## THE Cartner ChristmasTree \* FARM \*

Here it is again, at last. The Thanksgiving and winter holiday season —a joyous and happy time of year. It's the time of year when your sense of smell comes alive with the aroma of hot apple cider and wonderful wood burning smells wafting from an open pit or fireplace.

outside, rustle through fallen leaves and Hawshaw Mountain in Avery County, N.C. head to the mountains to find a Christmas tree for the living room, hopefully a really beginning.

N.C., to pick out their perfect Christmas tree. From Asheville, The Farm is an easy 1 1/2 hour drive into Avery County. Having been given a measuring stick and a tag for identification, your family can stroll through the designated fields of trees, looking planted acres of trees-rows and rows across the hillside that high and low, to find just the tree they want. The Blue Ridge i need to be carefully attended to and farmed. Mountains offer glorious views as you stroll around the farm. You can even see Grandfather and Grandmother Mountain.

Of course it must be a Fraser Fir, one that is well shaped, symmetrical, full and with long boughs which will keep their and after feeding it through a baler that wraps a netting around, i other garden centers.

he weather has turned a bit chilly, so the staff will load it either on top of your car or put it in the cab jackets and sweaters are needed. This is of your truck This is a perfect way to spend a day--altogether the time of year your family wants to get in the fresh air as a family. It is a perfect start to the season--on

Currently David Cartner and his wife Ginny, both of whom practice law at Cartner & Cartner, in Asheville, now own and tall, full beautiful one. The holidays are operate the family Tree Farm, along with his two brothers, Jim and Sam. Ginny and David met in law school at the South Texas Many will head to the Cartner Christmas Tree Farm in Newland, : College of Law in Houston. They both are tackling two jobs, plus being parents and grandparents. The tree farm work can be done on weekends with a heavy dose of activity being from October through December. There are approximately 300

So how did the couple manage to switch gears like this—from Texas to Asheville, from law to farming? As a young man David Cartner wanted no part of the family business. He wanted to concentrate on law. He worked as the Assistant District attorney needles longer than others. Of course it must be a fresh tree: in Texas and was in private practice. However in 1980 David to have that wonderful aroma. How could anyone even think decided to do some marketing for the tree farm business. He of having an imported synthetic imitation tree? A well trained : started selling Christmas trees on the weekends at a Garden staff person will come to cut the tree you tagged in front of you, Eenter in Houston —thereafter traveling the state of Texas to



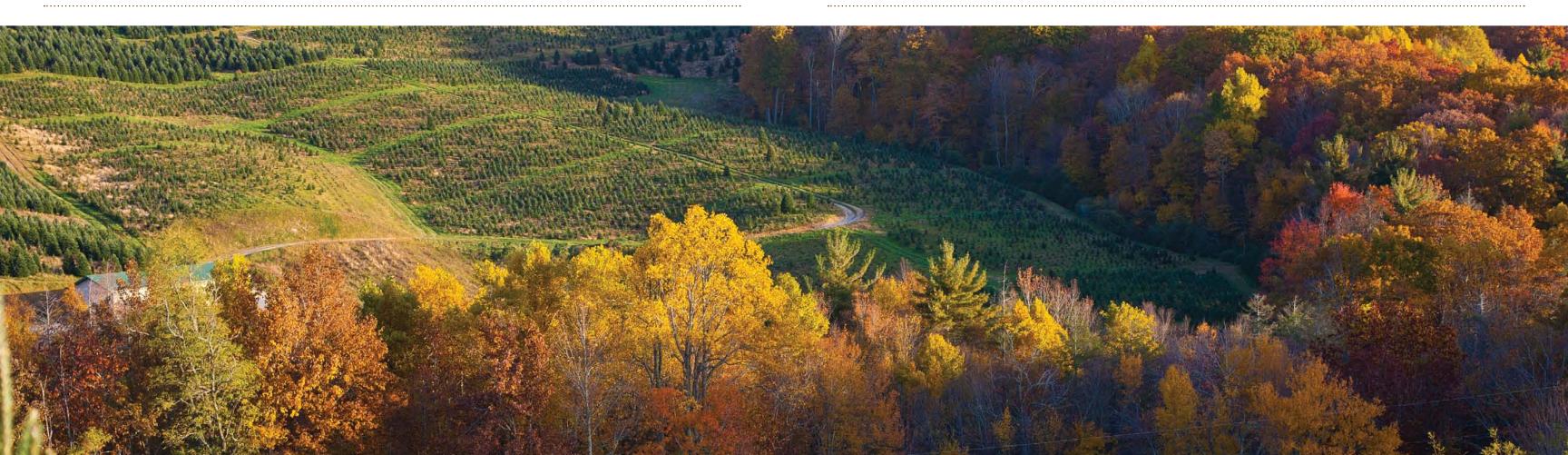


In 1985, he started going to various trade shows in New : five years. Orleans, Chicago, St. Louis, Dallas, San Antonio, Nashville and : Mobile. On a lark one day, he stopped at Neiman Marcus and began selling in the Neiman Marcus catalog for the next four or : through the harvest in November, until Christmas.

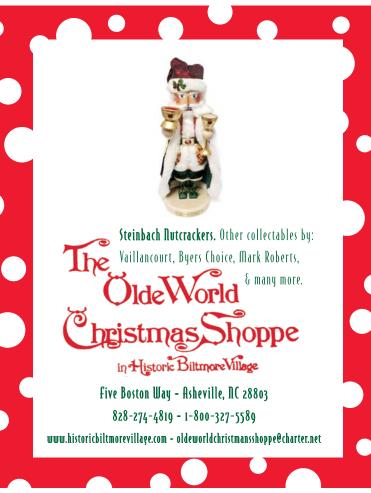
One thing led to another. In 1990, as David's parents were getting up in years, David persuaded Ginny to move from her noticed that the Douglas Fir Christmas Trees they were selling: home in Texas, where they had both gotten their law degrees would all dried out and drop their needles. This tree was just : to move to "any place within a 100 mile radius of the farm." not up to Neiman Marcus standards! He managed to convince She chose Asheville. That was not an easy task. "It is hard to their buyer to switch gears for a Carolina Fraser Fir with its get a Texan out of Texas." Now they do both; practice law and wonderful blue-green tint. The Cartner Christmas Tree Farm : grow Christmas trees. They are extremely busy from October, a sparkle to the retailing on the mountain by offering hot cider: to Chicago and points in between, approximately 25,000 trees and cookies, bringing in a face painter for the kids, visits from Santa, and even taking pictures for future Christmas cards. She : who by now are old friends. They know and appreciate the handles the mail order trees. If a tree needs to be shipped, the : beautiful Cartner Fraser Fir. The business concentrates trees are boxed with added moisture on the base, and sent UPS. They are guaranteed to arrive fresh, with the base pre-drilled for a tree stand.

David runs the wholesale division. He attends trade shows and : the big box stores.

Ginny runs the retail Choose and Cut Division. She has added : ships Christmas trees to Miami, to Salt Lake City, to St. Paul, yearly--wholesale. These are many long standing customers, on the independent retailer, garden centers and non-profit organizations, such as the Boy Scouts and various churches. Cartner does not sell nor grow for the mass merchants, such as







## THE WHOLESALE BUSINESS



Many might think that a Christmas tree farm would be a pretty easy business. Plant the seed or seedling, wait the number of years, and "Bingo," here comes some cash. Nothing to it. That sounds easy, doesn't it? Alas that is far from the truth. You don't just sit there and wait eight years for a tree to grow. A lot of hard work goes into growing a quality Christmas tree.

So what are some of the issues? First of all one needs a lot of capital in advance for the land and the planting. With all three Cartner sons having a profession, this eases the capital issues. Jim Cartner is a veterinarian who lives in Statesville; his younger brother Sam, is a also veterinarian and a professor at the University of Alabama-Birmingham. As mentioned David and his wife are practicing attorneys in Asheville.

As for the planting, going from seed to mature tree, the seeds are collected from the cones of mature trees growing on Roan Mountain. Once the seeds are separated from the chafe they are sent to a facility that will grow them until they are a 14" seedling, which takes approximately 5 years since it grows

slowly. These are then uprooted and shipped to Cartner's for planting.

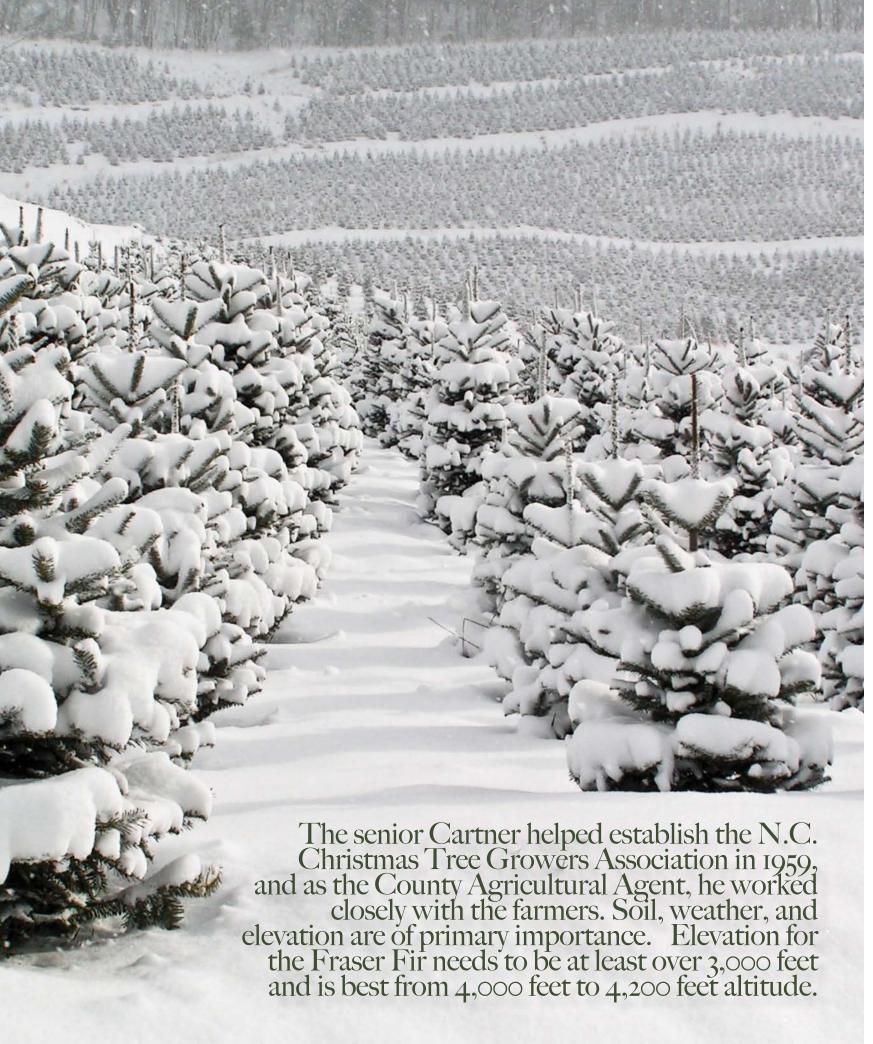
After that there is fertilizing, constant pruning, shaping, and topping for eight years to produce a quality tree. During the summer months the trees are individually hand pruned, leaving long sturdy branches for decorating. They are kept from getting too tall, which makes them get thicker. One must prepare for and deal with inclement weather problems, as well as keep a lookout for disease from insects or in the soil, such as root rot or fotopedia. Suppose there is a huge drought, a hail storm, or a late freeze? You may not have a crop for the following year to sell! The risk is high.

The harvest is in late October or early November to get a Christmas tree to its destination in time for sale for the holidays. The trees are constantly watered daily after cutting, and protected by shade after, to guarantee the freshest possible tree. All the trees are sorted by size (from 4' to 12'), carefully wrapped, packed, and then loaded on the trucks. They must arrive fresh. That is critical. And if you are shipping 25,000 trees that is a lot of work.

Undoubtedly labor, trucking, and shipping are the major factors in the overall expense of Christmas tree farming. This is a labor intensive business.







Cartner participates in the Guest Labor Program with Mexico, which allows temporary Mexican workers to farm for nine months with regulated wages, but they can stay no longer than nine months. The company provides comfortable housing, usually four in a home. After nine months, they must return

## HOW IT ALL BEGAN



Sam Cartner, who just celebrated his 92nd birthday, started the Cartner Christmas Tree Farm in 1959 and is considered the pioneer of today's thriving industry. He was looking for a product, so the farmers in this area could make money, He experimented with various species and hit upon the Fraser Fir. He managed to convince the farmers in Avery County and neighboring counties to switch to a higher yielding and less perishable crop than just cabbage, beans, and potatoes. This wasn't an easy transition, and banks were not very helpful. How could they loan money on a crop that takes 13 years to produce from seed to sale? Or even eight years from seedling to sale? And there is considerable risk involved. Sam and his wife Margaret managed to scrimp and save to get enough money together to become a tree farmer of decent size. They started with just five acres and have slowly grown the farm to over 300 acres.

The senior Cartner helped establish the N.C. Christmas Tree Growers Association in 1959, and as the County Agricultural Agent with a degree from N.C. State University he worked closely with the farmers. Soil, weather, and elevation are of primary importance. Elevation for the Fraser Fir needs to be at least over 3,000 feet and is best from 4,000 feet to 4,200 feet altitude. The trees like organic material in the soil and not too compact. Early on there were less than ten growers, now there are well into the thousands. This was an amazing achievement.

In 2002 Sam was inducted into the WNC Agricultural Hall of Fame for his life long service to the industry, and in 2006 he was presented with the Lifetime Achievement award at the 2006 National Christmas Tree Association Biennial Convention in Portland, Oregon. As a testament to his success, this past year there were about 3,000,000 Fraser Fir seedling planted in Avery, Ashe, Wataugha, and Jackson Counties in North Carolina. That is a dramatic growth in any industry, and think how it is helping the air quality in Western North Carolina. In the 1950s and 1960s the Christmas tree industry did not even recognize the Fraser Fir species. Now it is an essential for any Garden Center. It is considered the perfect Christmas Tree.

To learn more about the Cartner Christmas Tree Farm, to order online or to get directions, just go to their website, www. carolinafraserfir.com They are located at 901 Balsam Drive, Newland, NC (about 1 1/2 hour drive from Asheville) or you can call 828 733-1641 or toll free 877-384-TREE (8733) The Farm is open for visitors from 9:00 a.m. until dusk on the following dates: November 17-18, November 22, 23, 24, & 25; December 1-2: December 8-9. Do notice the Christmas Tree Farm is even open Thanksgiving day!! Face Painter Dates are November 23,24, and 25th and December 1-2 from 1 p.m. to 4 p.m. Santa's visits are November 24, 25, December 1-2 and December 8 - 9 from 11 a.m. to 3 p.m. Special orders for wreaths or garlands can be made, but a week's notice is appreciated.

Treat yourself and your family to a special memory that will last for years to come. 'Tis the season.



## CHAPTER 3

No matter your style of business, Asheville Savings Bank has a loan that will fit your needs. We take the time to get to know your business, build a relationship, and create custom solutions to help grow your business. Whether you're starting a new business or expanding your fleet, our lending experts deliver results with our portfolio of services. It's the personal touch you would expect from a local bank. To start the process today, go online at AshevilleSavingsBank.com/Business or stop by any banking center and let us help write your lending story.

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WITH 13 CONVENIENT LOCATIONS IN WESTERN NORTH CAROLINA APPLY IN PERSON OR ONLINE!

