

Could you rebuild if disaster struck?

BY SHEILA MILLER
SLATINGTON — If fire suddenly struck your farm and leveled your barn and destroyed livestock and equipment, could you start to rebuild tomorrow?

This is a question more farmers need to ask themselves. And, along with the question goes the need to find out whether the insurance policy you have is adequate and up-to-date.

This type of problem is a little closer home for Larry and Priscilla Dimmig, R2 Slatington, Lehigh Co.

Last September, fire razed their newly remodeled hog barn. The blaze not only destroyed the new nursery and farrowing house, but it also claimed the lives of 7 sows and 80 pigs.

The Dimmigs lost some equipment, too, including a Farmall H tractor with loader, and a New Idea manure spreader and mower.

Dimmig said he and a friend were working in an adjacent shed, doing some welding, when his wife discovered the fire. By the

time they got to the barn, Dimmig said, it was filled with smoke. And in 15 minutes, it was totally consumed in flames.

"The old hay caught fire and the whole thing went up. All we could save was a truck and a hose," said Dimmig.

When they checked with their insurance company, the Dimmigs found their policy was "no where adequate to rebuild."

Dimmig explained that he was going to go in and update his policy after the remodeling was completed, but he didn't finish the work until just before the fire.

So, the Dimmigs turned for help to their local Farmers Home Administration, in Allentown. They applied for an operating loan under the economic emergency program in March.

The loan, in the amount of \$49,000, was the estimate for rebuilding the hog operation, plus buying some new hogs.

Unfortunately, even though the county committee for FmHA decided Dimmig was eligible for the loan, County Supervisor

Mike Anderson informed Dimmig he did not have the security needed to make the loan.

Anderson cited a previous loan made by Dimmig from Union Bank and the fact that this bank would be ahead of FmHA in a second lien position and that the bank did not wish to subordinate or release its judgment.

"Dimmigs did qualify, and they were certified eligible, but there were other problems," Anderson added. "He was not refused on his repayment ability, but on security."

"The value of the property, compared to the debts against it — it just wouldn't work. And the real estate is their only security because they don't own any livestock or equipment to speak of."

Even though repayment wasn't considered to be a problem, according to the FmHA official, things that look good on paper may not always work out. "Who knows what the future holds — the price of hogs may go lower yet while the price of feed goes up."

Anderson said his turning down the Dimmig loan is an action for self protection. "It's not like I'm not willing to make loans if I can...if I can, I'm willing to help anybody."

The situation they find themselves in now is like being between a rock and a hard place for the Dimmigs. Just when they thought they were on their way to a successful hog operation tragedy struck, with its chain reaction of hardships.

Without livestock and equipment, they can't get the loan they need to get

back in business. They have depleted their savings over the past several months and cannot afford to buy the needed security themselves and still meet their monthly payments on the farm loans, they said.

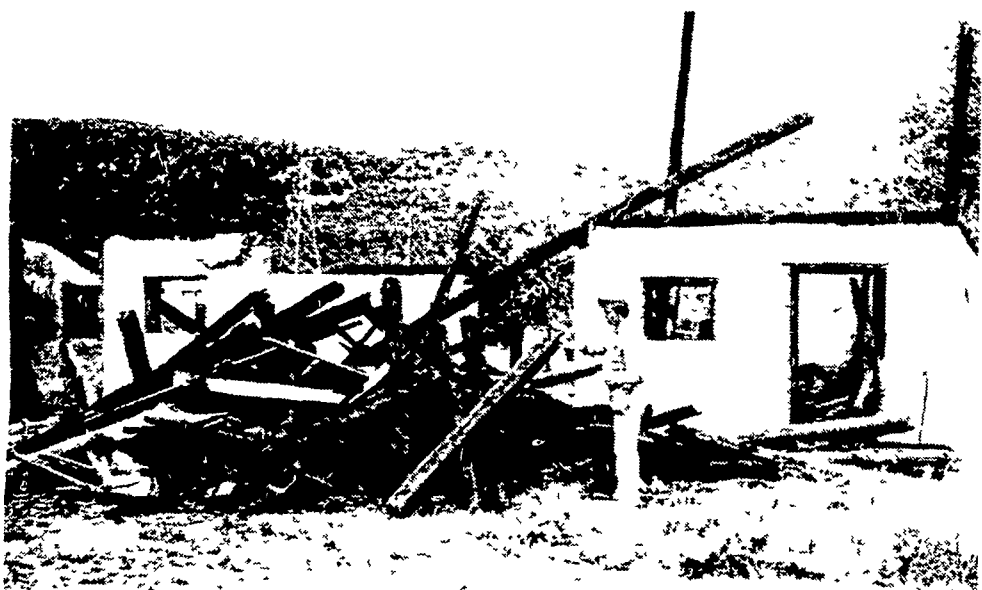
In letters of appeal to key political figures, including President Jimmy Carter, Dimmigs are desperately attempting to get the federal funds they need for a new start.

They hope to hang onto their 10 acre farm with the help of Larry's second job. They said their three sons

like the hog business, and the family took pride in producing a quality feeder pig before the fire.

The Dimmigs, finding themselves in a tough position, have not given up hope and may someday be back in the hog business.

Their hardship is only one example of how easily a successful, profitable operation can suddenly fall apart. And it points out the need for farmers to keep track of their current assets and insurance policies in order to be ready if disaster strikes.



Larry Dimmig surveys the remains of his hog operation, destroyed by fire last September.

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