

Ag Letter Builds On Farm Construction

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READING (Berks Co.) — Before a farm family builds a new hog house, dairy barn or egg-laying facility, the first question they have to ask themselves is, "Will this new building pay for itself?"

And sometimes, even before they ask themselves that question, they have to ask, "Do we really want to raise hogs or chickens or produce more milk?"

The June issue of Meridian Bank's Ag Letter can't answer the second question, but it gives its readers guidance on the first. Ernest Klinger, a dairyman and hog producer from Klingerstown in Schuylkill County, explained the decision-making process he went

through before erecting a building to hold 2,000 market hogs.

The new building is part of a long-range business plan to boost farm earnings with a guaranteed source of income. Klinger owns the building, but a feed company owns the hogs and pays Klinger to raise them to market weight.

With the assurance of enough income to pay for the building and with something left over to pay for family labor, Klinger contacted Blaine Fessler, his Meridian ag lender, about financing, then talked to a number of builders.

Even though he felt he had the knowledge to handle construction details, Klinger hired a general

contractor because his own busy schedule didn't leave enough hours to handle the complicated job of overseeing a major project.

The new hog house has been in operation less than a year, and is working out well, Klinger said.

In another Ag Letter article, Dan McFarland talked about techniques farmers can use to narrow their field of choices when they begin a construction project. McFarland is a Penn State ag engineering extension specialist who covers five counties from his office in York. "Farmers need to know where they are, where they want to be, and how quickly they want to get there," McFarland told Meridian ag lender Wayne Steiour.

McFarland and other extension agents can provide brochures and insight into general construction issues, but one of the best ways for a farmer to find out what's best for him is to tour other farms, McFarland said.

Meridian Bank's Ag Letter is mailed three times a year to farmers and agribusinesses in Meridian's service area. For a free copy of the latest issue, write to Meridian Bank, Ag Lending Department, SQ0830, P.O. Box 1102, Reading, PA 19603-1102, (800) 222-2150.



Chapter procedure, 2nd team, Cedar Crest High School. From left: Stacy Krall, Jeff Zimmerman, Scott Nolt, Daniel Atkins, Jon Harnish, Matt Sensenig, Andy Martin, Jamie Risser.



Chapter procedure, 1st team, Northern Lebanon High School. From left: Ed Dice, Darrell Heagy, Jesse Bomgardner, Kevin Bomgardner, Mike Batz, Patti Kreitzer, Eve Weneck, Tanya Heisey, and Jennifer Bashore.

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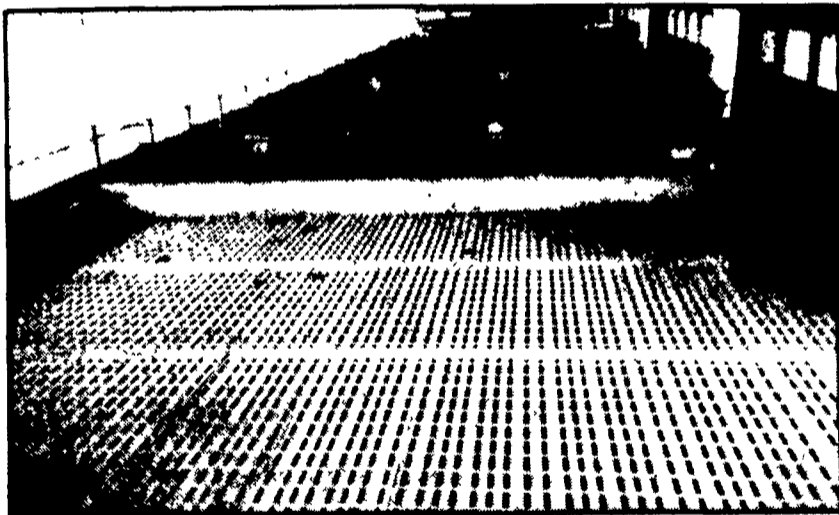
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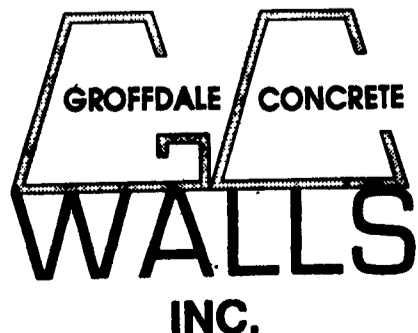
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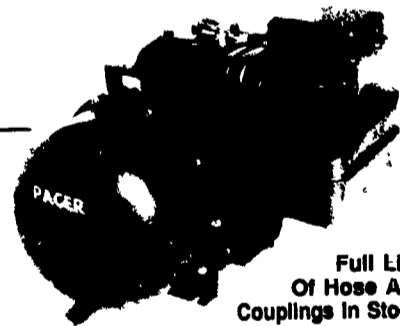
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