

# Research, Development and Marketing of Value-added Pork Products

Farmer/Grower Grant Final Report

FNE00-352

## **Project Goals**

Goal #1 Conduct extensive research in order to set up the basic structure for marketing value-added pork products.

Goal #2 Develop business and marketing plans, as well as developing pricing structures, labels, packaging, products, markets and marketing materials.

Goal #3 Actually marketing brand name, value-added pork products to customers.

Overall goal: To have a technically, financially and regulatory sound method in place for turning the hogs I raise into a quality, retail product in order to improve the sustainability of my farm and the quality of my family's life.

## **Farm Update**

My husband, Glenn and I own a 240 acre farm in central PA, where we both work full time. We currently have six full-time and two part-time employees. Glenn manages the crop and feed portions of the farm, while I manage the hog enterprise which consists of a 300 sow farrow- to-finish business.

Since the grant has started, we both have been able to remain working on the farm and have maintained the same size of farming operation.

## **Cooperators**

Norman Conrad  
Penn State Cooperative Extension-Union  
County  
Union County Courthouse  
Lewisburg, PA 17837  
(570) 524-8721

Donna Troutman  
Bucknell Small Business Development  
Center  
Bucknell University  
Lewisburg, PA 17837  
(570) 577-1249

John Berry  
PA Retail Farm Market Association  
Lehigh County Agricultural Center  
4184 Dorney Park Road  
Allentown, PA 18104-5798  
(610) 391-9840

## **Roles in the project**

Source of information on meat quality and processing, refrigeration systems, and local outreach

Coordination of services available through Small Business Development Center (legal advice, business planning, marketing expertise, logo development, record-keeping)

Information source for educational conferences, farm markets, possible retail contacts, outreach

Lawrence Yager  
Penn State Cooperation Extension- Adams  
County  
1135 Chambersburg Road  
Gettysburg, PA 17325  
(717) 334-6271

Marketing expertise-specifically on direct  
meat marketing, statewide outreach

Marion Bowlan, Executive Director  
PA Farm Link, Inc.  
2708 N. Colbrook Road  
Manheim, PA 17545  
(717) 664-7077

Networking with other direct marketers,  
statewide outreach

## **Project Description**

The project was divided, as the title suggests, into three distinct phases: Research, Development and Marketing. During the research phase, many issues pertaining to retail meat marketing were explored. These issues primarily were United States Department of Agriculture and Pennsylvania Department of Agriculture meat retail regulations, legal and liability issues, refrigeration systems, certified slaughter facility tours and market availability.

This phase involved much reading, many phone calls to government agencies, meeting with an attorney to discuss various forms of business structures and to set up an S corporation, meeting with various insurance agents to get quotes on liability policies, touring potential slaughter and processing facilities and various trips to the library. I visited many farm markets, searched the web, made phone calls to other producers who may be doing similar marketing, checked newspaper and yellow page advertisements regarding refrigeration systems, read and subscribed to various trade magazines to stay current with consumer trends and value – added marketing. In addition, I met with business and marketing specialists from Penn State University's Cooperative Extension and Bucknell University's Small Business Development Center.

The second phase of the project was development. This included development of a business and marketing plan, as well as development of a logo and labels, pricing structures and packaging for the pork products, creation of brochures and development of markets for the products.

The development phase transformed information gleaned from the research phase into action. This phase included working closely with a graphic designer at Bucknell University's Small Business Development Center to develop a logo, and ultimately labels that would solidify brand identity and comply with government regulations. The slaughter and processing facilities were chosen and the Hazard Analysis Critical Control Points (HACCP) guidelines were established. The pork products were developed and packaging was selected. Slaughter and

processing schedules were developed. A preliminary marketing methods was chosen. Labels were printed and brochures were created. A small retail location was set up and equipment was purchased. Licenses and liability insurance were acquired. Advertising was selected and purchased.

Marketing was the third and final phase of this grant project. This phase was the actual process of taking orders, getting hogs processed into retail pork products and delivering the products to the customers. This phase involved selecting market days, taking orders, determining the number of hogs needed to meet the orders and sending the hogs to the chosen slaughter facility. At that time, I also needed to decide exactly how the various primal cuts of meat would need to be processed to meet the orders, i.e. fresh or smoked pork chops, whole or sliced hams, etc. The final transaction of this phase and the entire project was the actual retailing of the products to the customers.

### **Findings, accomplishments and unexpected results**

After much research and much time spent on development, the first pork products were retailed in December 2000. While there were many obstacles to overcome and the dates for reaching the individual goals were delayed, the project's overall goal of creating a technically, financially and regulatory sound method for adding value to the hogs that I raise, has been accomplished.

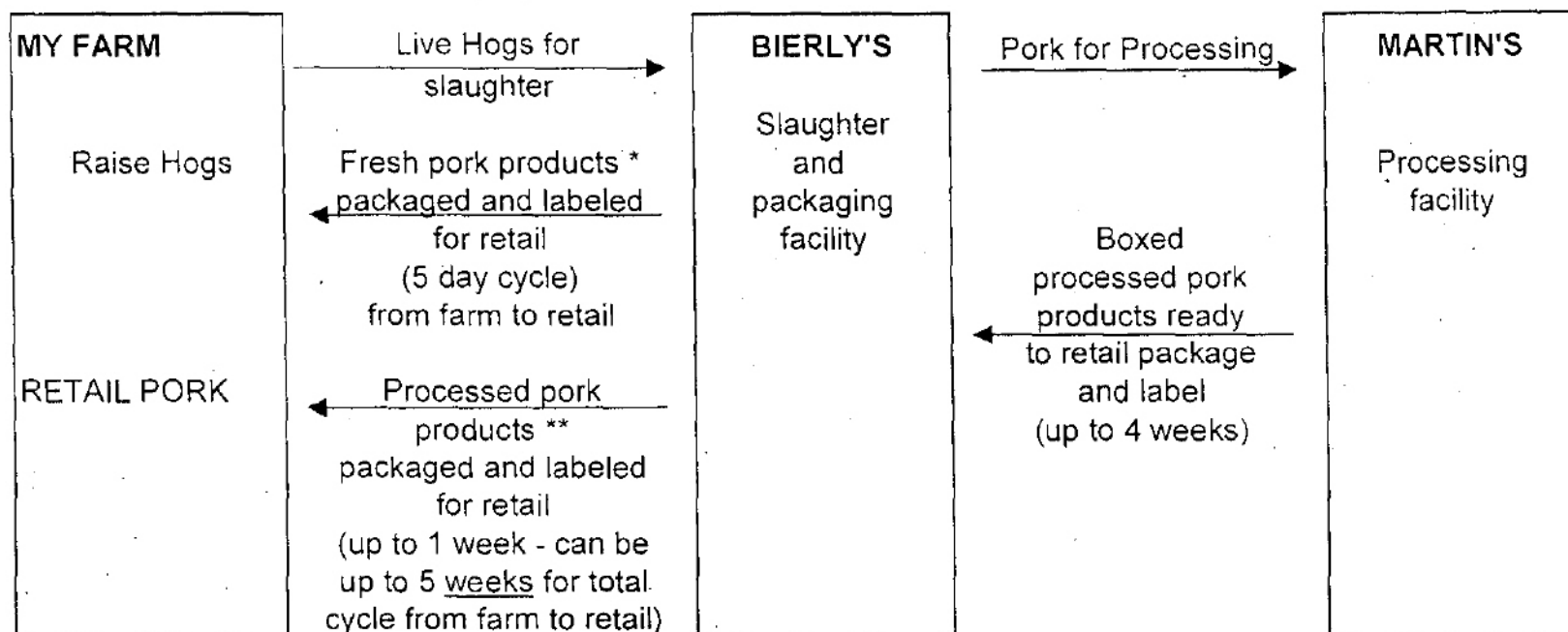
Some of the unanticipated findings involve mostly the meat processing portion of the project. The biggest surprise was the lack of properly regulated slaughter/processing facilities available or willing to work with me on this project. The unconventional idea of "the farmer" also being "the retailer" was foreign, if not downright suspicious to many of the slaughter/processors I interviewed. Also, with the new HACCP regulations and 2 tier government certification process in Pennsylvania (one for slaughter, one for further processing), I discovered that the only way to get pork products processed in a regulatory sound fashion was to utilize two separate USDA certified facilities – one to slaughter/package and one to process. This extra step has resulted in increased expense, increased communication, increased time delays and greater potential for error. (See flow chart next page) However, until I can find a facility with all the necessary certifications that is willing to work with me, I need to work around these unavoidable obstacles.

### **Economic Findings**

The intended result of my efforts in this project was essentially to move up the food chain and carve out a larger portion of the profits between hog production and pork consumption by capturing and controlling the net margin of several stages of the value – added chain. That involves maintaining control of the hogs I produce, through the steps to the consumption of the final pork product and earn the margins that would result at each step. At the beginning of this project, I was relinquishing control of the hogs at the farm gate. With this project, I have internalized more of the marketing stages by eliminating brokers, distributors and retailers, while outsourcing the slaughter, processing and packaging portions of the value – added chain, which require significant capital investment.



## Slaughter and Processing System for Olde Stone House Pork Products



\* Fresh Pork Sausage – Loose or rope  
Hot Italian Sausage – Loose or rope  
Pepper and Onion Sausage – Loose or rope  
Fresh Pork Chops – Boneless or Bone – In  
Fresh Pork Loin Roasts  
Fresh Pork Shoulder Roasts  
Fresh Pork Tenderloin  
Fresh Pork Spareribs

\*\* Smoked Sausage  
Smoked Ham – Whole, Half,  
Slices or Ends  
Boneless Smoked Ham – Whole, Half,  
Slices or Ends  
Boneless Smoked Pork Chops  
Sliced Canadian Bacon  
Country Smoked Sliced Bacon  
Franks

The key to this theory, of course, is that there is, indeed, a profit margin at each stage of value – adding. The biggest economic challenge of this project was making sure that a profit did exist at each stage without making the cost of the finished product prohibitive to the consumer.

Of course, large companies that specialize in one or more of these steps usually have economies of scale, proper equipment, sufficient markets and efficient systems in place for adding value with low overhead. Because of the “newness” and small – size of my project, I incurred higher overhead and smaller profit margins. To the consumer, this resulted in higher prices over many name – brand pork products. However, many people felt the quality and the “localness” of the products were worth the price difference.

The other advantage that large commercial slaughter/processing facilities have developed is the capability of utilizing every part of the hog. The parts that were discarded in my value – adding process could represent a major difference in the final profit margin. One very large commercial slaughter facility I interviewed, said the key in being efficient and realizing a sizeable profit was by using “all parts of the pig except the squeal.” At that facility, ears and hooves were processed into dog chews, blood was collected for bloodmeal, bones were ground into bone meal, and many other by-products were created in order to help lower the cost of the premium products.

The third major economic consideration of this project and how it relates to my farm’s profitability is the size of this project. I produce approximately 6500-7000 market hogs annually. This project only utilized 27 hogs in a 3-month period. On an annual basis, that would average approximately 108 hogs/year or only 1.54% - 1.67% of my production. Even with a substantial profit on those 108 hogs/year, it would not be enough to sustain my present hog operation. A market, or markets that would use a larger portion of my hogs would need to be established in order to profitably sustain my hog enterprise at its current size. Wholesaling to supermarkets, getting a food distributor to carry my products or further outsourcing of portions of the marketing may be necessary and need to be further analyzed.

## **New Ideas Generated**

Because of the information gathered during the research and development phases of this project, not only have I changed some of the ways that I anticipated conducting the marketing phase, but also I have generated some ideas about what the next steps should be. Overall, I have discovered that the research and development for my project should not be static. It continues to evolve as the marketing effort moves forward. In addition, I need to:

- Put more emphasis on advertising
- Develop a website
- Develop a catalog with full-color photographs of the products
- Assemble a refrigerated delivery system - crucial to the growth in sales
- Modify the slaughtering processing and packaging processes in order to become more time and cost efficient
- Finding uses for parts of the animal that are presently discarded

## Continuation of Project

I would really like to continue to create value – added pork products, but the modifications listed above will be crucial to the project's future. I would like to continue to explore new markets, as well as to utilize other producers' hogs to help them capture more of the market share.

## Outreach Efforts

- Wrote paper entitled Value – Added Meat Marketing – What It Takes To Get Started – a summary of PA regulations for retailing Brand Identified Pork, guidelines for business plan writing, business financial worksheets, and a summary of business legal structures. Written in response to producer's most frequently – asked questions. (copy enclosed)
- Held a direct meat marketing seminar, entitled Carving Your Niche for approximately 10-12 local livestock producers. Featured Adele Hayes from Sap Bush Hollow Farm in New York. Portion of meeting was used to introduce the SARE Grant Program and explain how it was involved with my project. Several pieces of SARE literature were given to seminar participants including SARE 1999 Project Highlights and NE Region SARE Farmer Grants 1993 to 1999. (copy of seminar brochure enclosed)
- One page article, Mid – Atlantic Farmers Innovate, was published in the PA Farmer magazine, October 2000 issue. It gave brief summaries about the projects of SARE grant recipients in the Mid – Atlantic area, as well as information on how to apply for a SARE grant. (copy enclosed)
- Pennsylvania Farmer magazine, August 2000 issue featured a cover story about my husband, myself and our farm. It was based on capturing value – added profits and highlighted the NE SARE Program. (copy enclosed)
- I made a presentation at PA Farm Link Workshop on March 11, 2000 in Paxtonville, PA to a large group of farmers regarding value – added meat marketing. Several pieces of SARE literature were given to workshop participants including SARE 1999 Project Highlights and NE Region SARE Farmer Grants 1993 to 1999.
- Various outreach and networking opportunities with individual dairy and livestock producers at meetings of the PA Pork Producers Council, the Union County Farm Bureau and the Union County Chamber of Commerce's Ag. Economic Development Committee.
- An upcoming article in a special issue of Successful Farming magazine, scheduled for release June 2001. (copy enclosed)

Barbara A. Wiand  
4/15/2001

RR 1 Box 155  
Red Ridge Road  
Mifflinburg, PA 17844

Barbara A. Wiand  
oldefarm@uplink.net



Premium quality meats with old-fashioned goodness...  
Direct from the family farm

Tel: (570) 966-1269

Fax: (570) 966-2839

Pennsylvania  
Farmer  
Oct. 2000 issue

# Mid-Atlantic farmers innovate

Pick up your own ideas from these on-farm sustainable ag grant projects. ■ By Jeanette Marvin

If you have a livestock or crop-based innovation you'd like to try, consider seeking a grant from the Northeast Region Sustainable Ag Research and Education (SARE) program. Last year, 20 Mid-Atlantic farms won grants totaling \$69,155.

Here's a roundup of what the Mid-Atlantic grant recipients are doing.

## MARYLAND

■ **Reducing herbicide.** A \$5,426 grant helps Roy and Sue Crow, Kennedyville, replace broadcast herbicide with cultivation and banded application in their corn.

■ **Controlled burn.** Edwin Fry, Chestertown, received \$4,500 to see if flaming can prove an economical substitute for herbicides.

■ **Roving rovers.** Robert and Andrea Halman, Darlington, are using dogs to keep the deer away from their vineyard with a \$822 grant.

■ **Tripping flower thrips.** With \$2,874, Gary Magnum and Kathy Miller, Burtonsville, combat western flower thrip using non-toxic methods, the Phytoseiid mite and entomopathogenic fungus.

■ **Mechanical alternatives.** Alan Girard, Easton, explores mechanical alternatives for non-chemical weed control for his direct market produce with a \$3,900 grant.

## NEW JERSEY

■ **When the bough breaks.** Rolf and Tom Decou, Shiloh, use their \$4,425 grant to try a California pruning and tying technique to minimize branch breakage during harvest.

■ **Bison try new diet.** Erick Doyle, Flemington, tempts bison with sorghum for finishing, instead of corn,

with a \$3,298 grant.

■ **Native oysters.** \$4,885 is helping James Tweed, North Wildwood, harvest the spawn of native, disease-resistant oysters to compare with lab-produced stocks. Cheaper native seed may boost profits and encourage expansion in the oyster industry.

## PENNSYLVANIA

■ **Predators welcome.** David and Peggy Fogarty-Harnish, Ephrata, used \$7,948 to create a cabbage-pest predator friendly habitat and reduce spray pesticides.

■ **Seeking dense cover.** J. Robert Huntsberger, Etters, is seeding clover into corn, and wheat and spring oats into soybeans with a \$461 grant to establish a deep-rooted cover crop before winter sets in.

■ **Kiwi production.** David Jackson, Danville, is comparing pollen quality among seven hardy kiwi cultivars with a \$7,060 grant.

■ **Pasture aeration.** \$600 lets Larry Lemmon, Markleton, compare forage growth among aerated and non-aerated pastures.

■ **Seeding alfalfa into pasture.** With a \$1,320 grant, Jeff Mamett, Catawissa, is researching the timing and method of seeding alfalfa into a pasture without interrupting the grazing rotation.

■ **Night lights.** Richard Stahl, Somerset, is using a \$780 grant to test whether dry-matter intake and milk production increase when pastures are lit at night.

■ **Slow nutrients.** \$660 lets Richard Tregidgo, Pleasant Mount, continue comparing the growth rate of ornamentals using conventional and organic, slow-release fertilizers.

■ **Funding a field day.** Steve Groff, Holtwood is expanding the "Farming for the Future" field day for 2000 with a \$3,900 grant.

■ **Ornamental wheat.** Hugh McPherson, New Park, is using \$1,442 to compare the economic feasibility of growing ornamental wheat.

■ **Pork plus.** Barbara Wiand, Mifflinburg, is using a \$9,254 grant to research development and marketing of value-added pork products.

## WEST VIRGINIA

■ **Spuds under cover.** Sue Cosgrove, Chloce, is comparing potato production planted conventionally and under organic mulch above ground with a \$1,265 grant.

■ **Repatriating the American chestnut.** Larry Boggs, Spencer, is using \$4,335 to re-establish American chestnut trees on his farm. ♦

## Have an idea, get a grant

Interested in seeking a grant for your farm? SARE administrators report they get relatively few applications from Mid-Atlantic farmers. Those in Delaware, Maryland, New Jersey, Pennsylvania and West Virginia are eligible.

To obtain an application, call (802) 656-0471. Or e-mail [nesare@zoo.uvm.edu](mailto:nesare@zoo.uvm.edu). Or download it from the Web at [www.uvm.edu/~nesare/grants.html](http://www.uvm.edu/~nesare/grants.html). But move quickly. Farmer/grower grant applications must be submitted by the Dec. 4 deadline. ♦



## POSITIVE PEOPLE!



Photograph: www.KearPhoto.com

Barb Wiand did original research on pig survival in high school. Now she applies the research to her farm.

# Selling new ideas

Barb Wiand stays positive by staying busy

By Betsy Freese  
Livestock Editor

**B**arb Wiand was pregnant and working the night shift as an intensive care nurse nine years ago when her husband, Glenn, made her an offer she couldn't refuse.

"My husband said, 'I'll build you a pig barn if you'll come home,'" says

Barb with a laugh. "I told him it had to be a sow barn, because I wanted something challenging. If I was going to stay on the farm I wanted to stay busy."

She has stayed busy.

Now with two children, Justin, 8, and Michael, 6, and a third due next

month, Barb Wiand is the definition of a "bundle of energy." In fact, those are the exact words her science teacher from high school used to describe her as he thought back to the late 1970s when she was in his class. (See the sidebar story on the next page.)





This new label adorns packages of pork raised on the Wiand farm.

Born on a small dairy and hog farm at the foot of the Appalachian Mountains in central Pennsylvania, Wiand has stayed in the same area and helped make her own family farm a success.

She and Glenn farm 1,300 acres and own 300 sows farrow-to-finish near Mifflinburg. They also own a feed business, Hallmark Feeds, that supplies feed to local dairy farms.

"It's a way to retail instead of wholesale corn and beans," says Barb.

#### Retail feed and meat

In the past year, the Wiands have also started a retail pork business called Olde Stone House Farm. They process a few market hogs a week through a local slaughter house that is USDA inspected. Part of the Wiand's old farmhouse is state inspected so they can retail meat there. The rest of the pork is sold at local farmer's markets and grocery stores.

Oh, yes, and they also have a show pig business, with a yearly auction for 4-H and FFA kids every April.

How do they do it all?

"We've managed to find great employees; it's our biggest asset," says Barb. They have eight full-time and two part-time employees.

Why do so much? "We are diversified, so when one enterprise is doing poorly the others are doing well," says Barb. "It evens out. That's why we try to do so many different things."

Her nursing training has provided valuable background for the sow business, says Barb, especially when inducing sows with prostaglandins and doing artificial insemination.

Wiand was president of the Pennsylvania Pork Producers Association last year, but has given up her post to spend the summer concentrating on her new baby.

"I'm being selfish and want the summer for myself!" she says.

#### Spend time talking

Wiand credits her belief in God as the main factor for keeping her positive. She and her family attend the Buffalo Church of the Brethren in Mifflinburg. The parish has "an active, young, contemporary congregation," says Barb, and she finds it "very motivational." She also credits daily sessions where she and her husband sit down and talk.

"We've had our rough times," says Barb. Through the help of marriage counseling, the couple found that they need to talk every day. One day they might discuss a serious subject, and one day it might be something as simple as, "should we mulch the flowers?" says Barb.

"With four businesses, we are so busy that it's easy to blow the time for talking off, but we don't. We still need to connect." **ST**

#### Learn more

Barb and Glenn Wiand  
Route 1, Box 155  
Mifflinburg, PA 17844  
Phone: 570/966-1269  
Fax: 570/966-2839  
E-mail: oldefarm@uplink.net

## How do you solve a problem like Barbara?

"Many a thing you know you'd like to tell her. Many a thing she ought to understand. But how do you make her stay and listen to all you say? How do you keep a wave upon the sand?"

The nuns in *The Sound of Music* were singing about Maria, but the idea is the same. Instead of Maria, high school biology teacher Fred Eppley had Barbara Erb (now Wiand).

"She was a bright lady and full of pep and energy," says Eppley, who is retiring this year after 37 years at West Snyder High School. "She was the rabbit in the class - the kid who's really wanting to go. There was no holding her back."

Barb Wiand calls Eppley her mentor and says he helped her see her potential. In the 1970s, girls from the rural Appalachian Mountains of Pennsylvania were raised to be wives and mothers. "That was your role in life," says Eppley. "It seemed like a shame not to give girls a chance to pursue something they were passionate about."

"He told me to spend my life's work doing something I enjoyed. I was inspired by him," says Wiand. Eppley encouraged her to do some original research on pig birth order and its effect on survival rate for a Pennsylvania Junior Academy of Science project. He even used school funds to order a sow uterus for her to dissect for the project. She won the state contest.

Wiand contacted Eppley this spring and told him he was her mentor in life.

"You never know what influence you have on a kid unless they come back and tell you like Barb just did," says Eppley. "You have to assume you have an influence. I always tried to make science real for kids." ■

# Chasing premium pork

*They contend that the future hinges on capturing value-added profits and networking by farmers. ■ By John Vogel*

Most farmers today would like to find ways to boost the value of the products they raise. But you'd be hard-pressed to find a farming couple more committed to making it happen than Barbara and Glenn Wiand.

The Wiands bought their Mifflinburg, Pa., farm and started on their own in 1990. Glenn handled the crops side. A hog barn was built for contract finishing, and that was to be Barb's side of the business.

Wiand Farms has gradually grown into four incorporated entities, each focused on developing value-added returns. "We had liabilities that we had to make into assets. We've been working at it for several years," notes Barb. "It's a continuing challenge."

"But it's necessary to survive," adds Glenn. Each business facet helped strengthen the others, he notes. When one enterprise struggled, the others seemed to do well.

■ Wiand Farms, Inc., covers the crops management side of the business and extends beyond their own land. The business also rents other farmland, and offers other services.

For a dairy farm, for instance, "we'll haul manure, develop a nutrient management plan, market the alfalfa and corn silage crops, and provide whatever feed they need back."

A neighboring farmer does the forage harvesting. "Networking of services is very important," adds Glenn.

■ Hallmark Feeds, Inc., is their custom milling and feeds business, which dovetails with the grain and forage business. Hallmark manufactures complete feeds, premixes, supplements and markets bulk commodities.

■ Wiand Enterprises, Inc., is the hog end of the business. Today, the 300-sow farrow-to-finish facility turns out close to 7,000 pigs a year. About 90% of the finished pigs go to Leidy's and Hatfield slaughter plants.

After a local slaughter plant closed,

Barb brought together most of the producers that shipped hogs to that plant. Their only markets were 175 miles away. So they banded together to defray trucking costs and meet quota numbers.

The other 10% are marketed as breeding stock and show pigs, using Top Cut and Extreme sires via artificial insemination. "We've found a good market here, in part, because the small producers have gone out," notes Barb. "And there's still strong local demand for 50-pound show and club pigs."

Their pigs' show-winning records speak for themselves. "Our best advertising has been word of mouth," she says. "We got no bites to having them posted on a Web site."

All this is handled with six full-time employees. Both Wiands emphasize that one of their biggest successes has been finding very good employees.

## BUILDING TOMORROW'S MARKET

Barb, current president of Pennsylvania Pork Producers Council, wants to



With their nearest slaughter plant now 175 miles away, the Wiands felt compelled to develop an independent marketing enterprise to capture local value-added sales.



take pork marketing to the next level — wholesale and maybe retail. “The small, independent pork producer must capture more market share to survive,” she contends.

Motivated by the recent 40-year market lows and higher-than-ever retail pork prices, Wiand resolved to do just that.

One option was to get bigger and raise more animals to gain economy of scale. That path, she reasons, would “increase environmental and pollution risks to our farm and would take acres of tillable land out of production.”

Quitting hog production and seeking employment off the farm to help support her family was not an option. “It would definitely changed the quality of life for my family and the fami-

lies of our employees.”

Since agriculture seemed to be moving toward vertical integration, “so should our family farm,” asserts Wiand. “We grow our own grain, process our own feed and raise our own animals. The ability to market our own pork products would complete the circle of sustainability.”

With the help of Penn State extension staff, Bucknell Small Business Development Center and the Pennsylvania Retail Farm Market Association, Wiand received a \$9,254 farmer grant from the Northeast region Sustainable Agriculture Research and Education (SARE) program. Her pilot project includes developing a market plan and value-added products.

Less than six months after submit-

ting the proposal, her plan is well under way. Using more than \$20,000 of the farm's own resources as match money, Wiand has developed a processing and market plan for Olde Stonehouse Farm pork products.

Now, she hopes to share the marketing opportunity with other hog producers. “Together, we market approximately 200 hogs a week. That's enough quantity to sustain an independent marketing enterprise. And it could supply one or more major grocery chains in our area.”

Wiand knows that it's tough for individual farmers to develop markets in addition to producing products for them. Armed with a stable of outside expertise, she contends “the best thing you can do is to network.” ♦

EARLY THIS YEAR, PENNSYLVANIA FARMER ASKED FARMERS WHAT THEY SAW AS MOST PROMISING AG ENTERPRISES. CLOSE TO 40% NOTED ENTERPRISES OR PRODUCTS PROMISING PREMIUM VALUES.





# RECIPES

RR 1 Box 155  
Red Ridge Road  
Mifflinburg, PA 17844

Barbara A. Wi  
oldefarm@uplink.



Premium quality meats with old-fashioned goodness...  
Direct from the family farm

Tel: (570) 966-1269

Fax: (570) 966-28

## BAKED HAM WITH MAPLE-PINEAPPLE GLAZE

1 Olde Stone House Farm Smoked  
Half Ham (6-7 lbs.)  
½ c. pineapple juice  
3 Tbsp. maple syrup

3 Tbsp. brown sugar  
1 tsp. ground cloves

Preheat oven to 325 °F.

In a small saucepan over medium heat, combine the pineapple juice, maple syrup, brown sugar and ground cloves and stir until the sugar dissolves, about 1 minute. Brush the surface of the ham with some of the glaze and place the ham in the oven.

Bake, basting every 30 minutes with the remaining glaze, until the ham is golden brown and a thick glaze has formed on the surface, 2 - 2 ½ hours. Remove from the oven, cover lightly with aluminum foil and let rest for 30 minutes before carving.

To serve, cut the ham into slices and arrange on a warmed platter or individual plates. Serve at once.

Serves 8-10

## HAMLOAF

3 lb. Olde Stone House Farm Smoked Ham, ground  
1 lb. Olde Stone House Farm fresh sausage  
1 lb. hamburger  
3 eggs beaten  
1 ½ c. crushed corn flakes

½ c. milk  
¾ lb. brown sugar  
½ c. vinegar  
1 T. mustard

Mix eggs, corn-flakes and milk. Add ham, sausage and hamburger. Mix well; shape into 3 or more loaves, according to size desired. Mix syrup made with brown sugar, vinegar, and mustard, pour over loaves. Bake at 250° for 3 hours. Baste loaves frequently with syrup from pan.

## IMPOSSIBLE HAM 'N SWISS PIE

2 c. diced fully cooked Olde Stone House Farm Smoked Ham  
1 c. shredded natural Swiss Cheese  
1/3 c. chopped onion  
¼ tsp. salt

4 eggs  
2 c. milk  
1 c. Bisquick baking mix  
1/8 tsp. pepper

Heat oven to 400°. Grease pie plate. Sprinkle ham, cheese and onion in plate. Beat remaining ingredients until smooth, 15 seconds in blender on high or 1 minute with hand beater. Pour over ham mixture. Bake until golden brown and knife inserted in center comes out clean, 35-40 minutes. Cool 5 minutes. Makes 6 servings.

## HAM, POTATO AND CHEESE CASSEROLE

3 c. cooked, cubed Olde Stone House  
Farm Smoked Ham  
3 c. cooked, cubed potatoes  
1 medium onion, diced  
3 Tbsp. green pepper, diced

¼ c. butter  
2 ½ Tbsp. flour  
2 c. milk  
¾ c. shredded cheese  
salt and pepper to taste

Cook onion and pepper in butter 5 minutes. Add flour. Add milk and cook until thickened. Add ham, potatoes, salt and pepper; mix. Put in 2-quart casserole dish and top with cheese. Bake 30 minutes at 350°. Serves 6.

## SCALLOPED POTATOES AND HAM WITH CHEDDAR

1 ½ lb. Olde Stone House Farm Smoked Ham diced  
1 tsp. vegetable oil  
3 ½ lb potatoes peeled and sliced  
6 Tbsp. butter  
6 Tbsp. all-purpose flour

3 c. warm milk  
¾ lb. extra-sharp Cheddar cheese, shredded  
1 Tbsp. Dijon-style mustard  
pinch of cayenne pepper  
salt and pepper

Grease a 13 x 9 inch baking dish with the vegetable oil. Layer one-fourth of the potatoes on the bottom of the dish. Distribute one-third of the ham over the potatoes. Repeat the layers in the same manner until all of the potatoes and ham have been used. The top layer should be potatoes.

Preheat an oven to 350 °F.

In a saucepan over medium heat, melt the butter. Add the flour and let the mixture bubble, stirring constantly, for 2 minutes. Gradually add the milk and cook, stirring, until the mixture thickens, 4-5 minutes longer. Remove from the heat and stir in the cheese, mustard, cayenne pepper and salt and pepper to taste. Return the pan to low heat and stir constantly just until the cheese melts, 1-2 minutes. Pour the cheese sauce evenly over the potatoes and ham.

Bake, uncovered, until the potatoes can be easily pierced with a fork and are golden brown on top, about 1 hour.

Serves 6-8

### MARINADE FOR PORK CHOPS

½ c. catsup  
4 T. vinegar  
2 T. vegetable oil

2 T. brown sugar  
Olde Stone House Farm pork chops

Mix catsup, vinegar, oil, and brown sugar together. Add pork chops and let marinate for several hours. It is best to cook these on a grill.

### PORK BURGERS DELUXE

2 pounds Olde Stone House Farm bulk pork sausage  
1/3 cup vinegar  
¼ cup packed brown sugar  
1 small onion, chopped  
2 tablespoons soy sauce

1 teaspoon salt  
1 teaspoon garlic salt  
1 can (20 ounces) pineapple slices, drained  
10 bacon strips  
10 hamburger buns, split

Combine the first seven ingredients; mix well. Shape into 10 patties. Top each with a pineapple slice; wrap with bacon strip and secure with a toothpick. Broil or grill over medium-hot coals for 15-20 minutes or until meat is no longer pink, turning once. Serve on buns. Yield: 10 servings.

### HONEY PORK AND PEPPERS

½ pounds Olde Stone House Farm boneless  
pork loin cut into 1-inch cubes  
2 tablespoons vegetable oil  
1 envelope (.87 ounce) brown gravy mix  
1 cup water  
¼ cup honey  
3 tablespoons soy sauce

2 tablespoons red wine vinegar  
½ teaspoon ground ginger  
1/8 teaspoon garlic powder  
1 medium onion, cut into wedges  
1 medium sweet red pepper, cut into 1-inch pieces  
1 medium green pepper, cut into 1-inch pieces  
Hot cooked rice

In a large skillet over medium heat, cook pork in oil until browned, about 15 minutes. Combined gravy mix, water, honey, soy sauce, vinegar, ginger and garlic powder; add to the pork. Cover and simmer for 20 minutes, stirring occasionally. Add onion and peppers; cook 5-10 minutes longer. Serve over rice. Yield: 4-6 servings.

## PORK CHOP CASSEROLE

6 Olde Stone House Farm boneless pork chops  
1-tablespoon vegetable oil  
1 can (10  $\frac{3}{4}$  ounces) condensed cream  
of celery soup, undiluted  
 $\frac{1}{2}$  cup milk  
 $\frac{1}{2}$  cup sour cream

$\frac{1}{4}$  teaspoon pepper  
1 c. (4 oz.) shredded cheddar cheese, divided  
1 can (2.8 oz) french-fried onions, divided  
1 packaged (24 ounce) frozen hash brown  
potatoes thawed  
 $\frac{1}{2}$  teaspoon seasoned salt

In a skillet over medium-high heat, brown pork chops in oil; set aside. Combine the soup, milk, sour cream, pepper,  $\frac{1}{2}$  cup cheese and  $\frac{1}{2}$  cup onions; fold in potatoes. Spread in a greased 13-in. x 9-in. x 2 in. baking dish. Arrange chops on top; sprinkle with salt. Cover and bake at 350° for 40-45 minutes or until pork is tender. Uncover; sprinkle with remaining cheese and onions. Return to the oven for 5-10 minutes or until cheese melts. Yield: 6 servings

## B-B-Q SPARERIBS

2 c. ketchup  
2 c. water  
4 T. brown sugar  
4 T. lemon juice  
1 lg. onion, chopped finely

2 T. prepared mustard  
1 tsp. chili powder  
4 T. Worcestershire sauce  
Olde Stone House Farm spareribs

Brown spareribs (desired amount) in a 450° oven for 30 minutes, uncovered. Heat all the other ingredients until hot, not boiling. Pour sauce over ribs and bake at 350° for approximately 1 hour.

## SAUSAGE CORN BREAD

1 pound Olde Stone House Farm bulk pork sausage  
1 large onion, chopped  
1 $\frac{1}{2}$  cups self-rising cornmeal  
1 can (14  $\frac{3}{4}$  ounces) cream-style corn  
cheese

$\frac{3}{4}$  cup milk  
2 eggs  
 $\frac{1}{4}$  cup vegetable oil  
2 cups (8 ounces) shredded sharp cheddar

In a skillet, cook the sausage and onion until meat is browned and onion is tender; drain. In a bowl, combined cornmeal, corn, milk, eggs and oil. Pour half into a greased 10-in. ovenproof iron skillet. Sprinkle with the sausage mixture and cheese. Spread remaining cornmeal mixture on top. Bake at 425° for 40-50 minutes or until corn bread tests done. Yield: 8-10 servings.

## SAUSAGE AND HERB STUFFING

¼ c. butter  
1 large onion, minced  
1 large celery stalk, cut into ¼ inch pieces  
2 cloves garlic, minced  
½ lb. bulk Olde Stone House Farm  
Pork Sausage, crumbled

2 ½ c. fresh bread crumbs  
1 egg, well beaten  
about ¼ c. chicken broth  
salt and pepper  
1/8 tsp. dried thyme  
1/8 tsp. dried rosemary

In a large frying pan over medium-low heat, melt the butter. Add the onion and celery and saute', stirring occasionally, until very soft, about 15 minutes. Add the garlic and sausage and cook, stirring, until the sausage is browned, about 10 minutes longer. Using a slotted spoon, transfer the sausage mixture to a bowl. Discard the fat in the pan.

Add the bread crumbs, thyme, rosemary and egg to the sausage mixture. Add enough of the chicken broth just to moisten the stuffing, then season to taste with salt and pepper. Mix well.



**BARBARA A. WIAND**

R.R. #1, BOX 155  
RED RIDGE ROAD  
MIFFLINBURG, PA 17844  
(570) 966-1269

**VALUE-ADDED MEAT MARKETING**  
**WHAT IT TAKES TO GET STARTED**

## Regulations for Retailing Brand Identified Pork \*

1. The hogs must be slaughtered under USDA inspection. Further processing, such as cutting, grinding, stuffing, curing, smoking, packaging, etc. can be handled one of two ways. If you have the proper PDA – approved facilities, and are only planning to retail the pork yourself within state boundaries, you can do that under PDA regulations. If, however, you are planning on wholesaling the pork, selling pork through mail order, retail across state lines &/or do not have the proper facilities, you must have the further processing done at a USDA inspected facility, as well.
2. A “safe handling instructions” label is required on pork.
3. A retail license from PDA is required. This includes a one-time per year routine inspection of the retail facilities by a food inspector as well as any random complaint-based inspections. The PDA code for retail food establishments identifies regulations for facilities and procedures. To get a copy or apply for a retail license, write or call:

Bureau of Food Safety and Laboratory Services  
Division of Food Control  
2301 N. Cameron Street  
(717) 787-4315

4. The product label must have the USDA legend # of the slaughter/processing company on it.
5. The ingredients must be listed on the label in descending order.
6. There are regulations regarding size of lettering and positioning of items on the labels. The USDA inspector at the processing facility has access to the specific regulations.
7. If your price is set by weight, there must be provisions for including the weight of the product on the label, in some fashion.
8. If you want your business name on the package and you are not the USDA inspected processor of the meat, you must have the words “processed for” or “distributed by” in front of your name and address, in addition to the USDA legend # of the processing company.

\*\*\*Disclaimer: These regulations are only my interpretations from various government agencies and are not meant to be a definitive source for legal purposes. For actual regulations, please contact the appropriate agency.



9. If you are conducting a mail-order business, you must have USDA inspection, plus you must meet Federal Trade Commission standards for proper shipping methods and for any claims made in your brochure or catalog.
10. The USDA inspector from the slaughter plant must submit your label to USDA for review before you begin selling pork. There, the labels will remain "on file" in case a questions or problem arises with your product.
11. When the labels are approved and printed, they are to be kept at the USDA-approved slaughter plant that is doing the meat processing and packaging. You cannot ever affix a label to a product. Only the USDA-approved plant can do that.
12. A nutritional analysis is not required on the label for businesses with fewer than 100 employees and on products with fewer than 100,000 units. This exemption also applies to retailers with annual gross sales of less than \$500,000, or with annual gross sales of food to consumers of less than \$50,000. You are not exempt if a nutrient content or health claim is made! You must file an annual exemption claim with the US Food and Drug Administration.

# How to Write a Business Plan

---

Like all entrepreneurs, you will need to do a great deal of research before opening your business. Writing a business plan, a document that clearly describes your vision of all the details of business operation, is recommended. The plan allows you to apply your research to your decision-making. Although a business plan is time consuming, it is important to business success. Completing the plan forces you to examine all decisions of management, marketing, personnel and finance in an objective and organized way. Another important benefit of the planning process is that you will project the amount of financing needed for start-up and the early stages of your business. The plan will, therefore, become a useful tool in securing capital before start-up. Then the plan becomes your owner's manual guiding your daily operation and activities.

Among other things, the business plan describes the products and services you will sell, the customers to whom you will sell them, the production, management and marketing activities needed to produce your offerings, and the projected profit or loss that will result from your efforts. A complete outline of the content of the plan is supplied below. When you adequately cover all of the outline elements, your business plan will provide answers to these questions:

- **Who are you?** A personal resume outlining the education and experience that will allow you to start and manage your business successfully.
- **What are you going to do?** A description of your business concept, the products and services you will be providing, the market which you will serve, where you will be located, how much money you will invest and how much additional money you will need (if any).
- **Where are you going?** The short- and long-term goals you have set for your business.
- **How are you going to get there?** The strategies that will allow you to meet your financial responsibilities, compete with others in the marketplace, learn new management skills, communicate with your customers, etc.

Business planning is an ongoing activity. Existing businesses, as well as start-up firms, benefit from writing and updating their goals, plans and activities. Although plans differ in some content elements depending on whether the firm is a retail, manufacturing, distribution or service enterprise, the following outline should provide a solid framework for preparing your business plan:

# The Business Plan

## ■ Title Page

- a. Business name, address, phone
- b. Name of owner(s)

## ■ Table of Contents

## ■ Mission Statement

- a. Description of company purpose
- b. Identification of those served

## ■ Executive Summary

- a. Brief description of the company history
- b. Purpose of the plan
- c. Goals of the business
- d. Description of the products and services
- e. Customers
- f. Management team experience
- g. Amount required from lender\*
- h. Other sources of funds/collateral\*
- i. Method of repayment\*

## ■ Industry Status

- a. National/Regional economic outlook
- b. Industry outlook
- c. Projected opportunities
- d. Regulatory environment
- e. Technological influences

## ■ Target Market/Customer Base

- a. Characteristics of the target market:
  - Demographic profile (age, income, sex, education)
  - Business customer (industry, size, purchaser)
  - Geographic parameters
- b. Size of the market/ expected market share
- c. Market segmentation
- d. Customer buying habits (seasonality, quantity, average expenditure)

## ■ Marketing Plan

- a. Sales goals
- b. Description of all products and services
- c. Direct and indirect competition
- d. Pricing objectives/methods
  - Wholesale and retail
  - Discounts and special allowances
  - Seasonality in pricing
  - Credit terms

## ■ Marketing Plan (continued)

- e. Location
  - Where products/services will be sold
  - Analysis of advantages/disadvantages
  - Plant/store atmosphere
  - Transportation
- f. Promotion activities
  - Advertising
  - Public relations
  - Publicity
  - Trade or business shows
- g. Packaging
- h. Customer service policies
- i. Sales training, management and methods
- j. Growth strategies

## ■ Production and Operations Plan

- a. Facility
  - Lease or purchase
  - Size and floor plan
  - Zoning, local regulations, taxes
  - Renovation/expansion plans
- b. Equipment
  - Machines/tools owned/needed
  - Lease or purchase
  - Maintenance procedures and costs
  - Vehicles
- c. Production process and costs
- d. Suppliers/credit terms
- e. Scheduling for completion of research and development

## ■ Insurance

- a. Product liability
- b. Personal/business liability
- c. Business interruption
- d. Vehicle
- e. Disability
- f. Workers' compensation
- g. Unemployment
- h. Fire
- i. Theft

## ■ Management and Human Resources Plan

- a. Key managers
  - responsibilities
  - training
  - reporting procedures
- b. Personnel
  - number of full- and part-time employees
  - special skills/education required/continuing education
  - job descriptions and evaluation methods
  - benefits
  - wages, commissions, bonus plans
  - use of subcontracted personnel
  - policies
- c. Organizational chart
- d. Lists of stockholders and board members
- e. Amount of authorized stock and issued stock
- f. Professional assistance (attorney, accountant, banker, insurance, etc.)

## ■ Financial Plan

- a. Start-up costs
- b. Sources and uses of funds\*
- c. Balance sheets (opening day and projected three years)
- d. Projected cash flow (monthly first year, quarterly year two and three)
- e. Profit and loss forecast or statement (annual for three years)
- g. Break-even analysis
- h. Existing business: historical statements for three years\*
- I. Personal financial statement of owner(s)\*
- j. Assumptions used in preparation of financial projections

## ■ Attached Exhibits

- a. Managers' resumes
- b. Advertisements, news articles and other promotional documents
- c. Contracts, leases, and filing documents (fictitious name, EIN, Articles of Incorporation)
- d. Letters of support
- e. Pictures of the product or service
- f. Marketing research
- g. Patents, trademarks, copyrights, license agreements
- h. Income tax returns (three years)\*

(\*) Items marked with an asterisk are added to business plans being used to secure financing.

FOR ASSISTANCE IN DEVELOPING YOUR BUSINESS PLAN CONTACT THE SMALL BUSINESS DEVELOPMENT CENTERS OR SCORE CHAPTERS IN YOUR AREA.

# How to Finance Your Business

---

A leading cause of small business failure is inadequate start-up capital. Before you begin your new venture, you must realistically project not only your start-up costs for such things as equipment, renovations, and promotion, but also your cash flow requirements for the early stages of operation. It often takes time to build sales levels, yet rent, utilities and other costs are immediate. During the time bills are arriving faster than the customers, cash reserves help the business survive. Funding needed for start-up and operation of a business is available in two forms: (1) **debt capital**, borrowed funds, and (2) **equity capital**, funds generated through the sale of stock, or by the investment of the owner.

The terms on repayment of debt capital vary and are negotiated between lender and borrower. Raising capital through the sale of stock is complex and highly regulated; you should seek legal advice. More than half of all businesses are started with capital invested by the owner or the owner's family. Should you decide that your own resources are insufficient, the traditional sources of financing are: banks, local, state and federal agencies, and venture capital firms.

In many cases the most fundamental document you will need for a loan application is a business plan, because it shows the lender your ability to research and envision the establishment and operation of the firm. In the previous section of this guide, the business plan outline contains several items marked with an asterisk (\*). These items are particular

additions for a business plan being used with a loan application. In addition to the plan, lenders consider several factors in evaluating a business loan:

- **Management Experience:** your background compared to the skills required for your chosen business.
- **Repayment Ability:** your realistic projection of business income allows you to maintain loan payments.
- **Collateral:** your pledge of assets toward business stability and loan repayment.
- **Credit:** your historic and current record of repayment of obligations.

Obtaining a loan requires preparation and credit worthiness, but a bit of sales ability can help. You will be competing with many other business owners, and knowing what the lender needs when requesting a loan is just as important as knowing what a customer needs when selling your product. Many lenders want assurance that:

- You have something at risk in starting and operating this business. (Don't ask them to go out on a limb to back you if you aren't out on the limb yourself. You must have resources committed to your own venture to secure the support of others.)
- Your proposal is a sound one based on the 5 C's of credit: capacity, capital, collateral, character, condition (industry).

# Worksheet: Start-Up Costs

Start-up costs are those expenses that you will incur before your business opens. They vary according to the type of business, but this worksheet will help you begin the process of assessing your financial needs so that your venture is not undercapitalized at the outset.

Deposit, office or building lease (Facility/location expense)	\$ _____
Decorating/remodeling/build-out (Changes in facility required for business operation)	\$ _____
Furniture/fixtures	\$ _____
Equipment (Production, office machines, security, etc.)	\$ _____
Installation (Fixtures, equipment)	\$ _____
Utilities (Installation and deposits)	\$ _____
Initial inventory (Stock, supplies for manufacturing)	\$ _____
Office supplies	\$ _____
Advertising and promotion (Business cards, stationery, brochures, grand opening)	\$ _____
Signs (Vehicle, interior and exterior for facility)	\$ _____
Licenses, permits and fees	\$ _____
Insurance	\$ _____
Legal/professional services	\$ _____
Working capital (Cash reserve for early months of business before sales are sufficient to pay bills)	\$ _____
Total Start-Up Costs	\$ _____

# Worksheet: Monthly Expenses

Some of your start-up expenses will also become ongoing monthly costs once your firm is in operation. It is necessary to estimate all of your monthly costs so that you are realistic about the income your firm will need. This worksheet includes some basic considerations. Completing it will help you and your accountant develop cash flow projections. In the column adjacent to the monthly expenses, make notes of those that increase or decrease in particular months.

	Monthly Expense	Possible Variations
Rent	\$ _____	_____
Equipment Lease	\$ _____	_____
Maintenance and Repairs	\$ _____	_____
Advertising	\$ _____	_____
Office Supplies	\$ _____	_____
Delivery	\$ _____	_____
Postage	\$ _____	_____
Vehicle Expenses	\$ _____	_____
Legal/Professional Fees	\$ _____	_____
Insurance(s)	\$ _____	_____
Telephone	\$ _____	_____
Other Utilities	\$ _____	_____
Travel	\$ _____	_____
Dues/Memberships	\$ _____	_____
Materials	\$ _____	_____
Payroll	\$ _____	_____
Payroll Taxes	\$ _____	_____
Total Monthly Expenses	\$ _____	



# How to Form Your Legal Business Structure

---

Once you decide to establish a business, your first consideration will be the type of business organization to use. Legal and tax considerations will help to determine your final choice, as well as personal needs and the needs of the particular business. There are three principal kinds of business structures: the sole proprietorship, the partnership, and the corporation.

There are advantages and disadvantages to each of the legal forms of business you may choose. As an entrepreneur you must examine all of the characteristics and consult a knowledgeable legal professional when considering the formation of your business.

## ■ Sole Proprietorship

Most small businesses operate as sole proprietorships. This is the simplest form of organization and allows the single owner to have sole control and responsibility. Some advantages of the sole proprietorship are less paperwork, a minimum of legal restrictions, owner retention of all the profits, and ease in discontinuing the business. Disadvantages include unlimited personal liability for all debts and liabilities of the business, limited ability to raise capital, and termination of the business upon the owner's death.

You should note that a small business owner might very well select the sole proprietorship to begin. Later, if the owner succeeds and feels the need, he or she may decide to form a partnership or corporation.

## ■ General Partnership

A partnership is similar to a sole proprietorship except that two or more people are involved. Advantages are that it is easy to establish, can draw upon the financial and managerial strength of all the partners, and the profits are not directly taxed. Some

disadvantages are unlimited personal liability for the firm's debts and liabilities, termination of the business with the death of a partner, and the fact that any one of the partners can commit the firm to obligations.

The partnership is formed by an agreement entered into by each partner. This agreement may be informal, but it is advisable to have a written agreement drawn up between all parties. While no filing is required to form a general partnership, it may be required to file a fictitious name registration. Refer to the section in this guide on How to Register Your Business Name.

## ■ Limited Partnership

A limited partnership is a partnership formed by two or more persons having one or more general partners and one or more limited partners. The limited partners have limited exposure to liability and are not involved in the day to day operations of the limited partnership. A Pennsylvania limited partnership is formed by filing a Certificate of Limited Partnership on form DSCB: 15-8511 accompanied by a docketing statement in duplicate, form DSCB: 15-134A with the Corporation Bureau, Department of State.

## ■ Limited Liability Company

The limited liability company (LLC) is a hybrid between a partnership and a corporation, providing the liability protection of a corporation, with the advantage of being treated as a partnership. This allows you the flexibility of a partnership with the liability protection of a corporation. A Certificate of Organization is required to be filed with the Corporation Bureau, Department of State, on form DSCB: 15-8913, accompanied by a docketing statement in duplicate, form DSCB: 15-134A.

## ■ Limited Liability Partnership

A limited liability partnership (LLP) is an existing partnership that files an election with the Corporation Bureau, Department of State, claiming LLP status, on form DSCB: 15-8201A, accompanied by a docketing statement in duplicate, form DSCB: 15-134A. The effect of becoming a LLP is to provide general partners with additional protection from liability.

## ■ Corporation

A corporation is the most complex form of business organization. It is costlier and more difficult to create because of the paperwork required. Business activities are restricted to those listed in the corporate charter. However, most corporations list a general purpose clause.

Advantages of a corporation are that liability is limited to the amount owners have paid in to their share of stock, and the corporation's continuity is unaffected by the death or transfer of shares by any of the owners. Some disadvantages are extensive record keeping, close regulation, and double taxation (taxes on profits and taxes on dividends paid to owners).

*To form a corporation in Pennsylvania, you must file Articles of Incorporation (form DSCB: 15-1306) with the Corporation Bureau, Department of State, accompanied by a docketing statement in duplicate, form DSCB: 15-134A. Foreign (out of state) Corporations must submit an application for a Certificate of Authority (form DSCB:15-4124) to conduct business in Pennsylvania.*

**Contact:** Corporation Bureau  
Pennsylvania Department of State  
308 North Office Building  
Harrisburg, PA 17120  
(717) 787-1057

## ■ S Corporation

Closely-held corporations may elect to be taxed as federal or state S corporations (IRC 1361-1379), which permit shareholders to pay taxes on corporate net income personally, as if it were a partnership. S corporation status is limited to corporations that have a certain limited number of shareholders. The percentage of income the corporation can derive from passive investments is also restricted. A Pennsylvania corporation cannot elect to be an S corporation unless it has also applied for federal S status.

To apply for Pennsylvania S status, file form REV-1640 with the Pennsylvania Department of Revenue within 75 days of the beginning of your fiscal year. When you receive a copy of your federal notification of approval from the IRS, you must furnish a copy to the Pennsylvania Department of Revenue. S corporations are responsible for filing and paying the Capital Stock Tax.

**Contact:** Bureau of Corporation Taxes  
Pennsylvania Department of  
Revenue  
Specialty Taxes Division  
Attn: "S" Corporation  
Department 280704  
Harrisburg, PA 17128-0704  
717-783-6035

### About the Instructor

Through her savvy business and sales ability, Adele Hayes of Sap Bush Hollow Farm has been responsible for turning her family's diversified livestock farm into a lucrative, successful, and satisfying farm operation.

Adele and Jim Hayes have owned Sap Bush Hollow Farm, a 160-acre sustainable diversified hill farm in Warnerville, New York for 20 years, where they have practiced intensive rotational grazing since the beginning. Their livestock enterprise consists of approximately 120 ewes and their lambs and 15 feeder steers, as well as 125 pastured laying hens, an order-based pastured poultry operation, and 100 pastured turkeys. The Hayeses practice Holistic Management on their farm, and feel this decision making process has helped turn their enterprise around from "In the red" to "In the black"

Adele spent 22 years working in rural development for Schoharie County, but decided four years ago to retire in order to make their farm a profitable enterprise. During the past several years, Adele has developed a thriving market for the products of her family's diversified livestock farm and has built a customer base of over 350 households.

Animated and motivational, Adele is a popular speaker, and will undoubtedly inspire her audience!

Olde Stone House Farm, Inc.  
R.R. #1, Box 155  
Mifflinburg, PA 17844

# Carving Your Niche

Successful  
Direct Marketing of your  
Farm-Raised Livestock

by

Adele Hayes of Sap Bush  
Hollow Farm

**April 14, 2000**  
9 AM – 4 PM

Presented by:





### About the Seminar

Farmers are experts in the production of food and fiber. On the other hand, the marketing of these products, especially in a value-added form, has not been a significant strength of the people involved in production agriculture. The wide difference between wholesale commodity prices and consumer retail prices highlights the need for farmers to become involved in the development, processing and retailing of value-added farm products.

This seminar, presented by Adele Hayes, offers a serious look at the business planning and marketing strategies necessary for successful direct-marketing of farm-raised meat and poultry.

Some of the topics that Adele will be addressing include:

- 1) quality of life and how it affects your mission statement and goals
- 2) market development and how to build a "high-end" clientele
- 3) "seasonality of products
- 4) pricing
- 5) creating an effective brochure
- 6) the 3 P's of marketing

If there is adequate time, she is prepared to discuss several other topics including labeling/governmental regulations, legal issues of direct marketing and mobile poultry processing units.

Adele's seminars are geared to small group discussions and she will provide questions and answer periods throughout the day.

If you have questions, please call:

**Barbara Wiand**  
**Olde Stone House Farm**  
**570-966-1269**

### Seminar Agenda April 14, 2000

**8:30 – 9:00 a.m.** Registration  
Coffee and Pastries

**9:00 a.m.** Welcome – Barb Wiand,  
Olde Stone House Farm

**9:10 a.m.** Adele Hayes

**10:30 a.m.** Break

**10:45 a.m.** Adele Hayes

**12:00** Lunch

**12:45 p.m.** Adele Hayes

**2:00 p.m.** Break

**2:10 p.m.** Adele Hayes

**4:00 p.m.** Close Discussion

#### Who Should attend:

The course is appropriate for full and part time livestock farmers interested in direct-marketing their farm-raised meat and poultry.

### Registration Form

Name \_\_\_\_\_

Farm/Organization \_\_\_\_\_

Address \_\_\_\_\_

Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Day Phone (    ) \_\_\_\_\_ Eve (    ) \_\_\_\_\_

E-mail (if any) \_\_\_\_\_

(Please list additional registrations on a separate piece of paper.)

**Registration Fee: \$25.00 per person**

Please include a check with your registration payable to: **Olde Stone House Farm**

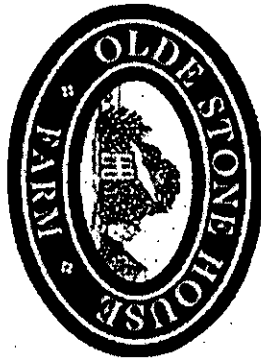
#### Location:

Carriage Corner Restaurant, Rt. 45 in  
Mifflinburg

PREMIUM QUALITY MEATS  
with old-fashioned goodness.....



Direct from the family farm



R.R. #1, Box 155  
Red Ridge Road  
Mifflinburg, PA 17844

R.R. #1, Box 155  
Red Ridge Road  
Mifflinburg, PA 17844

(570) 966-1269  
(570) 966-2839 (fax)  
[oldefarm@uplink.net](mailto:oldefarm@uplink.net)

Premium quality meats with old-fashioned goodness.... Direct from the family farm.

## BACON

### Sliced Canadian Bacon-

The lean, tender, juicy pork loin is cured and smoked like bacon to create an exceptional Canadian-style bacon. Great for breakfast, in sandwiches or on pizza. Many great ways to use this delicacy. \$5.99/lb.

Approximately 1 pound per package

### Country Smoked Sliced Bacon-

Very meaty slabs of pork rib meat are cured and smoked to produce the best bacon ever. Your family will come running when they smell the sweet aroma of this bacon sizzling on the stove. \$4.99/lb.

Approximately 1 pound per package

## MISCELLANEOUS

### Franks-

Not just for kids! Adults also love our juicy, flavorful hotdogs. We use no animal organs or off cuts of meat. Only select ground pork and beef are used in this recipe to produce a quality frank. Great for a quick meal. \$3.59/lb.  
One Pound Packages

### Fresh Pork Loin Roast-

If you want an outstanding dinner roast, this is it. Juicy, white meat that will make your meal a special occasion. Our loins are trimmed of excess fat and bones, so you only get lean, tender meat. Ready to cook. \$4.19/lb.  
Approximately 2-3 pounds per package

### Fresh Pork Shoulder Roast-

This is an excellent roast to cook with sauerkraut or potatoes. A very meaty cut from the shoulder portion. Comes to you with bone-in. Ready to cook. \$3.19/lb.  
Approximately 4 pounds per package

## SAUSAGE

All Sausage approximately 1 pound per package

### Fresh Pork Sausage-

Our delicious fresh pork is closely trimmed and ground, then blended with a mild combination of spices to produce an exceptional fresh sausage. Ready to cook. Available in rope style or loose. Loose - \$2.49/lb. Rope - \$3.59/lb.

### Hot Italian Sausage-

Similar to our fresh pork sausage, but with a hotter blend of spices. Contains crushed red pepper. Great grilled or fried, then served on a thick Italian roll. Available in rope style or loose. Loose - \$2.49/lb. Rope - \$3.59/lb.

### Pepper and Onion Sausage-

To our delicious fresh pork sausage, we add a mouth-watering combination of mild peppers and sweet onions to create a taste sensation that will take your thoughts right to the county fair. Delicious in a hot sausage sandwich (try it with salsa) or shaped into meatballs for your favorite spaghetti sauce. Ready to cook. Available in rope style or loose. Loose - \$2.49/lb. Rope - \$3.59/lb.

### Smoked Pork Sausage-

We start with our fresh pork sausage ropes, then gently smoke them to produce a mild, flavorful taste of country. Equally good for breakfast, lunch or dinner. \$3.89/lb.

## HASHBROWN-SAUSAGE BREAKFAST CASSEROLE

1 (20-ounce) package refrigerated hash browns	1 1/4 teaspoons salt divided
1 pound Olde Stone House Farm loose sausage	1/4 teaspoon pepper
1 1/2 cups milk	6 large eggs
1 cup (4 ounces) shredded sharp cheddar cheese	1 teaspoon dry mustard
	2 bread slices, crumbled

Toss potatoes with 1 teaspoon salt and pepper. Press on bottom and 1 1/2 inches up sides of a lightly greased 11 x 7-inch baking dish.

Bake at 350 degrees for 10 minutes.

Brown sausage in a large skillet, stirring until it crumbles and is no longer pink; drain. Sprinkle over potatoes

Whisk together eggs, milk, mustard, and remaining 1/4 teaspoon salt; stir in cheese and bread. Pour over sausage. (If desired, you may refrigerate casserole overnight at this point.)

Bake at 350 degrees for 35 to 40 minutes or until set.

Yield: 6 servings.

## HAM

### Smoked Ham With Natural Juices-

Our tender and juicy hams are "city" cured for a mild, slightly sweet, lightly smoked flavor. You'll love this lean, closely trimmed ham that comes in several ready to cook forms. Bone-in.

Whole Ham- Makes a delicious centerpiece for any meal or special occasion. \$3.29/lb.

Half Ham- If you want the same great taste, but need a smaller portion, try our half ham. \$3.59/lb.

Ham Slices- These center cut ham steaks are sure to please as a dinner entrée or combined with eggs for a hearty breakfast. \$3.99/lb.

Ham Ends- The same great flavor, comes from the whole hams that we slice for our customers. Great idea for creating rich-tasting broth or gravy, seasoning beans, vegetables and soups or making great tasting ham potpie. \$2.49/lb.

### Boneless Smoked Ham with Natural Juices-

Same delicious seasoning and smoking as our bone-in ham, but with the added convenience of no bones. Bones are removed prior to curing for easier slicing and serving. Comes in Whole Ham, Half Ham, Ham Slices and Ham Ends as above. Whole \$4.29/lb. Half \$4.59/lb. Slices \$4.99/lb. Ends \$3.49/lb.

### **HAM LOAF/HAM BALLS**

2 pounds ground Olde Stone House Farm Ham  
1-1/2 cups bread crumbs  
2 eggs, beaten

3/4 cup milk  
1/4 teaspoon pepper

#### **Sauce**

1 cup brown sugar  
1/4 cup vinegar  
2 tablespoons mustard  
1/2 cup water

Mix ham, bread crumbs, eggs, milk, and pepper. Form into loaf or balls the size of walnuts. Place in baking pan sprayed with cooking spray. In a saucepan, mix brown sugar, mustard, vinegar, and water. Heat to a boil. Pour over meat. Baste frequently with syrup from pan. Bake at 350 degrees: loaf, 90 minutes; balls, 60 minutes.

## PORK CHOPS

### Fresh Pork Chops-

The premier pork cut. Our chops are tender and juicy. Ready to cook. Available in two forms -bone-in or boneless.

Bone-in- Our fresh chops are always center cut and closely trimmed so you only get the best part. \$4.89/lb.  
Approximately 1 1/2 to 2 pounds per package (4 pork chops)

Boneless- Boneless steaks of prime pork loin. Bones removed and closely trimmed. Only delicious lean meat left for you to enjoy. \$4.99/lb.  
Approximately 1 pound per package (4 pork chops)

### Boneless Smoked Pork Chops-

Our prime boneless pork loins are cured, smoked and sliced to produce a delicious-tasting treat. Can be used as the centerpiece of a dinner, or for an "out-of-this-world" sandwich, top a grilled chop with BBQ sauce and serve in a toasted sandwich roll. \$5.99/lb.  
Approximately 1 pound per package (4 pork chops)

### **Pecan-Crusted Pork Chops**

2 cups pecans	1 teaspoon salt
1/4 teaspoon freshly ground pepper	1/2 cup all-purpose flour
3 eggs	3 tablespoons unsalted butter
6 Olde Stone House Farm boneless pork chops	

Any kind of nuts can be substituted for the pecans in this recipe. Try walnuts, hazelnuts (filberts), almonds or a combination.

Preheat oven to 350 degrees F. Spread the pecans on a baking sheet and bake until lightly golden, 5-7 minutes. Let cool and then chop finely. Place in a shallow bowl and add the salt and pepper. Stir to mix well. Raise the oven temperature to 375 degrees F.

Place the flour in another shallow bowl. In a third bowl, whisk the eggs together until well blended.

Coating evenly and completely at each step, first dip the pork chops, one at a time, into flour, shaking off any excess. Then dip the chops into the egg and then the finely chopped pecans.

In a large ovenproof frying pan over medium heat, melt the butter. Add the pork chops in a single layer and cook uncovered, turning once, until golden on both sides, 5-6 minutes total. Place the frying pan in the oven and continue to bake until firm to the touch and pale pink when cut in the center. 10-12 minutes; do not allow the nut coating to burn.

Transfer the pork chops to a warmed platter. Serve immediately.



The roots of **Olde Stonehouse Farm** began over one hundred years ago. My ancestors were farmers raising livestock on the crops they grew. Then every fall, they held butchering day; when they turned that home grown livestock into wholesome cuts of meat to feed their families. By the time the first snowflake fell, the smoke house was full of hams, loins, and bacons and the family had their first delicious meal of fresh country sausage.

I grew up looking forward to butchering day with much anticipation. The wonderful aromas, the frosty air, the crackling fire are woven into my memory. Aunts, uncles, cousins, and neighbors would gather at my grandparents' farm to work, laugh and fellowship as they prepared delicious meats for the long winter months.

Today we carry out that fine tradition of turning homegrown, corn-fed livestock into premium meats with a down-home goodness, second to none. The new step in the process, is that these quality meats are processed under USDA inspection so that you can be assured of a safe, wholesome product for your family.

My family has been enjoying home-raised meats for generations. These delicacies are now available to you. I know you will enjoy the tender, juicy meats we are offering for breakfast, lunch, or dinner. They will make any meal an occasion. When you serve our meats, think of crisp fall days, smoke rising from the smoke house and the sense of fellowship we all had on butchering day.....

*Barb Wiand*

## FOR YOUR INFORMATION

**Market Days:** Our products are available at the farm every Thursday, Friday & Saturday. We are open 9 AM – 6 PM on Thursdays and Fridays and 9 AM – 12 Noon on Saturdays. If you would like to pick up products at other times, please call for availability and schedules.

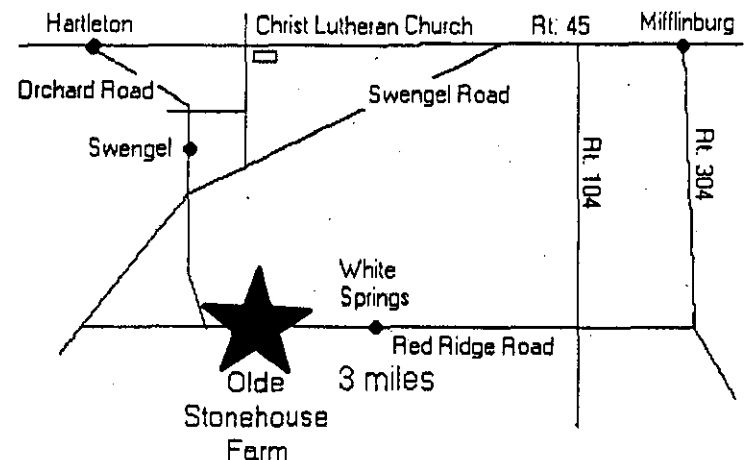
**Packaging:** All of our products are packaged in clear vacuum-sealed packages so that you can easily view your purchase. This packaging is excellent for freezing. If you are planning to use the product within a day or two, it should be stored in the original packaging in the refrigerator. While most of our products are sold fresh, occasionally some of our items are sold frozen to retain the exceptional quality. To give you the most value, all meat is sold by weight. The weight of each packages varies.

**Method of Payment:** At present, we only take cash or check. In the future, we will be accepting credit card payment. We will let you know when that becomes effective.

**Availability of Product:** We try to have all advertised products available each market day. However, in an effort to assure freshness, we only process a certain quantity of meat at a time. Therefore, we occasionally experience shortages of certain products. If you would like to guarantee the availability of certain items, please let us know 4-5 weeks prior to scheduled market days when you would like to pick-up your order. Some of the curing and smoking processes take this amount of time to produce the fine texture and exceptional flavor that we guarantee. An order form is enclosed so that you may order prior to a particular market day.

**Substitutions:** If a shortage of product occurs, we will with your permission, substitute with items of equal or higher value. Or, if you prefer, you will be given preferential status for the next round of processing.

**Location:** Our farm is located seven miles southwest of Mifflinburg between the villages of Swengel and White Springs on Red Ridge Road. See map below.



For more information: Call (570) 966-1269 or e-mail us at [oldefarm@uplink.net](mailto:oldefarm@uplink.net)



# Olde Stone House Farm Order Sheet

Prices effective 1/15/01 – 3/31/01

## Sausage

### Fresh Pork Sausage

Bulk \$2.49/lb \_\_\_\_\_ # of Packages

Rope \$3.59/lb \_\_\_\_\_ # of Packages

### Hot Italian Sausage

Bulk \$2.49/lb \_\_\_\_\_ # of Packages

Rope \$3.59/lb \_\_\_\_\_ # of Packages

### Pepper and Onion Sausage

Bulk \$2.49/lb \_\_\_\_\_ # of Packages

Rope \$3.59/lb \_\_\_\_\_ # of Packages

### Smoked Sausage

\$3.89/lb \_\_\_\_\_ # of Packages

## Ham

### Smoked Ham with Natural Juices

Whole \$3.29/lb \_\_\_\_\_ # of Packages

Half \$3.59/lb \_\_\_\_\_ # of Packages

Slices \$3.99/lb \_\_\_\_\_ # of Packages

Ends \$2.49/lb \_\_\_\_\_ # of Packages

### Boneless Smoked Ham with Natural Juices

Whole \$4.29/lb \_\_\_\_\_ # of Packages

Half \$4.59/lb \_\_\_\_\_ # of Packages

Slices \$4.99/lb \_\_\_\_\_ # of Packages

Ends \$3.49/lb \_\_\_\_\_ # of Packages

## Pork Chops

### Fresh Pork Chops, Center Cut, Bone In

\$4.89/lb \_\_\_\_\_ # of Packages

### Fresh Pork Chops, Center Cut, Boneless

\$4.99/lb \_\_\_\_\_ # of Packages

### Boneless Smoked Pork Chops

\$5.99/lb \_\_\_\_\_ # of Packages

## Bacon

### Sliced Canadian Bacon

\$5.99/lb \_\_\_\_\_ # of Packages

### Country Smoked Sliced Bacon

\$4.99/lb \_\_\_\_\_ # of Packages

## Miscellaneous

Franks \$3.59/lb \_\_\_\_\_ # of Packages

### Boneless Pork Loin Roast

\$4.19/lb \_\_\_\_\_ # of Packages

### Fresh Pork Shoulder Roast

\$3.19/lb \_\_\_\_\_ # of Packages

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Date you would like to pick up this order \_\_\_\_\_

In Case of shortage,

I prefer (choose one) \_\_\_\_\_ substitution  
\_\_\_\_\_ preferential status

For more information call (570) 966-1269 or e-mail us at [oldefarm@uplink.net](mailto:oldefarm@uplink.net)

All products are to be picked up at Olde Stone House Farm