



farming people

# HRL news

Hazlett Rural Limited

From left: Sean Lysaght, Allan Turnbull and Shelley Cade. Allan spent 40 years with PGG Insurance, 18 of those as manager, and is providing consultancy support to the HRL Insurance initiative.

## HRL now offering insurance services



**HRL is delighted to announce the establishment of HRL Insurance. This new broking operation offers a full range of insurance products and service:**

- Farm & lifestyle**
- Commercial**
- Domestic & Travel**

Heading up this exciting new initiative is Sean Lysaght. This is consistent with earlier statements by HRL that its growth and direction will be determined by the talents and skills of the people who join the company.

As GM Ed Marfell says, "Sean is one of the top farm insurance blokes in the South Island. We're rapt that he's now an HRL bloke, too."

Sean has an insurance career spanning 20 years, including a spell in London working with some of the world's largest brokers.

He says he is determined to bring back to farm insurance a dimension it's been conspicuously lacking in recent years — service.

"Insurance has been commoditised in recent years and unfortunately, so has its delivery to clients.

"HRL Insurance is going to be different. We'll call on clients regularly to review their individual insurance programmes but also to offer a first-class claims settlement service. There are still gains to be made from well-considered insurance decisions and it will be our business to help clients make those good decisions."

HRL Insurance has access to the best underwriters in the market — it has no allegiances to any particular insurers — so its advice is completely independent.

HRL Insurance clients can also be assured of real people answering the phone. Shelley Cade, who has over a decade of insurance administration experience, has joined Leone Bryce in the office as Insurance Administration Manager.

Shelley's background includes working for the country's largest insurer in a claims role and also a number of years of experience in insurance broking. An important part of her role is to manage

clients' claims and to provide clients with feedback at each stage of the claims process.

**Sean's contact details:**

- Cell: 0274620123**
- Office: 03 3593377**
- Home: 03 3548530**
- Email: [slysaght@hazlettrural.co.nz](mailto:slysaght@hazlettrural.co.nz)**

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## Life with a stock agent

**Vicki and David Hazlett have been together for 25 years, but very little of the livestock business has rubbed off on Vicki.**

"David runs work, and I run home," she says.

In this case, running the Clarkville home is no small chore. The couple have three growing children — Angus, 17, Alexandra, 15, and Jacquetta, 12. Vicki says she has never tried to keep up with David's business activities. It works better, she says, if she concentrates on keeping everything else shipshape so David can focus on his work.

But that doesn't at all mean the couple live separate lives. The clichés about stock agents being on the phone all day and all night, with never any time for the family, no longer apply.

"Yes, we have to answer the phone and we have had to teach the children to do that politely, but don't all families have to do that? Yes, David's out for long hours in the season, but families of livestock agents don't have that on their own either."

The glass is truly half full in this household. The family sees many bonuses in the fact that David has always been in a position to organise his own schedule.

**From left: Alexandra, Vicki, David, Jacquetta and Angus Hazlett.**

"There are times when Angus can go to Coalgate with Dad and the girls have also been able to go out in the car with him from time to time."

The cell phone, of course, has had a big impact on an agent's life, and Vicki has welcomed the greater flexibility the family has in planning holidays — "David is quite good at using the phone to keep things going at work, while still relaxing with us."

Another common misconception about rural families — that they live in isolation — doesn't apply here either.

"We have moved around a lot but wherever we have been, the stock agents and their wives or partners are not regarded as colleagues but as friends, and we've had a lot of fun with them. It is a very social lifestyle and getting to know the other guys' partners means we can share a good laugh or moan — whatever is appropriate at the time!"

"And it's not just the other agents' families. We've found clients and everyone else very hospitable as well. Rural people are great. We feel very fortunate."

## THE BLOKES' DIARY ...

<b>Apr 15</b>	<i>Coalgate</i>	Sheep Only	<b>May 5</b>	<i>Coalgate</i>	Calf Sale
<b>Apr 16</b>	<i>Culverden</i>	Calf Sale	<b>May 7</b>	<i>Coalgate</i>	Calf Sale
<b>Apr 20</b>	<i>Coalgate</i>	Calf Sale	<b>May 13</b>	<i>Coalgate</i>	All Stock
<b>Apr 22</b>	<i>Coalgate</i>	All Stock	<b>May 20</b>	<i>Coalgate</i>	All Stock
<b>Apr 28</b>	<i>Coalgate</i>	Calf Sale	<b>May 27</b>	<i>Coalgate</i>	Sheep Only
<b>Apr 29</b>	<i>Coalgate</i>	Sheep Only			
<b>Apr 30</b>	<i>Culverden</i>	Calf Sale			

## FROM THE GM

This season is extraordinary in the fact that we continue to get rain, and we continue to get growth everywhere in the South Island except Central Otago. This has impacted on store prices dramatically and also flowed through to the fact that, with so much feed, people with lambs aren't killing them — they're taking the opportunity to put more weight on them because they see the export schedule as being too low.

So the meat companies are experiencing kills well below the norm, especially for a time of year when they are usually working at capacity and there's a waiting period before you can get your stock away. But this year they're struggling to get a full day's kill and — let's be realistic — that could be the case for the rest of the season.

Given all this, it would be dangerous to hazard a guess at where the schedule will end up in the winter. These weather patterns bode well for the calf selling season, though — we have a shortage of stock and feed all over the countryside, not to mention the buying interest that could come down from the North Island.

We've had a good ewe fair season, too, albeit very low in numbers. All we need now is a lift in the wool price!

It's yet again a real pleasure to welcome new capability to HRL. We all need insurance and having someone independent to help us sort the wheat from the chaff out there can only be a benefit. Sean and Shelley, and not least the highly respected Allan Turnbull, bring a great deal of experience to the HRL mix and we welcome them warmly.

We're very pleased with the response to our first calendar. One or two have asked where the names were under the January pic, so we'll take that on board for next year.

If anyone has any photos they think would be suitable for the 2011 edition, we'd be pleased to take a look. A credit beneath the pic (better than a cheque!) is promised.



**Ed Marfell**



## CLIENT PROFILE:

## Beltana, Parnassus

### Race winners: a bit different from breeding cattle



**Richard Rutherford has two properties at Parnassus, the historic 1200 ha Beltana, with a 250ha irrigated block four kilometres away.**

He carries 4000 breeding ewes and 200 Angus cows. He buys in about 600 beef-bred weaner steers every year and in the autumn sells around the same number of 18-month stores at his own sale in the Cheviot saleyards. This sale has been going for the last ten years, and this year was due to be held, as we went to press, on March 11.

Historically, Beltana cattle sold alongside the big North Canterbury/Marlborough names — Molesworth and St James among them. More recently David Hazlett sold them privately for four or five years until it became apparent, says David, that a Beltana cattle sale would be more beneficial to both vendor and purchasers, the latter because of the better opportunity to assess varying classes of animal.

In David's opinion the quality of the stock has ensured the growing success of this sale.

"Richard is a good stockman. He knows his stock well, and he always buys very well bred cattle. He does a good job of growing them out, and he always presents them well. And now, the cattle out of his sale are starting to build a reputation for going on and doing well for their purchasers."

In an innovative development underway on the sheep front, Beltana is moving its traditional Corriedale flock away from dual-purpose to a greater emphasis on meat production, more of which will be heard in the near future.

It is in the course of these activities that Richard Rutherford has a strong association with HRL, dating back to 1998 when David Hazlett and colleagues bought Stapletons Livestock.

However, running a progressive sheep and beef operation in the North Canterbury foothills is just one string to Richard Rutherford's bow. The racing fraternity know Beltana Stud as a consistent producer of high quality thoroughbred yearlings.

Richard has been involved in horse breeding since he left school around forty years ago. With his late mother Marie, he sold his first yearling at Trentham in 1976 and each year since 1999 Beltana has sold at least one animal for more than six figures.

He keeps "four to five" brood mares that he sends away to top studs each year. He also likes to have a horse on the track — currently that's O'Reilly Rose, a mare out of a sister of Affinity,

**Richard Rutherford with the Zabeel-Kerkira colt he sold for \$600,000 at Karaka in 2008.**

the Beltana-bred gelding that won the Caulfield Cup in 1984 — and he likens that to keeping replacement hoggets, with O'Reilly Rose being earmarked for entry to his brood mare group. But Richard prefers to concentrate on the challenge of presenting the industry with potential race winners.

While the ultimate aim of breeding thoroughbreds is to produce horses that win races, Richard says whether or not they do that is up to a lot of people and other factors that are beyond the breeder's control.

"It's out of your hands — they could get hurt or they get trainers who are not so successful..."

So his main aim is to breed yearlings with a look, a walk and a temperament that convinces knowledgeable purchasers that they are potential winners. Breeding racehorses is all about breeding a "type", he says.

"People buy on type these days. Sure they look at pedigrees, race histories and certainly the stallions, but mainly they buy on type.

"While with cattle you're breeding for meat, and the genetics predict pretty well how a bull will produce that, the thing about breeding racehorses is that you're breeding for something you really can't see. You can't see how fast they can run. You can tell if they have the physique to be an athlete, but you can't tell how big their heart is or what their lungs are like."

But nowadays buyers have the added advantages of x-rays to check for any structural problems and respiratory scoping to check breathing.

Richard counts the stallion as a big influence on breeding and he sends his mares away to two of the country's best-known studs, Cambridge Stud and Waikato Stud who stand leading stallions Zabeel and O'Reilly.



## THE BLOKES

### Ed Marfell

Mobile 027 462 0120  
Phone 03 322 1268  
Fax 03 322 1269  
emarfell@hazlettrural.co.nz

### David Hazlett

Mobile 027 235 5300  
Phone 03 327 2814  
Fax 03 327 6158  
dhazlett@hazlettrural.co.nz

### Craig Miller

Mobile 027 462 0117  
Phone 03 318 8350  
Fax 03 318 8642  
cmiller@hazlettrural.co.nz

### Travis Dalzell

Mobile 027 202 0196  
Phone 03 314 8652  
Fax 03 314 8651  
tdalzell@hazlettrural.co.nz

### Brad Mackenzie

Mobile 027 462 0119  
Phone 03 3416519  
Fax 03 3412152  
bmackenzie@hazlettrural.co.nz

### Brian Brice

Mobile 027 462 0118  
Phone 03 329 7079  
Fax 03 329 7078

### John Waghorn

Mobile 027 462 0121  
Phone 03 314 8165  
Fax 03 314 8164  
jwaghorn@hazlettrural.co.nz

### Murray Mitchell

Mobile 027 4345055  
Phone 03 545 0870  
Fax 03 545 0863  
mmitchell@hazlettrural.co.nz

### Sean Lysaght

Mobile 027 462 0123  
Phone 03 359 3377  
Fax 03 545 0863  
slysaght@hazlettrural.co.nz

### Office

Postal PO Box 20-424 Bishopdale  
Christchurch 8543  
527 Sawyers Arms Road\*  
Harewood, Christchurch

### Leone Bryce

Phone 03 359 3377  
Fax 03 359 3371  
lbryce@hazlettrural.co.nz

### Shelley Cade

Phone 03 359 3377  
Fax 03 359 3371  
scade@hazlettrural.co.nz

\*No mail service

## STAFF PROFILE:



**For a stock agent, Brian is an unusual bloke in that his career in the industry did not begin at some callow age when his first chores were sweeping out the office and getting the kindling in.**

Brian has been a farmer for most of his life. Hailing originally from Culverden, he lives on his own 32-hectare place at Motukarara and he has a fair-sized leaseholding near Birdlings Flat.

He has enough work to do on these places that he takes a few extra weeks off at lambing time.

Becoming an HRL rural bloke was the culmination of a gradually increasing involvement with people in the industry due to his deep interest in livestock, particularly stud stock. "I just love working with stock. And there are some great people in the industry. I'd help out on sale days and things like that ... and then the opportunity to work in it fulltime arose about seven or eight years ago and I grabbed it."

The decision to move to HRL was a natural one since, being farmer-oriented, he saw the company sharing his own objective of making a difference to farmers' incomes; he assures us that the fact that he coached a young Ed Marfell at rugby years ago had absolutely nothing to do with it!

"And I've enjoyed it immensely. The job can get quite stressful at times but it's a lot of fun working with these blokes."

Brian concentrates his activities around the Leeston, Southbridge and Burnham districts but he enjoys the flexibility of not being confined to these if he can seize opportunities for clients farther afield.

In keeping with the theme of this issue Brian, who loves just about any sport going, is especially keen on racing and runs a couple of pacers himself.

## Hats off to charity!

**Like the Steinlager campaign of a few years back, we can now start saying "They're wearing our hat here..."**

We are receiving enough HRL hat photos to suggest a little quarterly face-off for the best photo. The winning one will appear in this newsletter each quarter and the prize will be a \$250 donation by HRL to any charity nominated by the winning photographer/subject.