asked him, if there would be any way to cut a path to the front porch. Without that path, I don't know how anyone will be able to get into the house other than through the garage. He said unlikely, due to the moisture in the ground. He was going to start first thing that morning, before the ground warmed up much and got mushy. He said that he would pile any extra stone from the driveway on the side for me to spread when the ground is frozen. He called Nancy this morning, though, and said maybe he could do it. In fact, he said we might have trouble getting occupancy if the front porch area wasn't fixed up and made "walkable". So she said go ahead (for \$50 extra) – it's worth it. I saw it tonight in the dark. The driveway and walked to the front porch looks nice.

Sunday November 18, 1990

We hadn't been out to the house this weekend. Basically, we stayed out of Bart's way. He works some strange hours. He came out yesterday morning and is working straight through today or tonight sometime. Of all things, he has to report for jury duty tomorrow in Sheboygan. He doesn't know how long it will last so that was part of his reasoning on making a big push this weekend. At least on yesterday, he was expecting his high school age son and his wife to join him. She does cleanup duty. I met him after work on Friday. He said that a dumpster could be used now. The scraps could be carried right in. I called around Saturday and the best deal I could find was a 20 yard container for 10 days. Trouble is, it can't get there until Monday. I told Bart to just stack it in the garage and I'd move out in the coming week. Bart's another, in a long list of subs, who's sorry he took the job. He told Nancy, that first of all, he hadn't noted the 9 foot ceilings. He said that would have added \$800 to the bid, although that number seems way high. He's had an awful lot of problems with nothing being square. When I talked to him Friday, he said that he'd already spent about six hours shimmying walls because of the slant. He seems like a very conscientious worker. I'm expecting we'll be real happy with his work. I hope he doesn't get too frustrated. I also hope he doesn't get stuck on a jury for too long.



Sunday December 2, 1990

Some good things and some bad things. On the plus side, Bart seems to be doing a very good job. He has a couple more days to go – Wednesday is the day to spray⁴⁹. So I guess he's in the final stages of mud and sanding. It looks pretty smooth already. He may have been a little further, but we don't have

insulation in the ceiling yet so it gets a little cold and it takes a while to dry out. It was supposed to be in this week, but nothing yet. I can't just imagine our gas bill. It's been running for a few weeks with a lot of gaps around the door openings. The front and back doorways have boards blocking the openings. To the garage, there is a piece of rigid insulation. Fortunately, it's been a warm winter so far. But dollars are one of the bad things. Bart's bid was above our estimate amount – I don't remember by how much. Plus there's the extras. He's put in a lot of hours. When the bill came, he added \$225 for extra shims, plus lots of other things. I wasn't inclined to challenge it, because he's really done a good job and realistically we could have been hit with many more extras. I'm happy \$225 is it. Of course, these are all dollars we don't have. I arranged for a dumpster – that was \$275. The 20 yard dumpster was enough for all of Bart's waste, plus all of the extra concrete blocks, roof shingles, etc. The southern yellow pine is going to be \$300 more than our last quote, which itself was \$900 more than the Ponderosa pine. Then another bombshell. Nancy called me at work on Friday. Our cabinets were no longer available. She got that word from Chuck Steele at Cedarburg Lumber. The cabinets for the kitchen, main bath (vanity), and utility room were the exact same line as Bobby and Chris got for their house. They were exactly what we wanted – inexpensive, unfinished pine. I remember Bobby saying that one thing he liked about them, was that they were kept in stock. It turns out, that this company lost their raw stock in a plant to hurricane Hugo a year ago. A really devastating hurricane. They got a loan to start up again, but there were problems with the loan and the company finally folded. Nancy found all of this out Friday. What's also clear is this:

1. All other cabinets are more expensive – many substantially so.
2. Virtually all cabinets are available only finished.
3. Nobody stocks cabinets. They're all made to order – referred to as semi – custom or custom. The lead time is 6 to 8 weeks. We expected to be installing them in 3 to 4 weeks.

We spent a couple hours with Chuck Steele on Saturday. It appears he's still our best shot. He'll call on Tuesday with a plan and a dollar amount. We'll end up with better cabinets, made of birch, but the costs is more and won't be available for 6 weeks. Who knows, maybe longer because they shut down over Christmas. Cedarburg Lumber did have a few pieces left, so we got a few clearance items to take care of the bath and utility rooms. I'm hoping that none of this will slow up the finish carpenter. I guess if the kitchen cabinets aren't available, I'll have the carpenter go ahead and I'll have to trim out the 2 kitchen walls. Brian, one of Al Brown's crew, dropped off the refinished tub today⁵⁰. That was \$375.

One last problem. Big paint blisters are appearing in falling off of the exterior siding. It seems to be concentrated on the front of the house, from the front windows down, the back door areas, plus one other spot in the back. I hope that's it. It will have to wait until spring to get fixed⁵¹.

Saturday December 15, 1990

This is the end of the first week of my vacation⁵². Actually, I don't go back to work until January 2nd. I intended to be putting on floors all week, but it hasn't worked out that way. We've been extremely busy, but not much time has been put in on the floors. The southern yellow pine was to be shipped up from a mill in Arkansas, well in advance of our need, plus it's supposed to sit in the house 1 to 3 days prior to installation to let it acclimate itself to the house's temperature and humidity level. By last Friday, it was already late in arriving, but we heard at least that was close – Middleton. It ended up to be this past Thursday afternoon before it was actually delivered⁵³. We hounded Phil May at B&H Lumber all week about delivery. I even threatened to let him keep it, if I couldn't get prompt delivery. I'd go somewhere and get stock Ponderosa pine. When it finally arrived Thursday, Christian and I had to figure out where to put it in the house. It's stacked high in the family room, but we tried to spread some of it throughout the house. It's pretty nice-looking stuff. It's definitely going to need a good sanding. I'm sure it will look pretty if we get it installed right. Last night we (Nancy, Christian, and I) started with the first few planks in the



dining room. It took us a good few hours to put in 5 planks. But some of that time was for planning and saw set up. It will go faster now. Christian and I had to bring the radial arm saw upstairs. I realized, that the planks would be too wide for the miter saw. Plus, some boards need to be ripped. I'm sore today from moving it. I think we should leave it in the family room so it doesn't have to be moved again. I'm sure Christian's sore to. He's been a lot of help all week – this 1st week of his month long break between quarters. I really needed his help. Nancy's helped too, but Christians spent the most time here. We have been busy this week even without the wood floors. I installed the ceramic tile in the upstairs shower, and basement bath. That took the better part of two days. It still hasn't been grouted. The tiles are really hard to cut; 1/2 inch and 3/8 inch tiles respectively. The other thing that's kept us busy is inside painting. Except for the basement, all of the ceilings are done, plus all of the walls which will receive flat paint. Nancy and Zach did second floor closets. Zach spent a lot of time in those closets – very patient.

Sunday December 30, 1990

Not much has been written because we've been busy. Saturday the 15th was the first big day laying floors. Nancy, Christian, and I were working on it steady every day since. Ten to 12 hour days were common, at least for me. During the week, I would drive Rebecca to school in the morning, and get to the house by 7:30 - 8 AM. Then late in the morning, Christian would pickup Nancy and come over. One or both



would usually stay into the evening. By Thursday the 20th, Bobby also came over. We had basically finished the 1st floor except for closets and doorways. The latter was left, because we weren't sure how to finish them off. Dean came out on Friday told us we needed terminator nosing. After many conversations with lumber yards etc., he finally determined that Geoff Sims, the millwork man, would have to supply them. Unfortunately, they had to be milled. We're still waiting for them. Presumably tomorrow or Wednesday we'll have them. The only other problem we had, was the spacing of the planks as they met the walls. With three-quarter inch molding, we figured that a $\frac{1}{2}$ inch to $\frac{5}{8}$ inch space would be just right. What we didn't realize at first though, was that at doorways, the door casing comes to the floor, not the base molding. And that casing is only $\frac{3}{8}$ inch. Therefore, we should have been cutting it real tight at each doorway. We had 5 doors already done. I went back and glued small strips where necessary. The only other problem we had, was that southern yellow pine is hard to work with. The nice 16', 14', 12', and 10' lengths almost never fit in easily. Certainly not like Ponderosa pine. This is tough stuff. But it's just not real straight and doesn't bend. I bet with a softer would we have it down in $\frac{2}{3}$ the time it took us. By Saturday the 22nd, we realized that we were going to be running short of flooring. We were finishing up the last bedroom, and spent a lot of time figuring. Nancy was the calculator. She determined, that if we reserved enough for the landings and doorways, we could do the second floor bathroom with about 4 square feet left over. Since there were a few sections of miscellaneous pieces, we had an additional buffer. So Sunday we did the bathroom. Sure enough, just a couple of boards left over. Between then and the 26th, I used some scraps to do at least parts of some closets. By the 26th, I was able to get a hold of Phil May. I really didn't get a satisfactory answer as to why the delivered load didn't cover. There was very little waste so either we calculated 2200 ft.² wrong (Nancy's really good at these calculations – we even both double checked them) or we got shorted. The only solution to keep moving, was to get Ponderosa pine to finish. Basically what was left were closets; the pantry, our closet, plus several smaller ones. I figured about 150 ft.² total. I arranged with Phil May to drive out to B&H lumber on Thursday to pick up Ponderosa pine⁵⁴. I got more than enough. There was no way we would be short. By Friday we were all done. We were still waiting for the nosings to do the doorways and landings though. The radial arm is back in the

basement. This time we took it down in pieces.

On Saturday we started sanding. We wanted to get this out of the way before we had cabinets, toilets, etc. to contend with. I rented a floor polisher with an abrasive pad. We tried it out, but it just wasn't abrasive enough. The planks had frequent marks on them from lumber crayons – apparently counting marks. They didn't come out. Neither did other rough imperfections. I took it back and got a drum sander with medium (60 grit) and fine (100 grit) paper. We found that fine, even though it worked better than the polisher, still had trouble with the crayon marks and the rough gouges. Medium did a much better job of it, but noticeably wore down the surrounding floor. Our best solution we felt, was to use a hand drum sander with coarse paper for the tough spots. Otherwise, fine paper on the drum sander seems to work best. We also discovered, that Nancy had a better touch with the drum sander than I did. It can really mess up the floor if done incorrectly⁵⁵. That night, Nancy convinced us that we were premature on sanding the floor. It's really going to get banged up by the carpenters and plumbers. We even checked the Hometime series videotape – and they agreed. The finishing of the floor should be the last, if not very last, thing done. We had only worked it in the utility room, so we returned it (\$28 for a one-day rental). We'll get it back again in a few weeks. It's not that we really mind the floor getting banged up. Nancy was even throwing a heavy chain on the floor to distress it. It's just that we don't want it nicked up too much – after the finish gets on.

Today I was back to the ceramic tiling. Applying the grout. It's a difficult and messy job. It took 3 to 4 hours; most of which is involved in the cleanup of the grout. It still isn't clean – nowhere near. I have to go back tomorrow with some special grout cleaner. Both bathrooms have unglazed tile, so they needed a special grout release product on first. Right now, they look a mess. I hope the cleaner does it's stuff tomorrow.

Friday January 11, 1991

Using the grout cleaner was one of the hardest jobs I've done. I spent virtually the entire day on my knees, scrubbing the tiles. Plus they really didn't come clean. Tews recommended a phosphoric acid they carry, or vinegar, a mild acid. I think the acid will work. We just haven't had much of a chance to use it other than just a tile or 2. We started putting cabinets and countertops in. The in stock items from Cedarburg we had delivered. They're installed now and the counter-top base is built for the work counter in the utility room. Today Cedarburg delivered the rest of the cabinets. There was 6 inches of snow today, so I didn't get out there to see them. Tomorrow I'll work on installation. The last of the plastic laminate also came in today. This stuff was ordered in November – it was only supposed to take 1 to 2 weeks.

Steve Slamar are is supposed to start by the end of this coming week. So we've been arranging to get all of the materials there. The millwork should be delivered early in the week⁵⁶. We have all of the hardware except for ½ of the hinges for the interior doors. The doors themselves, are a different story. The back door was supposed to be 2'8". We noticed back in August, when we toured the house with Dean and Dennis from US Framers, that with the jams in place already, the opening was 34 1/4 inches to 33 1/2 inches; too big for 2'8". No problem they said. Just get a 2'10" door and have the finish carpenter trim it down. What they didn't say is standard door sizes are 2'8", then 3'4" was the next largest size. When Phil May checked on it this week, we heard things like – it could be custom-made

in 9-10 weeks. Luckily, he suggested I try Milwaukee Millwork. They've got it in stock. If it wasn't for the snow, I would have picked it up today. The door from the house to the garage is a special door – a 20 minute door. Of all things, on January 1, 1991, new rules went in effect. All doors coming from the distributor now have to come mortised and cut out for the lock set. Exactly what we don't want. After one nervous day, further checking revealed that we can get the plane slab. It just comes stamped “Not guaranteed if drilled”. That door and the front door should be delivered Tuesday.

Sunday January 20, 1991

Thinking about money is really depressing. I discovered tonight, a \$1200 error in the checking account in the bank's favor. It doesn't come at a good time. The bills are big and there are more coming. We're going to have to order the dishwasher and microwave soon (ours broke a week or 2 before we moved) and that's COD.

The house is really looking nice. Slamar hasn't started yet. We met him at the house yesterday for a quick walk-through. He's expecting to start Wednesday at the earliest now. The millwork arrived Friday. It looks like a lot. A course so did the flooring and we ran short of that. It also looks nice. The casings, moldings, etc., look just like Nancy's drawings. Not all of the stair components are there yet. They're expected Wednesday. The balance of the interior hinges should be here by a week from tomorrow. The only material items left that, are the plumbing fixtures. I haven't talked



to Jim Ihn in months. I guess I should call him and let him know I'll need him soon. I wonder what kind of problems we'll have with fixtures discontinued or requiring a long lead time.

This past week we installed cabinets and built countertops. The birch cabinets that we waited for are really nice. Now Nancy's sorry we settled for the cheap pine ones. Installing them wasn't really a problem either. Considering how uneven the walls are, the cabinets look plump and level. The countertops took much more work. Working with contact cement is tricky. It really bonds immediately. I hope we don't have problems with the kitchen sink top. Nancy and I had just spread the cement when the millwork came Friday. We helped unload the millwork. When we got back to the laminate, the cement was dry. We laid it anyway, just to discover that the edges weren't bonding but we couldn't pull it off either. The best I could do was fill in cement along the edges. A couple of other problems. Nancy and I were laying the laminate on the long utility room counter. As it was being laid, I realized that there was a lump under a portion. I thought something might be stuck under there, so I shoved a ¼" dowel under the laminate to find it. I didn't find anything. But I did manage to crack the laminate with the dowel. There's a small chip plus a crack. Laminate is way unforgiving. No mistakes allowed. I hope it doesn't cause Nancy problems later when she's sewing. The last problem was routing the edge. It was difficult to not have the router bit eat into the side of the piece just above the bearing. Almost impossible to keep the router level so wouldn't happen. I'm glad I didn't have too

many laminate ends to work about. Instead, maple edging will be added. Jon, Jim, and I moved the bathtub from the garage to the bathroom today⁵⁷. A cast iron tub. I promised Jim, that when we built again, the tub would stay.

Saturday February 2, 1991

It's February now. Our 12th month of construction. Hopefully this is the month we'll see occupancy. At least I'm expecting to get the permit. I'll really like to see us move in. We have to be near the end. We have one draw left (we've had seven so far) and the building permit says construction has to be completed within one year.

I've had little time to write. I probably put in 30 to 40 hours per week at the house. Every weekday evening, plus all day Saturday and Sunday. Nancy's out often. Dads been out shellacking the doors a few days this past week. Steve's Slamar didn't get started until Thursday the 24th. Then he left Wednesday the 30th through Friday, February 1st, to finish up another house, so he really hasn't gotten far. But in 4 days, he's hung 2 exterior doors plus did all of the second floor. The third exterior door's going to take a bit more work. Multhauf built the frame of the back door to high.

The upstairs really looks nice. Slamar hasn't done work with this kind of millwork before, or with H hinges, but he's obviously conscientious.

Jim Ihn dropped off toilets and some sinks the other day. He didn't realize that some things were still missing; the main bath sink (and fixtures) and the pedestal sink (and fixtures). I think the powder room fixtures are also missing. He was going to check on them, but he said he'd install these items as soon as I cut out for the sinks. I still haven't done it yet. My jigsaw's in the shop waiting for parts. I have to get it taken care of this week. It would be nice to have toilets and running water by next weekend. Actually, I don't think we're supposed to have any water yet. I recall getting something from New Berlin when we picked up the permit one year ago, indicating that city personnel have to turn on the water. I assume the water was turned on when the water laterals were run. But I've heard from 2 people that they didn't get water until they had an occupancy permit. I think the building inspector's going to be mad when he finds out. The electrician said he'd come in as soon as Ihn is done. It would be nice to get rid of all the subs by mid-February and get the occupancy permit. We still have to do the floors before we can move in.

Sunday February 10, 1991

The carpentry's going slow but I'm satisfied they're doing a good job. Very messy though. Virtually every wall I painted in December will have to be redone. At least I don't think I'll have to do the cutting in again. They didn't get a full weekend again. Steve's Slamar was sick 2 days, plus Friday the 2 of them left about noon. The upstairs is virtually done except for the hardware (they haven't quite figured out how to apply thumb latches) and the landings and stair areas. On the first floor, it's the kitchen, pantry, utility room, dining room, plus parts of the living room and family room. I figured that if they get a full weekend, by the end of the week they should be within a couple of days of finishing. I'm taking vacation this week. I plan on concentrating on painting the woodwork.

The plumbing's not done but it's not Jim Ihn's fault. He's been out there a number of times. Sinks that were missing the 1st time, are there now, but not the bathroom faucets. Apparently, our original choices were ordered, not what we changed them to a year plus ago. Not only that, but there is a 6-week waiting period to get them. But that's what we want, so Ihn said he'd install a temporary set in one bathroom until they came in, so we'd get an occupancy permit. Also, I noticed that a 40 gallon hot water heater was delivered instead of 50 gallon. The 40 gallon tank was taken away a few days after I left a message for Jim, but I haven't seen the right one. But all of that isn't what's holding him up, I don't think. Ihn wanted the holes cut in the counters for the sinks, but my jigsaw's been in the shop for repair, 2 weeks now – waiting for parts. I finally cut them out yesterday with my old Black and Decker. I didn't think it could do it. It overheated, but it did the job. I really wanted to wait for my Freud to get fixed. I wasn't in a big rush to cut the countertops, because we're also waiting for the dishwasher to arrive. We're still waiting. To get a builders discount, we ordering it through JJ Andrews (the Our Home sister company). The delay apparently was because JJ Andrews exceeded their credit line with the distributor – the distributor was waiting for payment. That should have been taken care of. I'm hoping that it arrives this week and we have toilets by the weekend. I called both Ihn and the electrician today to bring them up to date.

Dads been out at the house painting the last few days. Zach's room is all trimmed out – painted and everything. Looks nice.

My handwriting's really terrible. Of course it's never been good, but it seems worse now than before. It may be that it's because of the contorted way I hold my hand now. It's never recovered from the several weeks of hard labor in December, especially swinging the 5 pound sledge installing the hardwood floors. It doesn't hurt as much anymore, but my little finger can't bend itself. Almost no feeling in it. I hope too recover soon⁵⁸.



Sunday February 17, 1991

Our 23rd anniversary and we're not in yet. We certainly expected to be in by this date just as we expected to be in by Christmas, Thanksgiving, etc. We celebrated, by working at the house all day. Neither of us has had time to get anything but a card for the other.

We're getting closer to having the building inspector in for an occupancy inspection. The moment of truth. I guess it should happen in the next 7 to 10 days. I'm very apprehensive about what he'll say. More on that later.

I had off of work all week so that meant after dropping Rebecca off at school, I'd be at the house to work. Then I'd stay until late afternoon, go eat, and come back at night. Or else I'd work straight through until evening. The work was usually painting or some associated activity – sanding etc.

Painting everything is definitely harder than staining. Everything is first sanded (or steel woolled), undercoated, sanded, finish coated, sanded, and then a final finish coat. Dad's been out every day for several hours painting. He hates the latex enamel we've chosen for finish coats. Even with 2 finish coats, he doesn't think it's perfect. Just not enough pigment. It's especially true of the red. He wants the next batch to be oil-based paint. Most of the second floor is done, plus the keeping room downstairs. I think it looks neat, certainly different.

Steve's Slamar, and Bill the other carpenter, put in a full week. No real problems except for the stairs. My heart was pounding when they worked on them since I know how critical they are to the house. One crisis we did have was after the bottom newel post was cut and placed. It was a good thing that Nancy was there. Bill concentrated on the top post of the newel to make sure it would accept the handrail at the proper height. What he neglected to include in his calculations, was the placement of the molding between the middle and bottom sections of the newel. When set, the molding would butt up against the shoe for the spindles. Not a good set up. Bill suggested raising up the newel post a couple of inches and covering the base with molding. No way. We concluded that since the woodwork is going to be painted, we could get away with moving the newel back about 2 to 3 inches and patching in some small pieces. That's what they did. It turned out pretty good. Stairs look beautiful. The total effect is stunning, with close to 50 spindles⁵⁹. I pray it gets past the building inspector. I didn't tell Nancy, but yesterday I checked the rise on each step. I don't know the exact code, but I don't think they'd pass. The step to the first landing is about ¼ inch short, and to the second floor landing, a strong 3/8 inch. I'm sure it's not legit. I just can't believe that the inspector would force us to tear them out. The treads are nailed and attached with construction adhesive. They must be able to give us a waiver of some sort.

The electrician worked Thursday and Friday. The first day he installed all of the outlets and switches. We have power. Friday, he hung fixtures – and hung fixtures. “The worst house” he's ever done. We've heard that from a lot of subs. His problems were several. Many tin fixtures were one problem. Tin fixtures for some reason, don't come grounded, which means he has to rewire them. There was no way to mount them other than drilling 2 holes in the collar. One of the tin fixtures, the kitchen one, had a short. He disassembled it and found some crimped wires and reassembled. Our bedroom fixture, was another problem. It came from Sears. We assembled it a few days ago, but left the wires unconnected in the base. He hadn't noticed that fact until after he had it mounted but before he turned on the switch. Good thing he noticed it then. It would have ended up as black ash. He wasn't too wild about that. He said, at the end of the day, that he was getting frustrated. He's just never had so many hanging fixtures. He can't finish until the dishwasher is in. It's still a problem. The story goes like this. JJ Andrews' check to GE hasn't gone in yet. They're waiting for the title company draw. They can get GE through Sears, but the particular model we want is retail only. Kenmore is made by GE, but I don't know anything about the features. The cabinet front panel we have for this dishwasher fits a GE. Obviously this is a critical item. We need resolution in the next couple of days.

Yesterday we stained the powder room floor – today we sealed it. Looks nice.

Monday March 11, 1991

I've been working at the house almost every available hour. No time to write. There's so much to tell.

All bad, I guess. The latest crisis are the inspectors. The plumbing inspector hasn't shown yet (another Ihn delay) but we've got so many other problems, I don't think I care. I'll start with the electrical inspector. Bobby had asked months ago if we had any problems with him. Now I have an idea what he meant. For starters –

- The fixtures require certification from UL, ETL, or an electrical engineer. Almost all of the lights are custom⁶⁰. Some of them are UL listed but many don't say anything other than things like “beautifully hand crafted”. The only thing I know, is that Greg the electrician had to add ground wires to every tin fixture. For some reason, they don't come that way although they're required. Monty, inspector, gave me the numbers of UL (Chicago) and ETL (an 800 number). I called ETL and explained. They said they do certifications, but it's really commercial. It would mean sending someone out from Syracuse – forget it. I called the customer service manager for Wisconsin Electric – Waukesha region, Charlie McCloskey. He never heard of anything like this being required. He said an electrical engineer would really have to know the specifics of the UL code. Nobody around here like that. He suggested calling UL and seeing who locally could do that. He also suggested calling a local antique lighting store to see what they do for certification.
- The light in the coat closet has to go. You can't have a hanging fixture.
- Rebecca and Zach's closet lights are within 18 inches of clothes. Can't do that. They have to be replaced with fluorescent fixtures. They can be within 6 inches.
- A bunch of little things for Wittkopp to change/add.

Then Dad came back from painting, around supertime. He said the building inspector stopped in and around 4. Major problems:

- The hearth is 17 inches. The minimum is 20 inches. I don't understand this. Al Brown knows what he's doing. I guess I trust him more than the inspector. Besides, the foundation for the hearth in the chimney was in last April approximately. The hearth itself went in last September. And now he says it's wrong? I'm really feeling persecuted⁶¹.
- The steps into the garage are 9 inches, 8 inches, and 7 inches. They've got to go.
- The step into the attic is not right.

Wednesday March 13, 1991

So close yet so far. Not too long ago I felt we be moving in this weekend. Now no chance. Next weekend looks unlikely. That's one reason this weekend has been so tough on us, especially Nancy. She just hasn't taken things well this week. She's kicked her non-fat/sweet diet (she suffered enough)⁶². I worry about her. Not much progress on Monday's problems. Today, Ihn and the plumbing inspector with there. Nancy called me (I wasn't at my phone so all I got were the messages) almost in hysterics. The inspector checked the sewer and it wasn't holding water – maybe a broken pipe under the slab? The water softener was not approved. By the time I returned the call, Ihn was working on the problem. He said everything was okay. The sewer was okay (some kind of adjustment of a balloon or something) plus the water softener manufacturer was faxing info to the inspector to satisfy him. Sure enough, we passed the plumbing inspections. I wish the other inspections were going as well. I talked with the electrical inspector today but really didn't get anywhere. The fact that the fixture parts are UL

approved doesn't sell. The whole fixture has to be UL approved. He was checking with the state, but never got back to me. I talked to Al Brown last night about the problems with the hearth and steps. He's never had problems with steps. As far as a hearth, he blamed the carpenters (Multhauf) and Our Home, but I reminded him his crew was there with the carpenters giving instructions. Anyway, although he said he'd take care of the steps, he didn't have any ideas on the hearth. I suggested just getting a temporary slab for the hearth, but he didn't have access to this. I suggested cutting thin veneer brick to be placed in front. He said that would work, but someone would have to cut out the space. I told him I'd think about it and call him back. Talking to Dean today, it doesn't appear there is a better choice. He'll arrange to get it cut out. I haven't been able to get back to Al Brown.

Epilogue

And so the journal finished abruptly. I believe shortly after I finished the last of the journal entries, I received the formal written Notice of Non-Compliance reports covering the electrical inspection. As expected they were crushing. Seeing it in writing was so difficult to handle I could no longer go on with writing. Images of those reports can be found [Here](#)

The trickiest items to address dealt with the chandeliers (too close to the bathtub) and hanging lanterns (non-UL certified). In the end, we removed those fixtures and where necessary replaced them with cheap discount store fixtures until the inspections were over. Finally we moved out of Nana and Grandpa's basement, after 9 months. The Certificate of Occupancy is dated May 30, 2001 although we moved in on Tuesday March 26, 1991.

Department of Buildings City of New Berlin	
CERTIFICATE OF OCCUPANCY	
No. <u>173-89</u>	
New Berlin, Wis., <u>May 30</u> 19 <u>91</u>	
Issued to <u>Tom Moz</u>	
Permission is hereby granted to occupy the _____	
<u>entire area</u> of building	
Located at <u>4560 W. Caldwell Court</u>	
To be used for <u>single family home</u>	
Note: Occupancy permits for buildings covered by the Uniform Dwelling Code and other 1 & 2 family structures may not require all the signatures below.	
<u>N/A</u> FIRE INSPECTOR	<u>N/A</u> ZONING ADMINISTRATOR
<u>Allyd S.</u> BUILDING INSPECTOR	<u>EWB</u> PLUMBING INSPECTOR
	<u>[Signature]</u> ELECTRICAL INSPECTOR

Nancy created a VHS recording of the home building process starting on viewing the lot, October 13, 1989, until a couple of months after move-in, May 28, 1991. That video is on cloud storage [HERE](#) It is well over 3 hours so the online version is of a low resolution, however a higher resolution version can be found in the VIDEO folder on our desktop data hard-drive.

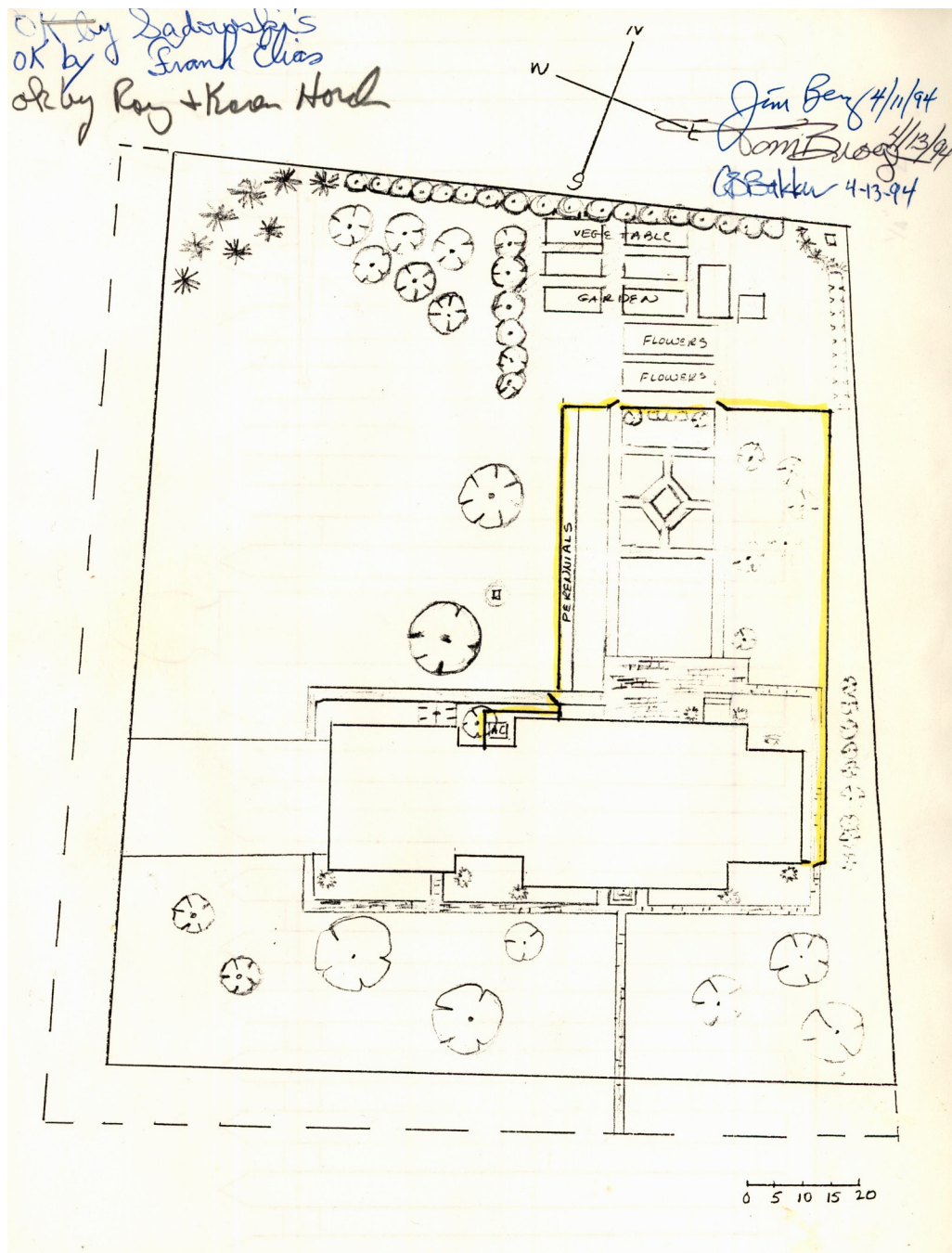
Photo Gallery

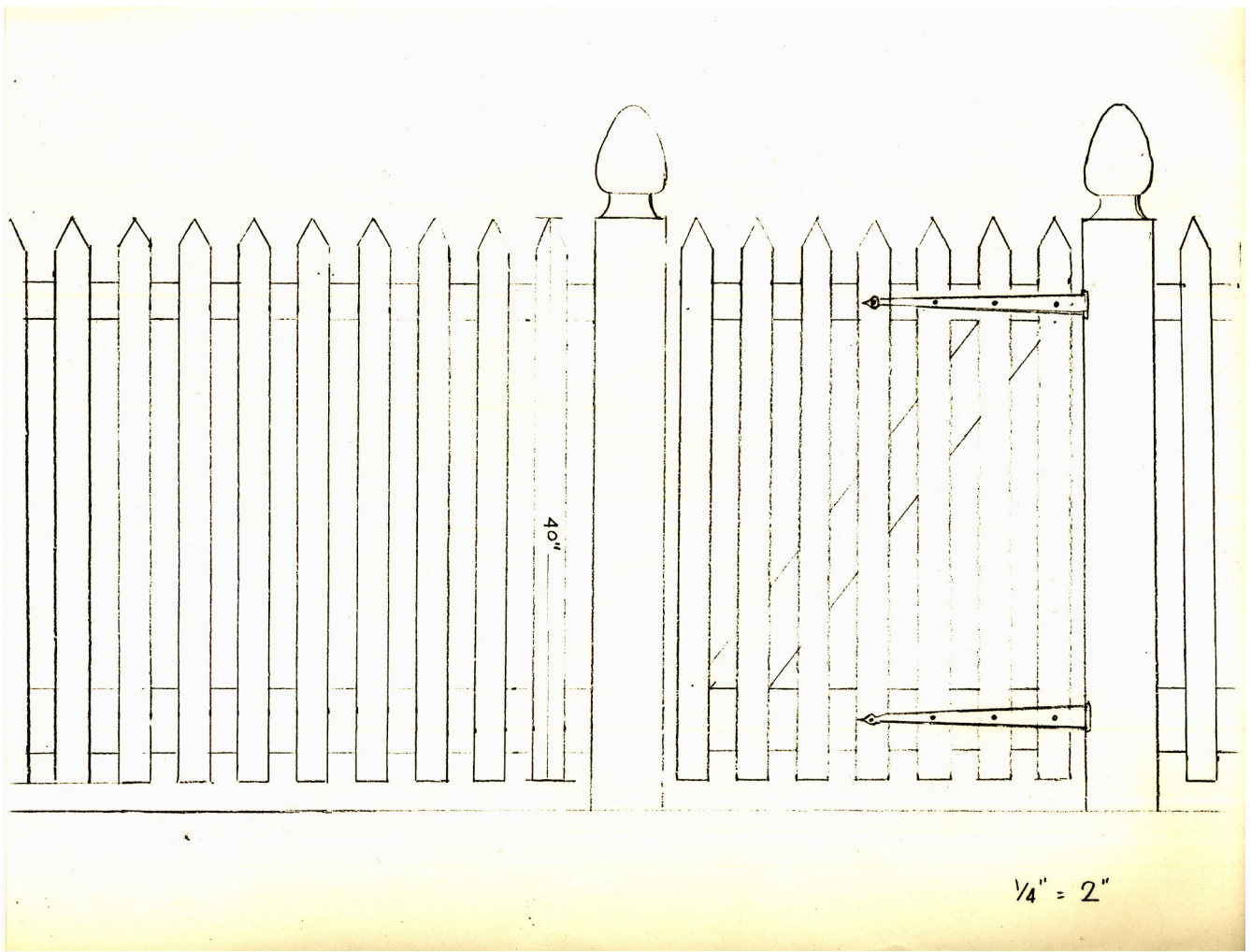




Landscaping

One feature of the landscape plan included a picket fence. Every picket was individually cut by ripping an 8' 1x8's into thirds and then each narrow strip again into thirds. The top of each was cut with a scroll saw before screwing into 8' sections of a fence. Subdivision rules called for any fence to be approved by neighbors and an architectural committee. The approved plan follows:







Landscape and fruit trees

To the degree possible, landscape and fruit trees were accurate to the period of 18th century Virginia. Unfortunately, too often this wasn't possible due to varieties no longer in existence or unable to handle the harsh Wisconsin climate. Several varieties of Southern Magnolia were tried but none lived longer than 2 years. Varieties living in 2014 are described as follows:

- Front yard
 - Near the SW corner of the lot are 2 Sugartyme crab apples
 - South of the garage is a Red Oak
 - South of the coat closet and half way to the street is a Red Horse Chestnut. Very slow growing but absolutely gorgeous blooms in the 2nd half of May
 - Next to the coat closet window is a southern pink Flowering Dogwood. Dogwoods like a sheltered location which may explain why this one has thrived.
 - Just east of the front sidewalk to the street is a white Flowering Dogwood. It has not done as well as the other dogwoods due to it's exposed location.
 - SE corner of lot. On landscaping drawings this tree is identified as a Mountain Ash however I don't think that is correct. More research will be needed. Right now it is misshaped due to the adjacent tree.
 - The adjacent tree is a White Ash. Purchased from Nature's Nook, New Berlin (site is now operated by a different landscaping company) and planted in 1992 for \$25. It was purchased for a bargain price because Nature's Nook had purchased them from a farmer, who for some reason had chopped the trunk off at 1-2 feet high making them very bushy rather than tall. While healthy and beautiful in 2014 it is expected that it will be a victim to Emerald Ash borer. There is a video on YouTube which includes Zach and neighborhood friends digging the hole for this tree. [HERE](#)
 - North of the White Ash is another pink dogwood in the shelter of the overhanging tree limbs.
 - Further north along the fence line is an Eastern Redbud.
 - Next to the Redbud is a shrub, Mock Orange.
- Back Yard
 - In the NW corner of the lot the largest evergreens are Norway Spruce, then Canadian Hemlock, and Arborvitae.
 - 2 pear trees are near the NE corner. One pear tree bears 2 different varieties (used to be 3), Bartlett and Clapp. The other pear tree is Seckel.

SECKEL - The fruits are small, not highly colored but of a reddish brown color that is unique and distinctive. They are clean and neat in contour, and the flesh has a juicy, distinctive, spicy, aromatic flavor, much of which is in the skin, which unlike most pears, may be eaten with relish. Ripe in early October. As Hedrick said, "For the home orchard, Seckel has no rival in any part of North America." May be eaten from the tree or picked when firm and ripened later.

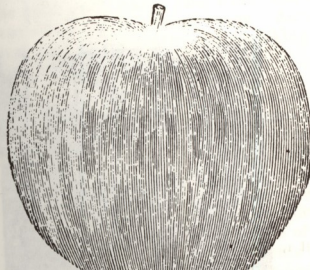
- In the vegetable garden, an offspring of a Sycamore tree from Mount Vernon was planted in 1996. Approximately 3' in height when planted, it is now one of the tallest trees in the yard.



Mount Vernon Sycamore

Mount Vernon visitors recognize these sycamore trees by their mottled appearance, caused by the continual peeling of outer bark in order to make room for the new layer underneath. Plant an offspring, and carry on a Mount Vernon tradition.
#244 MOUNT VERNON SYCAMORE Planting Zones 4-9 [CA]

- Outside of the west fence and midway back, is a Red Maple 'Autumn Flame'.
- Outside of the fence and closer to the garage is a Redmond Linden. It was a 25th wedding anniversary gift from our subdivision neighbors in 1993.
- Inside the fence at the NW corner is a Washington Hawthorne. Purchased from Nature's Nook we paid to have it delivered and planted by them. I recall that the men planting it had a hard time due to the very sharp thorns on this tree. Birds however, seem to like this tree and fly onto it's branches at high speed.
- South of the Washington Hawthorne near the house is a 'Henry Lauder's Walking Stick'. It suffered some damage from a 2012 summer drought and had to be pruned back.
- Two crab apple trees are inside the north fence line. These are the variety 'Brandywine'. A tall variety of boxwood is behind the crab apples.
- The formal garden boxwood hedges are the variety "Green Velvet". Daffodils are planted within each garden space.
- East of the well house (grill house) is a Fringe Tree. This is a very slow growing shrub which has suffered damage during summer droughts.
- Just north of the well house is a semi-dwarf Stella Sweet Cherry. An earlier Stella bore somewhat heavily but was short lived. This replacement has been very slow growing and birds eat all of the harvest.
- Four antique apples live withing the eastern fenced in yard.
 - Furthest north and west is an Ribston Pippin
 - Northeast along the fence line is Esopus Spitzenburg
 - South of the Spitzenburg is an Ashmead's Kernal
 - West of the Ashmead's Kernal is a Lady Apple



Ribstone Pippin.

RIBSTON PIPPIN - Over the centuries this was the classic dessert apple of England, according to Hogg, "an apple so well known as to require neither description or encomium." Only in recent decades has Ribston been supplanted by Cox's Orange Pippin. Many connoisseurs still rate it above Cox, considering its flavor more aristocratically austere and less florid than Cox, a purer more refined richness of flavor. Its flesh is hard, crisp, fine grained, extremely sugary and as Hogg said, "charged with a powerful aromatic flavor." Ribston develops in the sun a bright orange skin with a red blush, often sprinkled more or less with russet webbing. Ripe middle of September.

ESOPUS SPITZENBERG - In the fall of 1790, Thomas Jefferson returned to Monticello after serving three years as Minister Plenipotentiary to France. One of his first acts was to order twelve Esopus Spitzenberg apple trees from the famous William Prince Nursery at Flushing, Long Island. Even before the Revolutionary War, Americans knew the apple and in 1824 when Michael Floy, an early pomologist, sent a group of American fruit trees to the London Horticultural Society, he described Spitzenberg "as the finest eating apple in the world when perfectly ripe." Even today its hard, crisp, juicy, yellowish flesh with a rich aromatic flavor makes it one of the best to eat out of hand. The skin is brilliant orange red with grey spots, a beautiful sight on the tree. "Spitz" is believed to be a parent of Jonathan, itself a choice dessert apple. Ripens late in October.

ASHMEAD'S KERNEL - This is one of the finest russets I know, and perhaps one of the finest flavored of all apples to be eaten at the table for dessert. A golden brown russet (sometimes in full sun with an orange or reddish bronze cheek), flattish round, sometimes slightly conical, medium in size with crisp yellowish flesh that is exquisitely sugary, juicy and aromatic. In a recent article on Hardy Fruits, Old and New, for the Private Garden, Mr. J. M. S. Potter, Director of the British National Fruit Trials, where the collection numbers over 2,500 varieties, listed Ashmead's Kernel, along with St. Edmunds Pippin, Mother, Ribston Pippin and Cox's Orange Pippin as his "special favorites." And at a "blindfold test" taste session, recently held by the Royal Horticultural Society, Ashmead's Kernel was ranked first in quality. As grown in Michigan, Ashmead's Kernel is a regular cropper and its flavor here fully merits the recognition bestowed upon it abroad. An ancient English variety over 200 years old, it was raised by a Dr. Ashmead, an eminent physician of Gloucester. It ripens in late October and is an excellent keeper.

Southmeadow
Fruit Gardens



CHOICE AND UNUSUAL FRUIT VARIETIES
For the
CONNOISSEUR AND HOME GARDENER

LADY APPLE - This exquisitely beautiful little dessert apple delights the eye as much as the palate. Small, flattish in shape, its shiny skin ranges from creamy yellow in the shade to a deep glossy crimson on the side next to the sun. Its flesh is tender, white, crisp, very juicy, refreshing and slightly perfumed with the best of the flavor in the skin which should always be eaten. As Quintinye said, "it may be eaten greedily at a chop with its coat all on." Known in Europe as "Api" or "Pomme d'Apis," the Lady Apple is of great antiquity. It was grown in the gardens of Louis XIII at Orleans in 1628 and was a favorite French dessert apple "which the ladies of France carry in their pockets by reason they yield no unpleasant scent." From the earliest days in America it has always been a fancy apple used not only for dessert at Christmas time, but also for Della Robbia wreaths and garlands of fruit. It makes a fine dwarf tree which bears heavily. Very late - November.

- 1 In fact all things colonial including culture, politics, food, fashion, etc.
- 2 Much of the inspiration for our new house comes from Colonial Williamsburg, Virginia. As a young child I vacationed there for part of a day but Nancy was never there. As a 25th anniversary gift to each other, we vacationed there in November 1993.
- 3 This was an early American way to deal with harsh New England winters. Most windows would face South, while a long sloping roof line would face the North. Also the steep slope would inhibit snow build-up.
- 4 This was done pre-Internet and pre-computer days. We did own a Commodore 64 for games and simple word processing – it was not used for our home design.
- 5 Cousin Bobby Schultz is an architect and developer. As mentioned later in the journal, he designed his own house which was built in New Berlin shortly before ours.
- 6 Especially for an improved lot. Many lots in New Berlin do not have sewer and water.
- 7 We had built twice before. First in 1971 at 8160 So 59th St in Franklin WI (\$7200 for the lot). We put \$1500 down. Also, as a 2nd mortgage of \$4000 State Veteran's loan. That loan however could only be applied to new homes which cost no more than \$19000 to construct. So we built a 1300 sq. ft. ranch for \$1900 with virtually no changes to the builders plan. We sold that in 1978 for about \$66k and built at 6575 Riverdale Ln. Greendale. Some minor changes to the builders plan were made. First mortgages for both homes were with EMSB&LA.
- 8 Now called US Bank
- 9 These dormers are intended to be similar to those in style in 18th century colonial America. They should be much narrower than contemporary dormers.
- 10 A takeoff is essentially an estimate, taken from the blues, of every piece of lumber we'll need. This is an absolute requirement in the bidding process.
- 11 The building, at the NE corner of National Ave. and Sunnyslope is now the location of Waukesha State Bank.
- 12 Rebecca has started 8th grade at St. Alphonsus and plays on an Elm Grove soccer team. Jon has started his 2nd year (red-shirted his freshman year) and plays for UWM.
- 13 Christian, at this time, was a senior at Marquette University High School. Jon had moved to an upper flat in the UWM area, to room with several soccer teammates.
- 14 Above it notes that the appointment with Our Home was 10/3 so it may have been changed.
- 15 The subdivision developer, John Groh, lives only about ¼ mile away. Subdivision requirements included an approval by a subdivision architectural board, which at that time was him. There were some minimum standards that I do not recall.
- 16 190.58 points, or 6.9%, to 2569. At the time this was the second largest point lost in history although 12th worst in percentage.
- 17 Bobby would later gain some name recognition within New Berlin. He would become a New Berlin alderman and a vocal proponent of the city becoming part of the Milwaukee Metropolitan Sewerage District (MMSD). This was a controversial position and led to him being recalled as alderman in November 1996.
- 18 The architectural requirements included minimum square footage requirements for both 1 story and 2 story houses. The way the calculation is made for the 2nd floor, the only area counted is the floor area directly under the ceiling and not the area under the slanted roof. Therefore a large section, including the dormers is not part of the official house square footage total. That lost footage is also not in the tax assessment.
- 19 Internet commerce was non-existent at this time.
- 20 Nancy made drawings of all of the various moldings in the house based on research she had done of what would have been found in Tidewater Virginia homes in the 18th century.
- 21 Now merged as WE Energies, my former employer
- 22 Our Greendale home was 6575 Riverdale Ln., Greendale WI 53129
- 23 To be done by John Riphans
- 24 The individual doing the independent lumber take-off.
- 25 For those who remember our old Greendale neighborhood, we were close friends with Jerry and Sandy Bialozynski. After their divorce, Sandy remarried Gary Norton.
- 26 Bob Lang was the founder and owner of Lang Homes. His company built high end homes extensively in the Waukesha lake country, especially in Delafield. His early American style construction led to Delafield becoming a tourist attraction.
- 27 Flatwork is things like the garage slab and basement concrete floor.
- 28 We had borrowed some money from my Mother to handle some expenses towards the lot purchase. The loan was paid off after the sale of our Greendale house.
- 29 These were the days before cell phones which made real time communication difficult.
- 30 An old roller rink converted to an indoor soccer facility- the 1st in Milwaukee. Around Capital Drive and Port Washington Road
- 31 The sign can still be found in our current garage.

- 32 Terri Cerni is an attorney that I know from We Energies. Real Estate office. He does side jobs and I've previously had him prepare a home appraisal.
- 33 Based on historical research done by Colonial Williamsburg, these colors have been traced back to the actual buildings in the historical village, or baring that, are authentic to the period.
- 34 Wherever Formica was used, the color needed to match the historical paint.
- 35 While I didn't document it in the journal, I do have memories of the mason crew, balanced on the planks around the chimney – drinking beer. I guess they must have felt safe.
- 36 The roof line has a 14x12 pitch, meaning that the vertical rise is greater than the horizontal. Historically accurate, however you cannot stand on the roof without assistance.
- 37 The siding is not a natural wood product but a hardboard made from compressed wood shavings.
- 38 I remember Bobby telling me that because of the very steep pitch of the roof, the shingles will last a very long time. The flashing may need repair before the roof shingles.
- 39 The garage door had pine rails and stiles with raised panels of redwood. When the pine rotted and the door had to be replaced, the panels were recycled and became the wainscoting in the front parlor (now dining room).
- 40 Nancy's Father, Joe Grabowski, was a painter by trade. When he retired in the 1980's he was the lead painter/decorator for the Marine Bank (now Chase at the corner of Wisconsin and Water in Milwaukee).
- 41 I do recall doing exterior painting on the 4th of July on the north side of the garage. That's the day we set the record high temp for that day of 97°
- 42 A Greendale neighbor
- 43 Having moved out of the Greendale home was a major disruption. We contracted with a firm which essentially provided storage by bringing a semi trailer which we loaded up with large appliances, winter clothes, and generally things that we could live without for a few months. We moved to Nana and Grandpa's to live. Rebecca lived upstairs while Nancy, Zach, and I lived in the basement. Jon lived near UWM while Christian was preparing to move to a Northwestern dorm. The semi-trailer was stored at a secured storage lot in Caledonia, where we could access it if needed (and we did).
- 44 This is a legal notice that they may sue us for work done but not paid for. For a period of 1 year it restricts our ability to sell or re-mortgage the house.
- 45 The Megabucks Lottery in several Midwest states, including Wisconsin worked by picking 2 sets of 6 numbers. Since there are 6 members in our family, Nancy would play the same numbers twice a week. Our ages were one set, and our birthdays (day of the month). An August 1990 Megabucks winning pick, worth slightly over \$26 million, hit our ages exactly except for my age. I needed to be 2 years older.
- 46 The electrician
- 47 There is no further information written in the journal on this so presumably he did finish on Monday October 29th.
- 48 No cell phones of course, but with telephone wire laid we did bring a house phone.
- 49 Monday December 3rd saw on of the worst snowstorms in state history hit. Southern Wisconsin got hit with 10 – 22 inches of snow. The 17+ in Madison is it's record for a 24 hour period. Bart was putting in one of his marathon days at the house so I brought him food to eat for supper. I don't believe that he could get back to Sheboygan but I don't remember if he stayed overnight or went to a motel.
- 50 We had found the tub at an antique store on South 2nd street in Milwaukee near the clock tower. I recall that we paid \$25 for it although Nancy thinks it was more like \$35.
- 51 I eventually went back to Silver Spring Paint about this issue and they sent someone out to inspect. The conclusion was that there was a bad batch of paint that we got. They gave us free replacement paint however the blistered area had to be scraped and repainted.
- 52 I was fortunate to have a significant vacation allowance and flexibility to use it. I had been with Wisconsin Electric (now WE Energies) for 24 years at this point had got 5 weeks of vacation a year and some ability to carryover used vacation.
- 53 I remember the delivery man noting that he though that the house was an old farmhouse being renovated. We took that as a compliment.
- 54 At some point during the construction I bought an old ½ ton Dodge Ram pickup truck to use for jobs such as these. There was an opening in the floor around the shift stick and the heater barely worked and it wasn't fun driving it to work in heavy traffic or parking in our parking structure but it really came in handy for work around the house.
- 55 Nancy's Father advised us not to do this ourselves due to the risk in damaging the flooring.
- 56 Nancy made drawings of all of the moldings; base door, window, and crown. From these drawing, the moldings were custom milled.
- 57 I think it was the heaviest object I've ever moved. It was a good thing that railings and banisters were not yet installed going to the 2nd floor.
- 58 I don't know when I recovered but it's fine in 2014. However my right elbow will give me problems if I do things like throwing a ball hard many times. I think it's 'tennis elbow' from the working on the floors.

- 59 Nancy's Father could not believe we would want so many closely placed spindles. "Who's going to paint them?" was his reaction. Nancy's response was "I guess, I am." and she did.
- 60 Many of them mail ordered from catalogs.
- 61 Al Brown's comment was similar. I recall him saying the he felt that the New Berlin inspector was trying to drive him out of business. He's never had this kind of trouble in other communities.
- 62 This was her Lenten sacrifice.