

# Hazlett News

A quarterly newsletter for clients and mates of Hazlett Limited

## Lockdown lessons learned

The Covid-19 lockdown, it goes without saying, imposed a radical adjustment of operations on Hazlett Ltd, a business that normally thrives on personal contact.

Yes, the farm-servicing sector has long benefited from the telephone but you can't beat face-to-face.

This was felt nowhere more deeply than around the lockdown of Coalgate. It takes an event like this to remind us of just how important it is to have a venue where farming folk can gather to share their interest in livestock and thrash out the issues of the district.

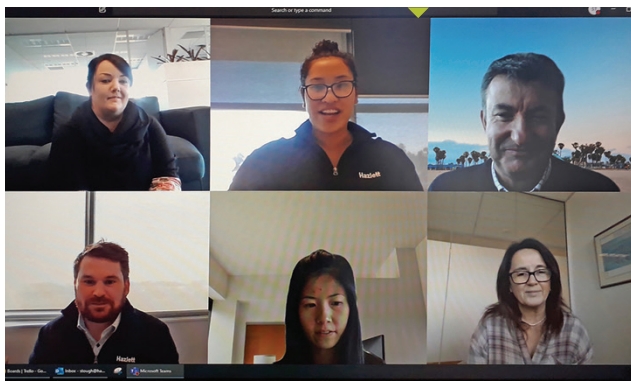
Nor can the importance of the yards in establishing the true on-the-day market value of any class of livestock be underestimated.

Adding insult to injury was the fact that autumn is calf sale time, a hugely important season for vendors and buyers alike. Fortunately, the Hazlett blokes' readiness to pick up the phone for a yarn and the exceptionally active network they maintain amongst themselves saw 95% of the stock destined for the yards weighed and sold anyway.

Being the peak time of year for the cull cow kill, it was a bad time for meat processing as well and we take our hats off to those companies for coping as well as they did by introducing overtime, weekend processing and other measures.

The big lesson for everyone of course was the huge worth of electronic communication. Whether it was text, email, video-conferencing or, yes, even the likes of Facebook, we were able to continue getting the important stuff done.

*Like a great many businesses we kept going via conference call. Meeting here are (from top left): Tracey Gerken, Saret Yan, Owen Bradley, Kent Lloyd, Susan Lai and Yvonne Evans.*



For the Hazlett office staff, working from home worked sufficiently well that some are still doing that – following a mad scramble immediately before the deadline to procure a few new screens and laptops. As for the rural blokes, well they're always working from home.

So the biggest lesson for everyone has been that technology rocks. Hazlett is increasing its focus on encouraging clients to move over to electronic communication and document transmission, as the benefits of accuracy

and immediacy have always been evident.

We are, of course, being nudged in that direction from all corners – as anyone who

has entrusted a letter to NZ Post in recent times will know, it's not the reliably prompt service that it used to be (and in all fairness, does not claim to be).

IRD, ACC, Kiwibank and various other official agencies are phasing out cheque recognition, while ANZ, BNZ and Westpac have indicated they will

follow suit later this year.

These are hugely unsubtle hints!

Apart from the health implications of Covid-19 itself, the lockdown was not life-threatening but the potential for damaging business disruption was high, as it could easily be in any other future civil emergency. Having your advisors and their resources literally and instantly at your fingertips can ensure business as usual in even the most challenging circumstances.

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## The new post!

After ten years in printed form, Hazlett News is now to be distributed by email only.

It will be readable on any device that has a screen. Easy to share with others, too!

We are happy to join the trend away from excess printing and see the benefits that come with a more paperless way of working – indeed a good number have been suggesting it.

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We urge any clients who are still reliant on their letterboxes to seriously consider transitioning to electronic communication. We invite anyone wanting to explore the issue to contact the office or raise it with their Hazlett bloke.

It's cheaper in the long run, with dramatically reduced costs in such terms as time, stationery, mileage and, in many cases, landlines. Even subsistence farmers in the third world countries are, increasingly, transacting their business via basic cell phones. Internet coverage is spreading fast throughout the rural corners of New Zealand, and startup costs are not as substantial as they used to be.

As noted elsewhere, this is the first newsletter to be distributed in electronic form only. As time goes on, you will see Hazlett relying on its electronic channels more and more. The website already presents loads of useful information on services, Hazlett people, upcoming sales, market reports and more. Increasingly, along with email, it will be the place for information about future events, special offers and other content such as this newsletter.

And if you haven't visited the Hazlett Facebook page yet, have a gander in there - it can be accessed here <https://www.facebook.com/hazlett.nz/> or via the link at the bottom of page five.

None of this means, however, that the importance good old face-to-face communication will ever diminish; it's just that in a strange way technology has over the past couple of months kept our people working together.

## New Hazlett people

Following the appointment of Peter Engel as GM Insurance, **Richard Hegan** has joined the company as GM Funding. Richard brings with him a substantial career in rural funding with ASB where he was most recently New Zealand agribusiness manager. Hazlett considers itself fortunate to have attracted such a high-calibre rural finance professional as Richard. He is based in the Christchurch office and can be contacted on 0274 817 699.



**Richard Hegan**

And now we have another long-serving rural financier on board part-time. **Gerard Murphy** will be already known to many clients, especially in Mid Canterbury. It was 28 years ago that Murph joined the Rural Bank in Ashburton, and over the years did stints with PGG and Rabobank in that district, alongside running his family's 100-hectare property at Winchmore.

Also in Funding & Procurement we welcome **Nikki Tod**.



**Gerard Murphy**

## The Bloke's Diary

### Upcoming Sales

**Coalgate Weekly Sale** Each Thursday  
**Temuka Prime Cattle & Sheep Sales** Each Monday  
**Temuka Store Cattle Sales** Every Second Thursday

For all sale dates, please visit [www.hazlett.nz/whats-on](http://www.hazlett.nz/whats-on)

**Weekly North Island bidr® Auction** Wednesdays from 7pm  
**Weekly South Island bidr® Auction** Thursdays from 7pm

For all bidr® sale dates please visit [www.bidr.co.nz](http://www.bidr.co.nz)

### Special Sales

**September (TBC)**  
Hazlett Surplus  
Goods

**Will be  
communicated  
closer to the time**

## The Quarterly Yarn

It takes something like a pandemic to make us all realise the importance of agricultural production to what might be called the circle of life - everyone needs food and water.

I love farming people, and I love the way they turn their hands to anything that needs to be done. And farming people love all people - especially their own people. Some of our rural folk know what it's like when their livelihood swings dramatically and it's a matter of having to keep on keeping on. So seeing their mates having the rug pulled from under them is something they don't like to see. Our energy is with these families and people, and we want them to honk if they are hurting.

One of the things that farming people do exceptionally well is the way they work at nurturing the productivity of their land so that it can continue providing food for us all.

They make sure our soils will keep producing food through droughts, floods, pandemics, war, times of global food volatility as well as the times of plenty.

We appreciate the fact that a lot of non-farming people take great interest in their methods, and rightly it's with tremendous pride that our farmers can demonstrate that those methods are best practice, established through long experience in caring for the productive capacity of the land, and painstaking research in all parts of the world.

The circle of life calls for food and water for all human beings; our farmers excel in providing one while caring for the other.



**David Hazlett**

Rural Bloke

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# We got through it!

Well, so much for a "virus affecting our biggest market" (my comment last issue) – the danger of recording a seasonal comment in print!

Firstly this time a big salute to all farming people: you just kept going through the disruption and adversity in magnificent fashion, making our job a lot easier than it could have been.

Then a big "hats off" to the meat companies is due. A lot of credit has to go to them. They kept going under constraints that would have been economically questionable, running chains dead slow in order to comply with lockdown rules. Yes our farming people were affected by that, not least because it was the critical time of year for the cull cow kill (and for lambs to come off prime in Otago and Southland), but at least most booked-in stock was processed eventually.

I'd add the truckies to that hat-tip as well; they stepped up when they were needed and helped ensure that we all came through the lockdown with our shirts on – which, it has to be said, kept the country earning when most other export earners were out for the count.

Our sector got classified as an essential business very early in the piece, after initially being left off the list, so we were able to at least stay in business; most of the blokes were able to get out and about, keeping things ticking over.

I'm not sure what mayhem would have ensued if that didn't happen.

As for our major products, the lamb market looks positive but of course the high end – the restaurants and so on – is still under lockdown in developed markets and demand is largely confined to retail and on-line selling. The same can be said of beef, which is under more pressure if anything.

Generally, I believe the outlook for both sectors is bright if we can weather the current storm – and with everyone now more focused on health matters, maybe we will start seeing some real returns from our international promotions of pasture-fed meat and Clean Green NZ.

One can only wish all the above could also be said for strong wool!



**Ed Marfell**

GM, Hazlett Livestock

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## Pandemic insurance options secured

One of the few silver linings from the coronavirus outbreak is that it happened at a time when we had the technology to move seamlessly over to working from home.

This was fortuitous as our insurance team was kept busy with claims, and assisting clients whose businesses had been affected. Fortunately we had options for those clients which included spreading premium payments monthly, obtaining extended credit terms from our underwriters and securing discounts for parked-up vehicle and machinery fleets.

One option we didn't have was to make claims under business interruption covers – underwriters put a pandemic exclusion in after the SARs outbreak.

Luckily our farming people were affected only by delays in being able to move prime livestock but one can only imagine what would happen if it was a foot and mouth outbreak. Once again, there is no way to insure for this: the only protection from diseases and pandemics is a strong balance sheet.



**Peter Engel**

GM, Hazlett Insurance

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## Farmers setting the example

The challenges of the past few months are generally unprecedented in recent history and have confirmed to me what a great industry we work in.

With farmers being so used to adversity from weather events or market vagaries, Covid-19 has been just another curve-ball to deal with; they have set an example of resilience for the rest of the country, along the way showing just how critical the food-producing sector is.

The recovery of the New Zealand economy will be led by this sector as the world still needs to be fed, so it is to be hoped that some of the (often unreasonable) restrictions farmers are currently facing are relaxed to allow the great people in this sector to thrive.

The Agri-Supplies blokes have been busy over the past couple of months. We have some magnificent crops under irrigation in the wider Canterbury region, through to complete failures in Hawkes Bay, with the other areas somewhere in between.

The next few months lay the foundation for the season with lambing, calving and planting all happening from now on, and we are ready and happy to help you in getting it all done.

Thank you for your support and business.



**Tom Mowat**

GM, Hazlett Agri-Supplies

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**Hazlett**

# Minchins Milling

## Sheffield



### CLIENT PROFILE

*Marty has the mill set up in a shipping container inside his grain shed.*

## A grower and a miller in Sheffield

Marty Skurr and his wife George farm Riverview on Minchins Road in Sheffield.

They've been there about ten years and have recently downsized: "...it's quite nice, actually," muses Marty, pointing to, among other benefits, more time for his new venture and to enjoy the kids: Hazel, 4; Ted, 2; and Phoebe, 6 months.

There is still another block elsewhere run separately, but that's a story for another day.

The current numbers for the home farm - 198 ha, most of it under irrigation, in crop, some of which is hybrid vegetable seed, along with 2500 lambs traded through each year - are normal enough, but this is no ordinary operation. Marty Skurr is also a flour miller. A grower who mills his own wheat.

"When you start doing it, you realise why the flour mills have their specifications that they like you to meet. The extraction rate, for example, is just so much better with good plump grain."

That started about three years ago when Marty had a chance meeting with internationally-noted Helensville craft baker, Dan ("The Real Bread Project") Cruden. That led Marty to play around with specialty grains - without much success as he found it a lot of work with not much in the way of rewarding yields.

Fast forward to today. Cruden has a small stone mill attached to his bakery and supplies his own plus two other bakeries with flour. The wheat he's grinding comes from Marty Skurr. Wheatgrowers among the Hazlett News readership might be surprised to hear that the wheat used for all those fancy Auckland-baked goods with foreign names is Conquest.

Marty Skurr: "A very strong wheat for baking, and for breads. They love it. It's quite forgiving, has lots of gluten strength - and it's proving really versatile, they're using it for breads, croissants, baguettes ... everything really."

The most recent development has been the installation of an Austrian stone mill, identical to Cruden's, on the Sheffield farm.

So, a modern stone mill: quite different from the old stone mills of yesteryear that made such rough flour that the world cried out for the roller mills used today? No. The only real differences are that the stones are of finely-engineered composite material that require less maintenance, and their motion is electrically-driven. Otherwise, these mills are the same as their ancestors, complete with 'furrows' and 'lands' in the stones. Being manually controlled they demand the same traditional skills from the miller.

Marty's range of flours, while not all strictly 'wholemeal', are unbleached and contain more of the original grain components, giving a creamier colour and, the fans say, a far superior taste.

"I haven't had it tested but it's said to be more nutritious because it has more wheatgerm and so on in it. Everyone says it has more flavour and more guts."

"It's quite exciting really. We get people emailing and ringing up saying how much they like the product."

This is the 'value-add' that so-called experts have been advocating for New Zealand farming output for the past forty years at least - great in theory but hard and expensive to crack. Marty puts their success to date down to the fact that the product is shelf-stable and therefore cheaper than animal products to market, and because apart from bran which is quite saleable they have no low-value by-product to muck around with.

The enterprise also ticks those boxes around consumers wanting to know where their food comes from: Marty says an increasing number of growers in North America are doing what he's doing.

Unfortunately the capacity of the stone mill is as olde worlde as its technology, so Marty is currently looking at a roller milling option. In some stoneground circles that might be sacrilegious, but Marty Skurr says Minchins Milling is about cost-efficiently producing wholesome and tasty flour. To appeal to that market that is increasingly looking for 'natural' food, the Minchins Milling website [www.minchinsmilling.co.nz](http://www.minchinsmilling.co.nz) emphasises the high environmental values of the farm operation and its minimised chemical inputs.

Last year Marty introduced a 'spray-free' flour. That did not mean the crop has not been aided by such measures as seed treatment or pre-emergent weed control. The twelve hectares had been in lucerne for three years so it was able to produce a 9-t/ha crop without urea.

It was a favourable season and Marty realises he couldn't get that kind of yield in all his paddocks every year without help but, with his typical farmer's matter-of-fact blend of environmental awareness and business pragmatism, he can set out to make a crop spray-free and then if it turns to custard he can always bring in the sprayer and drop the spray-free claim for that paddock.

Finally a shout-out for the bakers Marty deals with; he says they're hands-on "good buggers", intelligent people who ask him very smart questions.

And in case you're wondering, organic is not an objective here. Sustainability might be a nice catch-cry, but Marty Skurr questions whether the pure organic model is sustainable at all.



## STAFF PROFILE



**Saret Yan**  
Broker,  
Hazlett Insurance

Saret joined the insurance industry in 2007 under a school-leavers' programme based at CPIT called Launchpad. She worked at Lumley General Insurance for a year while doing a business admin course at the polytech. Upon completing that year she was offered a full-time position with Lumley. She was initially an assistant underwriter before becoming a senior broker support, and a bit later an insurance broker.

When Lumley was sold to IAG she elected not to go with the change and instead joined Brokerweb Risk Services for a couple of years before joining Hazlett Insurance in May 2017.

The rural scene was new to her, throwing up lots of unfamiliar terms and so on, but her role involves domestic insurance and she has fitted in easily.

She enjoys the broker role especially as it involves dealing with both the insurers and the clients: "You're the face of the insurance industry for the client."

Saret and her partner Tearanga have two ten-year-olds between them, Rylee and Jaylah. As well as spending time with them, she lists shopping and cooking as things she enjoys. She describes herself as a "wing it" kind of cook, going by the book and seeing how it comes out, but "... it's all about the taste. I'm always tasting it."

## Hazlett Directory

### FUNDING & PROCUREMENT

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Please visit [www.hazlett.nz](http://www.hazlett.nz) for contact details of our people.



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## HAT PIC



Jon Waghorn's son Tim - happy to have found the Yeatman Hotel in Porto, Portugal, earlier in the year. Yeatman is his Mum Ginny's maiden name and there is a generations-ago link between the hotel and her family. The Waghorns have asked that the \$250 donation to go to the Westpac Rescue Helicopter Service.