



farming people

# HRL news

Hazlett Rural Limited

## OSH growing sharp teeth

**The Government's 2013-announced Working Safer initiative will soon become law and enforcement should be commencing later in the year.**

This is an extremely important development for everyone in charge of a work place, which of course includes farms. The schedule of penalties for non-compliance goes as high as \$3m and up to five years imprisonment.

Sean Lysaght of Hazlett Insurance says it is critical that clients are aware of their responsibilities in this new environment. When the new Act comes into force he says Worksafe New Zealand is certain to be out there monitoring compliance and "...it would not be surprising if some early prosecutions occur to make an example of those who do not take compliance seriously."

Most farm covers written by Hazlett Insurance include statutory liability cover for defence of Health & Safety prosecutions, but Sean warns that the fine print requires prompt notification so that legal services are engaged as early as possible. If this doesn't happen the insurer may "walk away" from the claim. The new Health and Safety at Work Act will replace the Health and Safety in Employment Act 1992 and the Machinery Act 1950. The Bill proposes the new concept of a PCBU—a Person Conducting a Business or Undertaking, with PCBUs having the primary duty to ensure health and safety under the new law.

Company directors and those at governance level within an organisation will also have greater accountability

under the proposed Bill, and will have to demonstrate their commitment to this important aspect of their business.

Because of the insurance implications of the Act, Hazlett Insurance has formed a relationship with a health & safety consultant who can steer clients through the compliance maze — there's a fair bit of documentation and so on required. Clients have generally done a pretty good job of taking on board their newly-imposed environmental responsibilities, and they must now consider compliance under this new health and safety legislation with at least the same diligence — "or even greater diligence, given that it's aimed at protecting people's health and possibly saving their lives," Sean says.

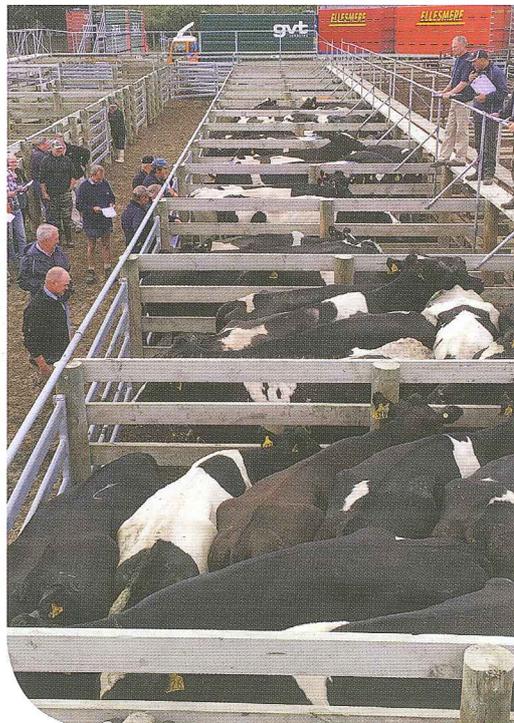
## More Coalgate sales for cull cows

**Central Canterbury Saleyards Ltd, the 50/50 joint venture between HRL and Peter Walsh & Associates Ltd, will run up to six extra cattle sales annually to cater for the demand for cull dairy cow sales.**

CCSL says this is essentially a response to changing land use in Canterbury towards dairying. Significantly more numbers of cull cows are coming forward for sale as boners around this time of year, when most of the extra sales are likely.

HRL's general manager Ed Marfell says it is pleasing that the Coalgate yards can continue to play a key role in the province's livestock industry, with its rising cattle numbers and stable sheep population. He said CCSL has been working closely with the local Coalgate community "... who are very supportive of what we're doing, and we greatly appreciate that ..." as the operation develops.

Ed says the boner cow sales will be held in early afternoons, to allow vendors to milk them in the morning before loading them on trucks: "It's not good animal welfare practice to transport in-milk cows if they haven't been milked shortly beforehand."



## We're now insuring forests & woodlots

**Hazlett Insurance now has agreements in place with a small number of underwriters who specialise in covering woodlots and forestry operations.**

We can also arrange the services of a specialist for on-farm visits to assess risk and advise on insured values to ensure that your forestry investment is adequately and cost-effectively insured.

### INSIDE ...

From the GM	2
A note from DH	2
Robert Sharkie leaving us	2
<b>Client Profile:</b>	
Rob and Biddy Mackie, Dunsandel	3
<b>Experienced broker comes to Hazlett Insurance</b>	3
<b>Staff Profile: Paul Ross</b>	4
<b>The Blokes' Diary</b>	4
<b>The Blokes' Directory</b>	4

## A NOTE FROM DH

### It was suggested to me that I comment on the current state of the markets.

Farming is a way of life. It's a way of life that many people around the world are either born into or choose. The freedom it gives people is quite extraordinary, as is the range of financial returns it can bring. Whether the farm is ten acres or ten thousand acres, it provides for its guardians as well as offering the ability to supply surplus produce to markets to increase financial rewards.

In our sector of primary production, the market has become, unfortunately, everything and the quality of life on a farm, and the freedom of choice it brings, seem to have taken a back seat in people's minds.

My point (and I am getting to it) is that the markets that we chose to play in will always be bigger than us. We've gone from \$8.40 to \$4.70 in the milk solids payout, from \$5.50 lamb schedule to

\$4.70, from a currency of 86¢ down to 72¢; in Canterbury we've moved from believing irrigation water can make us money over to knowing we need it to prevent us losing money.

The markets will always be the markets. The same is true of the conditions under which we farm. Consumers will decide either way. That's always going to be the case. We have to live with that.

Our challenge as I see it is to accept that markets will always be volatile and direct our attentions to the things that we can change. We have to make our farms adaptable to that volatility. And if we want to leave our farms to the next generation in as good if not better shape than when we took them over, we have to get our heads around things like nutrient allocation and all those other criteria that will make a farm truly sustainable.

**David Hazlett** Rural Bloke

## ROBERT SHARKIE leaving us

It is with mixed feelings that we farewell Robert Sharkie, who has decided to take on the role of General Manager at ATS.

We will greatly miss Robert and the enthusiasm he brought to our rural supplies business, but he leaves with our best wishes as he has obviously decided the move is best for himself and his family. And we are sure we will have contact with him from time to time in the future. Robert will be replaced in North Canterbury as soon as possible with another top performer — we remain committed to our rural supplies business model of directly linking the supplier and the farmer, with no bricks or mortar in between.

## FROM THE GM

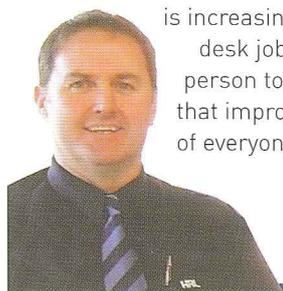
### 2015 seems set to go down as the year of the bureaucrats.

I'm thinking about the imminent NAIT changes, for a start. On July 1st the grace period expires and non-compliers can start expecting a knock on their door. What Sean says on the front page in respect of health and safety prosecutions is equally true of the NAIT changes — which include non-tagged animals being allowed to be sent to slaughter only, and then only after NAIT has received 48 hours notice.

Already we've had MPI people at the saleyards, possibly also on the lookout for animal health breaches brought on by the drought, so they're on the move.

With the Health & Safety changes occurring at the same time, it's clear the days of 'She'll be right mate' on the farm are well and truly over. It seems that farming

is increasingly becoming a desk job. I'd be the last person to decry changes that improve the chances of everyone getting home safe and sound every night, but sometimes



I wonder if the compliance labyrinth is overtaking common sense.

And then there's animal welfare: the rules around that, especially with regard to transportation, are about to be tightened up as well. I went to an MPI meeting on the subject the other day where they showed some shocking photos. I'm pretty sure none of our clients would even contemplate presenting stock in the disgraceful condition that some of these animals were in. Yes, those guys should have the book thrown at them — but it's another case where the really extreme cases are what drives the bureaucrats, and the rest, who are doing a great and professional job in presenting sound and healthy animals, get to carry the can too. Most of us are well aware that saleyards and slaughter plants are not dumping grounds. It's just a pity there will always be some who don't seem to get it.

I'd love to be able to say 'she'll be right' about the weather. We've had a few promising rains, and increasingly dewy mornings coupled with still-high soil temperatures mean that any further rain we get should generate a great response in terms of growth. Looking back I'd say

the season hasn't been as bad as it could have been — the nor'westers we got before Christmas weren't the fiercely hot ones we often get at that time of year, for example — and prudent on-farm practices have seen most through with shirts on. But more rain is needed.

It's great to welcome three highly experienced people to the team this time. Stephen Blyth's vast experience in the insurance sector is detailed elsewhere in this newsletter, and in the office we had the red carpet out for Steve Ludemann. Steve has been in the rural sector since Adam wore short pants, starting with Pynes, and brings a huge wealth of knowledge in livestock and our Canterbury client base to his role: there won't be too many people out there who don't already know Steve. And, as foreshadowed in the last issue, Tim Rutherford has also joined us and will be servicing his home region of North Canterbury. Yet again, it's a real pleasure to welcome someone on board with such long experience in the livestock industry. Here's hoping for more rain soon.

**Ed Marfell** General Manager

## CLIENT PROFILE: Rob and Biddy Mackie, Dunsandel.

Rob and Biddy with Angus (4) and Jack (2).



**They say nobody ever regretted buying quality. Rob Mackie certainly won't be doing that this year.**

When he set out on a 50/50 sharemilking operation on his parents' Dunsandel farm in 2010, he went looking for a good quality herd. That herd quality should underwrite the business this season, a season in which many young dairy people will be sternly challenged by drought and the collapsed payout — "...ourselves included," assures Rob.

Jack and Gaye Mackie's 228-ha sheep and cropping farm, which has been in the family since 1911, was converted to a dairy unit in 1995. Rob spent a year at Telford when he left school and then went mustering before coming home in 2006 to work for the 50/50 sharemilker on the place, Jason Lill.

"I learned most of what I know about dairy farming off him. He was a good operator. Then he bought a farm and I took over the 50/50 arrangement from him in the 2009/10 season.

"If you'd told me ten years ago that was going to go dairying, I would have laughed at you."

Rob bought his whole herd from one place; it was half of what was regarded as a very good herd. He believes this is what will get him and Biddy by on the low payout this year.

"We've been a bit lucky because we spent a bit more money and bought good cows, from a 50/50 sharemilker in Pendarves. And we've spent a lot of money on genetics too. It was a good time to buy cows — the payout had just fallen from a \$7 peak and so the price of cows went with it and we were able to buy on a falling market. We were pretty lucky.

"We'll get through this season. We'll be making sure we're breaking even.

"We're at a stage where if we have a good mating, which we have had, I can cull

hard on production and still winter 830. That'll make the difference between breaking even and running at a slight loss, but we'd never sell cows to the detriment of the herd."

Those 830 cows, on all grass plus baleage at 300 kg per head, are producing somewhere between 450-465 kg milk solids per cow

— LIC figures put the North Canterbury (for the LIC that's everything north of the Rangitata) average last season at 391.

The farm was originally converted to be a 500-cow self-contained unit, but the 228 hectares are now all milking platform, with a 29-ha adjacent runoff irrigated under K-Line.

The platform is watered by four pivots drawing from two wells with a daily limit of 125 litres per second. One well is currently performing short of allocation but Rob is confident they'll get through, even if feed is going to be tight, and some of the cows have to be wintered on the milking platform. The farm goes in the Central Plains scheme when that starts up next year.

Everything is sent off the farm for the first part of the winter except the heifers, which come back in calf from Dorie to the runoff in May. The cows go to properties closer by, just the other side of the Selwyn.

The herd size challenges the 44-bail rotary shed, but three seasons ago Rob and Jack went halves in new technology, with cup removers, a Protrack system for instant cow identification and reporting, and ADF teat dipping.

"The Protrack's been the best investment; once you've put that in you wonder how the hell you used to do it — no more whiteboard, no great big book and no manually transferring it into MINDA at the end of each month. We had some issues with somatic cell counts when the ADF and teat removers went in. They went from 90,000-120,000 up to 160,000. The two systems weren't talking to each other that well. But now we're back to where we were and we're really happy with the investment."

Rob says they're lucky also because they have great staff.

"We've got very good guys working for us. And we're getting to keep them for

next season as well. They're a good team and there are none of those issues that you hear other people have with staff."

Under manager Ryan Wood there's Greg Taylor from England, Max Geiko from the Ukraine and a young Fijian Indian Muneel Padyachi. They all live on the farm.

Rob happened upon HRL through Simon McAllister:

"Simon called in for a cup of tea one day and brought Ben Lill with him. I'd bought some feeders from Simon after Hamish Thorne put me onto him. I like the idea of dealing with someone younger; we're only young ourselves and we'd like to keep dealing with the same people all the time. I asked Ben to help us out getting some bulls. He got them from Greta Valley through Travis Dalzell. He did a bloody good job of that so we kept him on. If we've got stock to sell, we'll give him a pretty good crack at it.

"They're very good to deal with. We have Simon sending emails with deals he's got going on odds and ends and that's useful.

"However I was disappointed they stopped the practice of putting a few beers on at the Riccarton races. It was the only reason I went to the races ..."



### Experienced broker comes to Hazlett Insurance

**Our account manager at Lumley Insurance has come across to join us.**

Stephen Blyth brings 28 years of insurance experience to his role at Hazlett Insurance. He has been in the industry since he left school in 1986 and was with Lumley Insurance for 20 years. Stephen has vast experience in technical, road transport and rural commercial insurance.

Christchurch born and bred, Stephen lives with his wife Amy and their three children in Rolleston.

With Sean Lysaght, Kristine Winter and now Stephen as well, the Hazlett Insurance field brokerage team boasts nearly 70 years of collective experience — very rare among smaller insurance brokerages.

## STAFF PROFILE ...

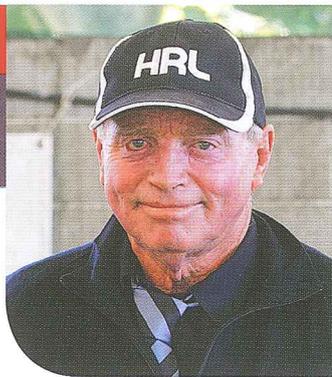
### Older rural bloke **Paul Ross**

Paul's job title differs from those of the other HRL blokes as he's not, strictly speaking, an agent. He has a roving brief, a kind of public relations role at which he works 10-15 hours per week. He keeps in touch with clients, drinks their tea and coffee and generally acts as a link in the HRL team as required.

Paul is probably known to just about every farmer in Mid-Canterbury. He joined CFM in 1967 as a trainee. After brief stints in Central Otago and North Canterbury, he moved to Mayfield as a drafter, where he has been ever since. His employers changed names to PPCS and then Silver Fern Farms but he retired from drafting more than a year ago, which was when he joined HRL. The family moved from their 10-acre block in Mayfield to the 70-hectare block just below Mayfield in 1992 where Paul still lives, now with partner Kathryn.

The farm is keeping him pretty busy right now as he's just put in two pivots that water 61 hectares. A keen and active dog trialler, Paul also runs a 100-ewe Southdown stud on the farm.

One of his two sons, Hayden, joined



HRL in January 2012. Asked if that was a factor in him joining the team, he said "No, and in fact I was tempted to turn David's offer down for that reason. But I decided I could see him as just another member of the team."

His arrangement with HRL is that he gets out and about as and when he can, and he's clearly enjoying it: "They're very good. They've made me feel very welcome. It keeps me in the know and it's another interest. The drafting job was pretty lonely really, because you were just there in the yards by yourself. But with HRL everyone's working together, it's more of a team effort. It's more varied than drafting, too, with all the other areas HRL is involved in — insurance, rural supplies, seed and now wool as well. It's a pretty cushy number really!"

## The Blokes' Diary...

April 01	Coalgate
April 01	Cheviot Southern Calf
April 02	Cheviot Northern Calf
April 09	Coalgate Sheep & Calf
April 10	Culverden 2nd Calf Sale
April 16	Coalgate
April 17	Culverden 3rd Calf Sale
April 23	Coalgate Sheep & High Country Calf
April 24	Culverden 4th Calf Sale
April 30	Coalgate
May 07	Coalgate
May 14	Coalgate
May 21	Coalgate
May 28	Coalgate
June 04	Coalgate
June 11	Coalgate
June 18	Coalgate
June 25	Coalgate

**More hat pix please** Email to your usual HRL contact bloke. We donate \$250 to your nominated charity each quarter.

# HRL

Hazlett Rural Limited

## THE BLOKES



### Ed Marfell

Mobile 027 462 0120  
Phone 03 322 1268  
emarfell@hazlettrural.co.nz

### David Hazlett

Mobile 027 235 5300  
Phone 03 327 2814  
dhazlett@hazlettrural.co.nz

### Craig Miller

Mobile 027 462 0117  
Phone 03 318 8350  
cmiller@hazlettrural.co.nz

### Travis Dalzell

Mobile 027 202 0196  
Phone 03 314 8652  
tdalzell@hazlettrural.co.nz

### Brian Brice

Mobile 027 462 0118  
Phone 03 329 7079  
bbrice@hazlettrural.co.nz

### Jon Waghorn

Mobile 027 462 0121  
Phone 03 314 8165  
jwaghorn@hazlettrural.co.nz

### Jim Hazlett

Mobile 027 462 0128  
Phone 03 312 9559  
jhazlett@hazlettrural.co.nz

### Phil Manera

Mobile 027 462 0125  
Phone 03 347 4989  
pmanera@hazlettrural.co.nz

### Marty Amos

Mobile 027 462 0122  
Phone 03 307 8833  
mamos@hazlettrural.co.nz

### Ben Lill

Mobile 027 462 0130  
Phone 03 347 6306  
bill@hazlettrural.co.nz

### Hayden Ross

Mobile 027 462 0133  
Phone 03 308 7841  
hross@hazlettrural.co.nz

### Geoff Wright

Mobile 027 462 0131  
Phone 03 302 6107  
gwright@hazlettrural.co.nz

### Paul Ross

Mobile 027 462 0134  
Phone 03 312 9559  
pross@hazlettrural.co.nz

### Rowan Sandford

Mobile 027 462 0136  
Phone 03 374 6815  
rsandford@hazlettrural.co.nz

### Sam Tod

Mobile 027 462 0129  
Phone 03 312 0745  
stod@hazlettrural.co.nz

### Tim Rutherford

Mobile 027 462 0135  
Phone 03 314 8080  
trutherford@hazlettrural.co.nz

### Robert Sharkie

Mobile 027 462 0126  
Phone 03 312 2491  
rsharkie@hazlettrural.co.nz

### Simon McAlister

Mobile 027 462 0124  
Phone 03 324 4281  
smcalister@hazlettrural.co.nz

### Hamish Marshall

Mobile 027 462 0158  
Phone 03 318 0107  
hmarshall@hazlettrural.co.nz

### Sean Lysaght

Mobile 027 462 0123  
Phone 03 358 7246  
slysaght@hib.co.nz

### Rebecca Stoop

Mobile 027 462 0156  
Phone 03 358 7246  
rstoop@hib.co.nz

### Kristine Winter

Mobile 027 462 0159  
Phone 03 358 7246  
kwinter@hib.co.nz

### Stephen Blyth

Mobile 027 462 0157  
Phone 03 312 0745  
sblyth@hib.co.nz

### Peter Engel

Mobile 027 434 0555  
Phone 03 358 7988  
pengel@hazlettrural.co.nz

### Office

Postal P.O. Box 39-162  
Harewood  
Christchurch 8545  
Phone: (03) 358 7988  
Fax: (03) 358 7989  
508 Wairakei Road  
Christchurch 8053  
(No mail service)

### Leone Bryce

lbryce@hazlettrural.co.nz

### Jo Manson

jmanson@hazlettrural.co.nz

### Sandy Boyd

sboyd@hazlettrural.co.nz

### Debbie Hansen

dhansen@hib.co.nz

### Sharon Hunt

shunt@hazlettrural.co.nz

### Sarah Corbett

scorbett@hib.co.nz

### Steve Ludemann

sludemann@hazlettrural.co.nz