



farming people

HRL news

Hazlett Rural Limited

HRL canvasses client views on rural servicing

HRL held two client forums late last month, one in Amberley and one in Darfield.

Facilitated by Finance GM Peter Engel, the hour-and-a-quarter sessions were aimed at gauging whether the company, as it approaches its fifth anniversary, is heading in the directions that best suit its client base.

Each group was deliberately kept to a small cross-section of clients to encourage free discussion, and this proved the right way to go as some robust opinions were expressed.

Key points to emerge:

- A small but strong business that is nimble is seen as advantageous;
- Such a business is better to focus on improving upon things it currently does, rather than expanding into areas beyond its existing services;
- Rural servicing reps are judged on their experience, reliability and willingness to act in their clients' best interests, rather than their age or qualifications;
- Any young trainees taken on should accompany these reps, rather than being sent out on their own;
- There is strong interest in specialist services such as agronomic advice re. seed and chemicals;
- With the increasing intensification of farming in Canterbury there is perhaps a place for some kind of grain trading service;
- Technological developments should be monitored, but the traditional person-to-person interface will remain the best way to conduct rural servicing business for some time to come — "It's all about the person." After all, a lot of clients still don't enjoy good internet/mobile coverage;
- This newsletter should continue — and in paper form (i.e. not email).

GM Ed Marfell said while the forums did not produce anything "earth-shattering", they did highlight a number of ways that HRL could tweak its services and processes:

"While we are talking to individual farming people all the time, it's beneficial to have a structured conversation solely about how we could do better — and we are very grateful to the people who accepted our invitation to take part. It was an extremely valuable exercise and we hope all farming people will see and reap the results of that in the future."

Search for country's best lamb

Entries are now open for the 2013 Mint Lamb Competition at the Canterbury A&P Show, sponsored by HRL, Novartis, Alliance Group and Allflex.

The competition, now in its seventh year, is open to all breeds. Lambs must be current new season, born after 1 July 2013. They will be judged on the hook at an Alliance plant for best overall yield.

The top four lambs in each class will be selected as semi-finalists (16 in total) and sent to be tender-tested at Lincoln University. Based on the result of the tender test, the top three lambs in each class will be selected as finalists (12 in total). All finalists will be taste-tested at the 2013 Canterbury A&P Show to decide the overall winner.

There is no entry fee, while proceeds from the entered lambs go to the Canterbury A&P Association. Entries close Wednesday 23 October 2013.

The overall winner (based on yield, tender test and taste test) receives the Alliance Group Mint Lamb Trophy, \$1000 cash and a 2.5 litre Zolvix & Novartis back pack and spray gun applicator.

Finalists (yield and tender test — top 3 in each class) receive: 1st \$300 cash and Novartis back pack and spray gun applicator; 2nd: \$150 cash; 3rd: \$100 cash.

The 2012 winner Hugh Taylor of North Canterbury, commented:

"The Mint Lamb Competition is certainly an interesting guide on where breeds fit regarding meat yield, taste and tenderness regarding an eating experience. Winning last year with a Romney lamb poses many questions. For example, was this a one-off or has the Romney got traits that have not been previously identified to pursue higher value?"

"It is encouraging that the Canterbury A&P Association runs this competition as it is an important indicator to the lamb industry in this country."

For an entry form or more information, contact the Show Office on 03 343 2136 or email bindy@theshow.co.nz.

We go everywhere looking for business!
Dean's charity of choice for this quarter's \$250 donation is the Multiple Sclerosis Society of New Zealand.

Building insurance changes

As we foreshadowed in the March issue, changes to the way buildings are insured have now started to kick in.

To recap: for clients of just about all insurance providers in New Zealand, Area Replacement insurance is a thing of the past. It's now "Replacement Sum Insured". At the time of your renewal you now need to establish the value of your buildings at which to insure them.

We strongly recommend getting professional valuations — and remember, to completely cover you against total loss, you need to include the cost of demolition and disposal, plus draughting and compliance fees for a replacement building.

There are online calculators that purport to establish a value of homes for insurance purposes, but we have strong reservations about relying on these.

HRL Insurance cannot assist with valuations as such, but we can help clients through the process with suggestions and advice, and so we are personally contacting all clients as their policies come up for renewal.

The other important thing about this change is the importance of annual reviews to ensure your Sums Insured are keeping pace with rising building costs. At HRL Insurance we do this as a matter of course for all our clients anyway, so once you have established your baseline values, it's simply a matter of checking every year to ensure they are still realistic, and that they take account of any renovations or other improvements you have made during the year.

If you wish to discuss this in advance of your policies falling due, please don't hesitate to call Sean Lysaght on 027 462 0123 or Brad Mackenzie on 027 462 0119.

We are here to ensure your insurances are doing what you expect them to.

HRL news

FROM THE GM

Well, we thought we were in for a tough winter after that June onslaught, but we've been very fortunate since, with water tables in good shape and soil temperatures a bit higher than normal. Now we're nearly through the winter but we all know how early spring can cut up rough and play merry hell with young lambs, so we're not out of the woods yet.

Scanning was back due to the poor summer but survival appears to be up — although Beef+Lamb still tells us we'll have two million fewer lambs this year.

As far as the outlook for the season goes, dairying looks very good, but the sheep and beef people are still holding their cards close to their chests; a schedule opening in the early \$6/kg range is suggested by the latest indicators — certainly better than last year — but personally I think it could be stronger because of the supply situation. It will be interesting to see what comes out in the meat companies' annual results in the next wee while.

I see a lot of positives in the sheep sector. I certainly don't have the feeling that things will resemble last year when markets for lambs, breeding ewes, calves and general cattle were back. There's definitely more optimism out there, which is keeping the Rural Supplies boys busy with seed and animal health, and, hopefully later, some development spending on the back of better returns.

I'd like to thank the clients who gave us their time in the forums reported elsewhere in this issue — we hope that holding those sessions signals to everyone that we are prepared to listen to our clients and always welcome their views, positive or negative.

By the time you receive the next newsletter, HRL will be five years old. We're not into beating drums but we do like to think we're out of our short pants now, and we are proud of what's been achieved through the efforts of our people — and, you, the clients who have backed us.



Speaking of time passing, we're working on next year's calendar and are looking for good pictures so if you think you've shot a masterpiece, please don't be shy about sending it in. We're always on the lookout for hat pictures as well of course, and we plan to continue the \$250 donation for the winning photographer's choice of charity.

Ed Marfell General Manager

A NOTE FROM DH

September has struck again — this time with the worst wind in 40 years. Our hearts go out to all farming people impacted by that blow, especially those looking at many tens of thousands of dollars in irrigator damage.

Those big booms are the fundamental key to success on so many farms and to hear that 800 of them have been rendered temporarily (or permanently) inoperable is dreadful news as we move into the business end of spring.

It's frustrating for everyone as there appears to be nothing that can be done to accelerate repairs, what with replacement component

supply issues — and no doubt skilled personnel will be hard pressed to help everyone at once.

I'm sure the irrigation companies are doing their damndest to help as many people as they can, and we at HRL are considering where we might be able to help. Our organisation is most likely to be of assistance in the sourcing of supplementary feed for farmers with diminished grass production capacity. If anyone requires that kind of support, I urge them to contact any of the HRL blokes.

I just hope that everyone who seems set to be severely stressed in the aftermath of the storm puts their hand up for some support — there's no sense in sitting around and hoping that things will come right. Whether they call neighbours, Federated Farmers, their local body or they call us, they can be assured that farming people know how to look after their own.

In the meantime, our thoughts are with those people.

David Hazlett
Rural Bloke



CLIENT PROFILE: Clarkson Brothers, Greendale

Brothers John and Andy Clarkson farm 525 hectares at Greendale. The family has been in the district since their Grandfather took up a farm nearby in 1927; they've been on this farm — the smaller unit that it started out as, anyway — since 1937.

This is a conservatively stocked dryland mixed stock/cropping operation in the good old Canterbury tradition, with a capital Romney ewe flock producing all replacements, a few cattle to help with utilisation of feed, and a good spread of arable crops sown across nearly half the farm each year.

John and Andy have the gear to do everything themselves (another brother, Lloyd, does the tractor and combine driving) except baling, and they do all their own maintenance except in areas where there's computerised gear involved.

While this brief profile may convey the whiff of tradition, the farm itself is a modern and progressive enterprise with John and Andy constantly looking for better ways of doing things.

Some things don't change so fast though. The brothers' grandfather started with PGG in 1927 and there they have remained, with the shift to HRL occasioned only by the move of their long-time stock agent Craig Miller to the company. And the Romney rams are sourced from the same breeder since 1973: Highfield at 88 Valley.

"Dad saw a picture of their rams somewhere and he liked the look of them. He used to buy in Romney-Corriedale ewes but they were becoming harder to procure, and then we thought, if we can grow out lambs, why can't we grow our own replacements as well," says John.

The ewe flock stands at 1550 presently. They're bred for easy care — "anything we have to handle loses its place in the breeding flock" — and they wean 125–135% lambs. Culling also targets feet, dags and flystrike. These sheep continue the Clarkson tradition of large, well-grown-out animals.

The approximately 50% of ewes outside the breeding flock are mated to a



John and Andy Clarkson: conservative yet progressive stewards of their stock and soils.

Southdown ram from the Christies of Leeston. They don't mate their hoggets, they don't buy in stores since they moved to beef: "...more money for less work...", and will only take on trading lambs if the season permits; it's not regular policy.

Understocking is the preferred state on the hybrid grass pastures (mainly Samson and 150), with John still smarting from a drought season years ago when they had to sell off breeding ewes.

Feed cropping is limited to 10ha of kale (and perhaps some greenfeed oats in a dry autumn for an emergency, as this year). They also have about 30ha of lucerne which they've always grown — and always on their lighter soils — for lambs and balage. Any surplus is baled for cut and carry, but they make sure the returns from that cover the nutrients they are sending out the gate.

None of the above should mask the fact that this is also a very solid cropping operation with 1,000 tonnes of storage and a rotation more or less following a peas - wheat - barley - oats - triticale - ryecorn - Nui - white clover programme.

"We don't like chasing the market. The weather has a big say, but you've got to stick with your knitting and can't have all your eggs in the one basket — if things go wrong, they can go seriously wrong."

In a season when things go seriously right as they did two years ago, they took 11 tonnes of milling wheat and 12 tonnes of feed grain per hectare.

The farm has shares in CPW and John thinks the scheme's arrival may see

an intensification of cropping but it all depends on the values of end products: "You've got to be able to be flexible".

There used to be a dairy farm across the road, and the Clarkson farm was used as a run-off. The memory is still curbing any enthusiasm for dairy support, other than cut and carry.

"Dad reckoned it took 20 years to get the soil back into a nice friable state once the cows were off it."

It's a legacy that's alive and well on this farm. John and Andy are very conscious of looking after their Mayfield silts.

"Your soil is your bank and you have to look after it."

They don't burn stubble unless the paddock is going into a certified seed crop; they would rather turn it in with their disc plough. They soil test the whole farm every year and have recently started trace element testing: "It's very expensive and we're just trying one paddock each year."

They have experimented with turning mustard into a cereal stubble paddock that's earmarked for peas this year.

"It's the first time we've put a manure crop in. The big thing for us is to have something growing in the paddocks all the time. Once we get started on nutrient budgeting, we're going to have to try to keep our nutrients in the topsoil and if your soil is going to lie fallow over the winter you're going to get leaching. So we're trying to achieve that by planting mustard — you can also use oats and feed it off and return the nutrients that way."

STAFF PROFILE ...

Hayden Ross

Livestock Bloke...



Appropriately enough for a livestock bloke servicing the Mid-Canterbury district Hayden comes from Mayfield, and was educated at the primary school there and at Ashburton College — he describes the latter stint as “brief”.

The farming life is clearly where his heart lay. In the 16-odd years since he left school, he has worked on high country places from the Mackenzie through Central Otago to Northern Southland.

In Invercargill in 2002 he started a three-year training period with PGG, a time when that company had merged with Reid Farmers but not yet with Wrightson.

Following that he worked on a high-performance fattening unit at Kirwee. Then it was on the road for a lamb trader for a couple of years. After that Hayden went onto Mt Somers Station as stock manager for three years. Then in January last year, he joined HRL.

For someone with so much experience working with livestock, Hayden's assessment that the most valuable aspect of this background — “Dealing with people” — might seem surprising. But this bloke just loves his work: “I love the challenge and the people I work with, and I get a great amount of satisfaction when a transaction goes right, with all the parties happy.

“I enjoy the culture in HRL, too; it's a company that's very well led and supported from top to bottom.”

When he's not at work, Hayden who lives in Ashburton can often be found around the lakes after trout or on one of the County's golf courses. The former rugby player has done a bit of coaching, and he's currently thinking he'd like to get involved in that again.

Travel insurance made easy

The HRL Insurance web page (www.hazletrrural.co.nz/insurance.html) now has a direct link to AIG's travel insurance products.

Insurance is often the last thing you think about when preparing to travel — or it's difficult to know if you are getting value for money from the products you may be offered when booking.

The HRL Insurance portal will take you to an easy-to-use site for frequent, international, domestic and 70+ travellers. And you have our assurance that the packages on offer are as good and cost-effective as any you'll find out there in the marketplace.

The Blokes' Diary ...

Oct 10	<i>Coalgate</i>
Oct 10-11	<i>Cheviot Spring Cattle Sale</i>
Oct 16	<i>Clearing Sale, Waiau</i>
Oct 17	<i>Coalgate</i>
Oct 22	<i>Clearing Sale, Rangiora</i>
Oct 24	<i>Coalgate</i>
Oct 25	<i>Culverden Spring Cattle Sale</i>
Oct 31	<i>Coalgate</i>
Nov 6	<i>Putiki On Farm Lamb Sale</i>
Nov 7	<i>Coalgate</i>
Nov 12	<i>Coalgate</i>
Nov 20	<i>Stokes Bros On Farm Lamb Sale</i>
Nov 21	<i>Coalgate</i>
Nov 26	<i>Glenmark Drive On Farm Lamb Sale</i>
Nov 27	<i>Putiki On Farm Lamb Sale</i>
Nov 28	<i>Coalgate; Red Oak On Farm Lamb Sale</i>
Dec 2	<i>P.S. Northcote & Sons Lamb Sale</i>
Dec 5	<i>Coalgate</i>
Dec 12	<i>Coalgate</i>
Dec 19	<i>Coalgate</i>

HRL

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