



Get a Ruralco card and save \$\$\$\$

HRL reminds all clients that, as farmers, you are eligible to apply for a Ruralco charge card.

The card is accepted by around 2,500 suppliers – a mix of large nationwide retailers and small local businesses – who provide significant discounts to cardholders. A notable example is 12 cents per litre off Mobil fuel regardless of volume.

Ruralco was started just over three years ago as a joint venture between ATS and Ravensdown, as the former sought to expand its ATS charge card business and the latter looked to leverage its database of 20,000 farmers.

Subsequently the fertiliser co-op decided to tighten its focus on its core business with the result that just over 12 months ago ATS took over 100% ownership of Ruralco, and continues to operate it as a standalone brand.

Meanwhile, since 2011 HRL and ATS have developed a strong working relationship involving livestock and rural supplies – when HRL established its rural supplies arm, ATS agreed to provide it with certain product categories we were unable to access directly from the manufacturers.

That rural supplies link has since been strengthened in that our former rural supplies bloke and good mate Robert Sharkie is now GM at ATS.

HRL GM Ed Marfell says the company recommends the Ruralco card to



all clients: "It's another good solid Canterbury business that can help you keep your costs to a minimum. And it's not just farm-related expenses: the Ruralco card is accepted by many mainstream retailers - New World supermarkets for example."

Cardholders receive a monthly statement with all the invoices attached.

Only bona fide farmers and those who supply contracting services to farmers may apply for a Ruralco card. ATS Group CEO Neal Shaw says they are remaining firm on that score.

Those farming between the Selwyn and Rangitata Rivers who wish to access a Ruralco card are expected to buy 500 \$1 shares in ATS, which qualifies them for a card.

"At the end of the day," says Neal, "the ATS co-operative members are the ones who are supporting Ruralco through their investment in ATS so it's fair that others in this region who want a Ruralco card join us."

Farmers outside Mid-Canterbury are welcome to join ATS. Neal says those farmers might not see value in ATS membership at the outset "...but once

they start using the Ruralco card we think they will see the value in the added benefits that ATS membership offers."

Those benefits include substantial discounts on fertiliser and electricity, as well of course a share in any dividends ATS distributes.

Cardholders outside Mid-Canterbury who choose not to join ATS but join Ruralco will pay an annual account fee. Neal says Ruralco welcomes feedback from farmers about retailers and suppliers they would like to see signed up as Ruralco suppliers.

For more information on the Ruralco card: phone 0800 RURALNZ (787 256), email ruralco@ruralco.co.nz or visit www.ruralco.co.nz.

We've moved again

As our previous building no longer meets the new building code we have moved to:

**Unit 3, Ground Floor
585 Wairakei Road
Christchurch**

*All other contact details
(see back page) remain the same.*

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The Blokes' Diary...

23 June	Coalgate
30 June	Coalgate
07 July	Coalgate
14 July	Coalgate
21 July	Coalgate

28 July	Coalgate
04 August	Coalgate
11 August	Coalgate
18 August	Coalgate
25 August	Coalgate

01 September	Coalgate
08 September	Coalgate
15 September	Coalgate
22 September	Coalgate
29 September	Coalgate

FROM THE GM

Many of us have now had enough rain to at least partly replenish soil moisture deficits, but unfortunately there remain some in the hardest-hit parts of North Canterbury who have not. For them especially we hope that the forecast wetter and milder June/July comes to pass.

About the only bright spot in the season past has been the beef. Those who had prime animals to kill – or stores or calves to yard for the rising, and at times record, market – will be happy they did. Indications out of the US, though, are that we've had it as good as it's going to get in the meantime, but it still looks not too bad.

However, there are very few properties with a beef-only enterprise so for most those good returns will only be offsetting very average values for their other outputs.

Lamb seems to be following the oil price recovery, especially in the Middle East and China – but like dairy where next year's forecast payout is still below the cost of production, there is still a long way to go.

Wool is probably the only other positive and it's good to be able to say that after what? ... it must be decades now of watching wool prices floundering around on the floor.

So here's hoping we can look forward to a better year after what has been an extremely tough one for just about everyone. I suppose the last few seasons have taught us that we should batten down the hatches for winter and be prepared for anything after that. There just doesn't seem to be a 'normal' season anymore.

Internally, we have been working to strengthen the finance admin team a little bit and we're also looking to increase our livestock servicing presence in South Canterbury where there appears to be demand for what we can offer. We're on the lookout for good rural blokes to join us down there.

As you may have noticed, we've moved again. There I was settling down with a beer after work on April Fools' Day, a Friday, and I get a phone call telling me our office building was no longer up to code. That could have been something to live with, but on the following Monday the new health and safety legislation was kicking in. A conference call on the Saturday morning with our landlord and engineers established that we had to move and thankfully the landlord had somewhere for us to go. So on the Sunday we moved. A hell of a job to do in one day but we had 17 staff and Daniel our IT man answer the call and we opened for business here in our new premises on the Monday. If our new street address sounds familiar, that's because we are back on our previous site behind the Russley golf course – on the ground floor in the rear building this time.

However we are still using the warehouse at the previous location – it's the office building at the front where the issue is.

Ed Marfell
General Manager



A NOTE FROM DH

Winter has crept up. We need to spend time sitting around the table with family thinking about what's behind us and what's ahead. Reflecting and planning, as the business jargon would have it.

We are inclined always to think what we could do better behind the gate: how to better maximise our opportunities on the farm to save money and make more. It's my guess that a lot of us, if not most of us, would do well to also look outside the gate for opportunities to progress.

I'm talking about the vast pool of expertise out there; it's all around us. Not just the usual bunch of professional advisors and agri people, but all kinds of people that we know who have faced down a challenge, be they businesspeople in town or indeed retired farmers who have seen all this before. Or maybe, just maybe, the odd young person we know who has attacked a challenge in an innovative or unconventional way.

There are smarts all around us and perhaps we need to think how to tap into that resource. Consultation, collaboration, co-operation, commitment and courage are very powerful tools, and it's not a weakness to pursue support in that way – indeed, it's smart thinking.

I think that's what the red meat sector is up to right now. While it's in a state of upheaval, that upheaval is a positive thing. Those companies are searching for ways to become better at what they do in a very complex industry and an even more complex international market environment.

We should support those efforts because what's blatantly obvious to me is that we are very small fish in a great big pond and one of the things that will help us survive and thrive are robust processing and marketing companies that have muscle in their balance sheets.

This is becoming increasingly important as everywhere you look in the international political and economic spheres you will see doubt, uncertainty and volatility. The USA, UK, Europe (both western and eastern) and Asia are all confronting their individual issues that will inevitably impact upon us in various unpleasant ways. We need companies with strength and the ability make and retain profits to confront this. Far too much profit has in the past been squandered in things like overcapacity, procurement battles and so on.

We need to support the marketing and processing sector to make the changes it sees necessary and give them the commitment they need to build that strength.

Our sector is stretched out like a shanghai at all levels – on-farm, processing and marketing – and I strongly believe that the tools to get us through are those I mentioned above: consultation, collaboration, co-operation, commitment and, the big one, courage. Let's hang tight and keep on keeping on.

David Hazlett Rural Bloke



Client Profile... Tony & Pam Plunkett, Coleridge Downs Ltd

Tony Plunkett manages four farms carrying 42,000 stock units: Annavale (2620 ha) is near Porters Pass while the other three – Coleridge Downs (2000 ha), Big Ben (3500 ha) and The Dry Acheron (1200 ha) – are close to one another in the Rakaia Gorge.

How this came to be is a long story. The properties, farmed under the entity Coleridge Downs Ltd, are owned by a Hawaii-based cattle ranching family.

They bought Coleridge Downs in 1993, The Dry Acheron in 2007, Annavale in 2012 and Big Ben last year. The gorge properties, while managed and enterprised separately, are run in a complementary way while Annavale, being 45 kilometres away, is more of a standalone unit.

Tony originally hails from Northland but managed properties in the Kurow district for 13 years after being enticed south by a Southlander he worked with in Taihape. He and Pam ("the HR/PR person"), who live on The Dry Acheron, have been here seven years.

We focus on just two facets of this vast operation here: the management style, and the innovative way the need for good shepherds is addressed.

The purchase of Big Ben and other issues such as the new OSH legislation brought a need for a more formal governance and management structure. "We hate the word corporate but because of our growth we are starting to introduce some of those corporate ideas into the way we run things," says Tony.

The company formed a board in April 2014 under chairman Nick Miller, MD of Fulton Hogan. Tony is effectively a CEO, and with the way the business has grown (from 24,000 su to 42,000 in four years),

the job is seeing him behind his desk for far more hours than he would like.

The properties are each under the control of a block manager: Alistair McNaughton, Coleridge Downs; Oliver Topham, Dry Acheron; Matt Collins, Big Ben; and manager Reece Cleland on Annavale.

They have a certain degree of autonomy in their decision-making, but they are all working to a group performance plan. On Sunday nights they fill out a weekly planner and on Monday mornings they, along with tractor manager Ashley Williams and the fencer Alex Smedley, meet with Tony and work out what will be done that week on each property and who will do it.

"It's all about having good people with good plans so that they know where they're heading, and letting them get on and do it. As soon as I see a plan then I'm happy because I know they're thinking about what's going on. We don't get too hung up on the plan — plans sometimes don't work out — but I need to know that they know what's going on."

There's also an annual plan, of course, that is continually updated as the year unfolds.

Deciding where staff are deployed raises another notable facet of this operation: it includes a training institution. Seeing the shortage of good young people coming into the industry, and looking at his own requirement for a stable team of capable shepherds, Tony persuaded his board

Tony Plunkett (second from right) with the current team of cadets.

From left: Callum Vallance, Oliver Topham (block manager), Matt Collins (block manager), Angus Harrison, Rosie Suyker, Josh Primmer, Jock van Asch, Aaron Sampson.

to establish a training facility within the farms' operations.

The upshot is that quartered on Big Ben and Coleridge Downs are six young people in a two-year training programme that will see them graduate with the Telford Certificate in Agriculture, Levels 3 & 4, ready to hit the ground running as fully-fledged shepherds with two working dogs.

They come straight from school but must have NCEA Level 2. They are not necessarily off farms, they just have to be passionate about farming.

The way it works is that Coleridge Downs provides the practical skills training: "They are learning by doing, but with someone all the time..." while professional tutor Sarah Barr of Ag People spends one day a fortnight with them in a classroom setting, with Telford providing all the resources required.

The three first-years live on Big Ben and the second-years on Coleridge Downs but the plan is to have them all on Big Ben where their cookhouse is, and where Tony is planning to build better office and training facilities.

What these guys do each day is decided at that Monday meeting. The day we visited, all the cadets were rousing in The Dry Acheron's shed for that block's main shear. They only go to Annavale for major jobs such as weaning and lamb marking.



Staff Profile...

Krissy Winter Insurance broker

Krissy comes from Brisbane, is a Highlanders supporter and now lives in Christchurch, offering clues to her journey through life thus far.

She has been in insurance since she was 18, firstly with RACQ (Royal Automobile Club Queensland) in her hometown where she started as a tele-claims assistant. Now she's a self-confessed insurance geek with over 18 years experience in the industry.

In 1998 she met future husband Nathan Winter from Otago and they have been together ever since.

She moved to Dunedin in 2001 where she continued her career in insurance as an underwriter, claims officer, progressing into a risk advisor role with a global broking house in 2007. Recently Nathan was promoted by his employer, Lion Nathan, to Christchurch and Krissy secured her current role as senior broker in HIB. The couple shifted here in September 2014 with their two kiddies, Liam who's nearly five and Annabelle, two.

Having come from a large global broking environment, she is enjoying the 'smaller' business she now works in – but she says HIB "... punches above its weight competing successfully against the big guys".

"Being part of the phenomenal growth in Hazlett Rural is pretty special."

Historically Krissy specialised in the commercial insurance space - business assets and liabilities, professional indemnity and so on – however the switch to HIB has enabled her to be

a part of the rural business sector who have the same kinds of liability exposures. Indeed rural businesses can be more exposed in areas like health and safety especially with recent legislative changes.

She covers North Canterbury in addition Malvern working closely with Hamish Marshall, Scott McIroy and Jim Hazlett especially, building relationships and presenting the HIB offering: "...promoting the fact that I'm a broker – I work for my clients. That I'm there for them at claim time."

Outside the office, Krissy is a rugby mum. Nathan coaches Marist's Premier Colts so that takes care of Saturdays! They chased the RWC around New Zealand in 2011, closely follow Otago and the Highlanders, and they have tickets to the ABs against Wales in the Forsyth Barr stadium next month.

"We love rugby."

On the subject of the stadium, a deeply vexed question in Dunedin during its planning, Krissy was 'vox-popped' on the street by TV One on the day the DCC gave it the go-ahead, and she says her clients roundly applauded her enthusiastic support for the project on the 6pm news that night. She says the stadium is a great place offering an array of opportunities for the Dunedin community.

HRL taking the modern approach to getting its brand out there while also encouraging young women (and men) into the agrisector. The snapper requests this quarter's \$250 donation goes to Women's Refuge.

HAT PIC



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