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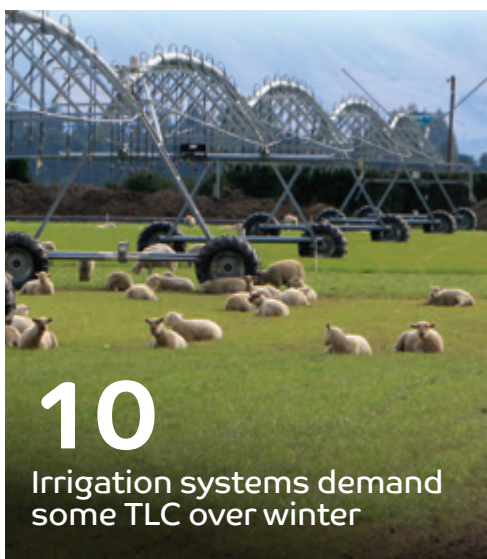
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in South Otago



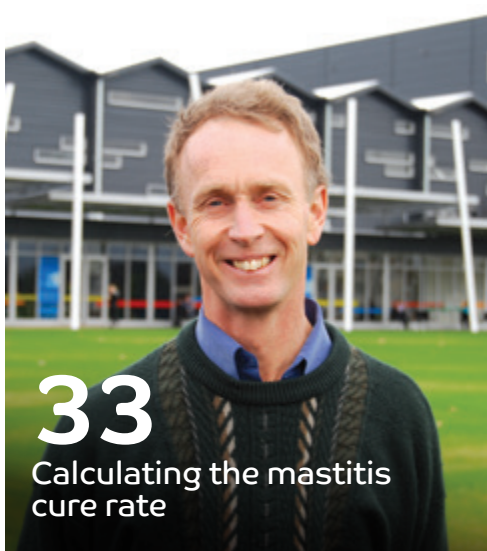
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ON THE COVER:
South Otago farmer
David Shaw

Intensive stock finishing in South Otago



There is always stock coming and going on the South Otago finishing property farmed by David and Robyn Shaw since 1991. BY KATE TAYLOR



David and Robyn's 422ha intensive beef and lamb finishing farm on the east side of the Waiwera Gorge, near Clinton, finishes several thousand lambs and several hundred cattle a year.

"We run a number of different enterprises but the business principally revolves around finishing. There are a number of different options or stock classes in any given season depending on the market, feed supply or buy-in cost."

"The farm is conventionally around 5,000 stock units with a ewe flock but with the numbers we're doing probably its close three cycles of 5,000 stock units."

He says every season is different and the farm requires a different management system than for breeding. On any particular day, the business can run any of 20 different farming enterprise options operating within the overall finishing farm scenario.

"We can have dairy grazing or ewes with lambs at foot through to all ages of cattle. Some are better suited at different times of year, but those decisions are influenced by the market, buy-in price and feed supply. We concentrate on the cattle finishing and lamb finishing but overall it ebbs and flows between the different enterprises."

"Stock supply is driven by feed availability around the country and sometimes that influences what we want to run. The cattle systems are around dairy-origin bulls or R2 steers and heifers. Most of the lamb systems are based around lambs coming in at weaning or late summer and finishing them off before winter or on spring grass."

The core of the business has always been carrying bulls through to 300kg carcass weight by about 20 months and lamb finishing to 40-45kg.

"We try not to winter big cattle through that second year. We're trying to look after the soil and we don't want those cattle on pasture over the winter," he says.

"When stock are due come in, we're out there sourcing and buying them so it can be quite an intense time. It's satisfying when they go off at the

other end of the cycle. They never grow as fast as you'd like or as big as you'd want but there is an element of satisfaction in seeing them go through the farming operation."

Most stock are killed through Silver Fern Farms—the majority locally at Finegand and Waitane but the Shaws are happy for them to go north when space is tight.

David is a second-generation supplier to Silver Fern Farms.

"Its co-operative ownership has historically delivered leading value and been there when we need them. We have been loyal to them. As a director I was closely involved in challenging aspects of the business that didn't align with member benefit and advocating to improve performance to maximise value. Farmers should be proud to be owners of the Silver Fern brand and identity. Seeing how hard staff work inside the company gives me confidence they are achieving the very competitive value and positioning for the business to be the industry leader."

David says his position trading large numbers of stock gives a great perspective to see how all companies price and perform. There are no secrets amongst farmers.

"With our beef production, we like the quality recognition and market premiums that can be obtained through the new Silver Fern Farms EQ grading system. The challenge for us is to get a lot more stock to meet the criteria – that's about feeding well, getting the right genetic material and delivering them to the company in optimum period. There is always variability with genetics."

Eight percent of the farm area (30ha) has gone into brassicas, which has been the winter staple.

"Last year we put our toe in the water and experimented with four hectares of fodder beet," he says.

"Given the South Otago variable climate, it's hard to get animal growth rates in the winter. It's not that we can't get animals to grow on the crop but there are nasty weeks in winter where animals

can actually lose weight. This winter fodder beet will replace most of the brassicas to see if we can increase performance over the winter.

"Last year taught us a lot on important aspects for growing it like fertiliser and spray regimes, how to manage stock on it and how to transition stock properly. We'll keep learning. We haven't done enough to judge which stock classes perform the best yet, but we'll compare more this year with Farm IQ."

The farm has several farm forestry blocks totalling 60ha – mostly radiata and macrocarpa for shelter and future harvest. Two hundred cashmere goats are run primarily for thistle control. The flock is one of the last left in New Zealand continuing to select for cashmere.

"We have been accumulating dispersed flocks over about 30 years so we have quite a unique genetic base and the animals now have quite exceptional fibre production. There is currently no market due to the small volumes produced in New Zealand but culls go to meat flocks or slaughter."

David's interest in the goats, which he breeds for a hobby, started after he did an agricultural diploma at Lincoln University and then studied meat science and American agribusiness at the University of Minnesota where he did a study on using goats in land development.

"I came home at the end of the goat boom, which led to opportunities for me. My brother Garth lives on the farming operation we were born into and has a top sheep breeding operation with one of

ABOVE: The farm runs two hundred cashmere goats primarily for thistle control

BELOW: David with his wife Robyn Shaw

OPPOSITE PAGE: Eight percent of the farm area (30ha) has gone into brassicas, which has been the winter staple



the largest private, on-farm auctions. I looked for something else to do. I kept the goats because they're unique, they work well with our cattle system and I like them as an animal, apart from them not always being where you want them to be."

David and Robyn have four children. Craig, 25, is managing a sheep farm in South Otago; Mathew, 20, is building in Christchurch; Kelsey, 18, is in her first year of an agricultural commerce degree at Lincoln University and sixteen-year-old Courtney is at Columba College.



ABOVE: David's interest in breeding goats started after he did a study on using goats in land development
BELOW: David will replace most of the brassicas to fodder beet to see if they can increase performance over the winter

"We are a farming family," says David, "so it would be nice for them to have similar opportunities in agriculture that we've had, but ultimately, they have to decide where they want to go and what they want to do."

Robyn has always been involved on the farm, helping out as needed as well as being in charge of the office, which is intensive work given the numbers of stock put through the property.

Robyn was on the Board of Trustees for nine years at Waiwera South School and has been on committees for the squash club and the Mosgiel and Taieri Ballet Competitions Society (for Courtney's dancing).



"It's a very active community," says Robyn.

"The squash club has always been strong (both are members) and there's the golf club, rugby club, a strong Lions club etc. and great local schools at Clinton and Waiwera South. It's a great community."

David is a director on the Clinton Community Company, where the community bought the local garage and rebuilt it to keep 24-hour fuel in the community. An arrangement with RD Petroleum enabled them to install new fuel tanks. Clinton and Balclutha are the Shaw's service towns.

Why farmers need co-operatives

Co-operatives are an integral part of most farming businesses including my own, says South Otago farmer David Shaw.

"Co-operatives have no inherent right to exist other than to deliver the best value back to the transacting shareholder members." In their farming operation they directly use six co-operatives—Rabobank, FMG, Silver Fern Farms, Ravensdown, Primary Wool and the Clutha Vet Association (an incorporated society but still run for its members). "We go to those organisations because over a long period of time they have delivered the best service or the best value. They are not always perfect but they are our companies and usually act in our best interest."

David has had a long involvement in primary industry leadership and management starting back in his Young Farmer days. He was educated at Lincoln University and the University of Minnesota. He twice represented Otago/Southland in the grand final of the Young Farmer Contest, coming third and then second, before becoming a member of the contest's management committee for several years.

"I met a lot of people and that experience opened a lot of doors," he says.

"It also gave me the confidence to try and do other things. That was in my 20s. In my 30s I was concentrating on building and growing our farming business and raising a family."



Following a number of off farm roles working for farmers interests, David was approached in his early 40s to stand for the Silver Fern Farms board by a group of local farmers. This led to an interesting but challenging six years as a director.

"I came in on the back of discontent after the purchase of Richmond and the difficult integration of PPCS and Richmond into Silver Fern Farms. Today we see some very successful changes around identity, branding, beef operations, new product and market development. It is rewarding seeing many of the initiatives inside the company now bearing fruit. The company still has issues today around capitalisation, maintaining farmer control and influence as a co-operative company and rewarding transacting shareholders so they benefit as owners. Silver Fern Farms puts tens of millions of dollars into farmers' bank accounts every week and its success is integral to suppliers' standards of living."

He says he has always felt strongly about co-operative ideals and the reasons why they exist. He says they were all established to meet a need—to overcome some market failure, maximise value of farm produce, provide a service others may not or to minimise farmer input costs.

"We lose them at our peril. International experience clearly shows how vulnerable farmers are when they have no stake beyond the farm gate. The first focus by members is the viability and performance of their own organisations that they can influence.

"Many are naïve about where our product goes and how value is achieved for it. A lot expect market value where all they deserve is farm gate value—as they have no interest or commitment to their product beyond the farm gate. They need to. You can't be divorced from where your product goes," he says.

"The company has little influence over exchange rate, what price your competitor sells for or that the customer/consumer have the choice of what they buy. It is responsible for finding the best paying



markets and converting the farm's raw material. Co-operatives give producers the opportunity to get closer to the market which gives the benefit of removing middlemen, but more importantly returning better information and signals."

David says co-operative ownership is still the best option, given the alternative.

"Compare co-operatives trying to pay the maximum possible price for raw materials from the farm to an organisation solely focused on getting the raw materials off farms for the cheapest possible price and selling it for only as much as they need to make a margin."

David left the Silver Fern Farms board in 2014—a casualty of the Meat Industry Excellence (MIE) campaign for change in the meat industry.

"So many farmers today possibly undermine the organisations they own by trading outside their co-operative but co-operatives equally have to look really closely at themselves and be able to answer that they are delivering tangible value or services over and above if they weren't in the market."

He says co-operative members need to ask whether or not the original need and purpose of that co-operative is still equally as relevant today. They need to get involved to understand how it delivers and what to do to influence its direction.

"They have to tinker and adapt over time with competitive pressures or eventually reinvent themselves. Selling out to outside interests will do little to meet the needs of farmers. In meat companies, unfortunately not all supply is from members and frustratingly there is little if any differentiation between the two groups. That creates a whole lot of challenges for that organisation—mostly around trust, transparency, fairness and ownership. That creates doubt and drift of membership away to competitors. Members have the responsibility to capitalise their co-ops through their farming careers. It isn't necessarily about writing out a cheque but reinvesting as required. This should be relative to use and over time. The current co-ops have a very long history of success given fluctuating fortunes."

David says farmers can choose who they operate with, but also need to understand the consequences that can either strengthen or weaken their co-operative.

"A short term win today could be at the cost of your long-term viability," he says.

"Co-operatives have to continually explain and educate their members why they exist and the advantages of doing business with them."

A key issue is having leaders who understand the fundamentals of how co-operatives should operate and why they are there.

"That's about training and educating members in their 20s and 30s so they can become leaders of those organisations in their 40s and 50s."

David is vice-chairman of Co-operative Business New Zealand, peak body for New Zealand's co-operative companies. It has 50 members ranging from Fonterra down to small retail co-operatives between them turning over in excess of \$40 billion a year. It is developing training programmes in conjunction with the member organisations and the Institute of Directors.

"We also want to get our company members to understand how critical it is to get their owners to understand and be involved with the leadership of their organisations. We need the next crop of

ABOVE: View of the Shaw farm on the east side of the Waiwera Gorge, near Clinton

BELOW: They run a number of different enterprises but the business principally revolves around finishing beef and lamb

leaders and people that are connected to these organisations to get their experience, learn and understand the world in which we trade."

David himself was part of the international FAME programme, is a former Kellogg's Rural Leadership scholar, came through New Zealand Young Farmers and has held numerous other industry roles.

"This experience gave me a lot of skills for my own farming business but also the ability to contribute to the organisations I use and value beyond our farming business."

He says some farmers have only transactional relationships with companies, not ownership.

"That is very passive when a lot of our livelihood comes out of how successful those organisations are. Most of these companies are intergenerational—your father used and built them for your benefit today—we run a family farming operation and we want to give our children the same farming opportunities we've had."



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Ruralco has recently announced a change in its shareholding

Ruralco was established in 2012 as a joint venture between Canterbury farmer co-operative ATS and fertiliser co-operative, Ravensdown, and now has over 20,000 cardholders throughout its New Zealand-wide network. NEAL SHAW, GROUP CEO

From 1 June 2015, ATS will become the sole shareholder in Ruralco, with Ravensdown divesting its shareholding.

So what does this mean for existing cardholders?

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If you are a Ravensdown shareholder (and not an ATS shareholder) with a Ruralco Card you will see the following changes:

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- Your June 2015 account will still be received from Ravensdown and paid to Ravensdown. However payment of your July account and any future accounts will be made to Ruralco.
- Non ATS shareholders will be charged an annual card fee of \$15+GST per account for one Ruralco Card or \$30+GST for two or more Ruralco Cards. There will be no requirement to join ATS as a shareholder.
- You will continue to benefit from the Ruralco supplier network as well as card and bulk fuel offerings from Ruralco.

“ATS will become the sole shareholder in Ruralco, with Ravensdown divesting its shareholding.”

Despite these minor administrative changes, how you use the Ruralco Card has not changed. Ruralco still provides the opportunity to be the leading agribusiness billing platform for farmers and suppliers across the country.

The joint venture with Ravensdown built on the success of the ATS charge card, and saw strong growth experienced in Canterbury, creating the opportunity for expansion throughout New Zealand, albeit with a strong focus on the South Island. The Ruralco Card now has an established nationwide network

of over 2,100 suppliers, especially in key sectors such as fuel supply (with over 380 service stations—the largest network of fuel supply in New Zealand) and supermarkets.

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The Ruralco Card has successfully differentiated itself in the competitive rural charge card market by offering consistently higher discounts to its users, often based on exclusive arrangements with its suppliers.

For more information about where to use your Ruralco Card visit the website www.ruralco.co.nz.

BELOW: Neal Shaw, Group CEO



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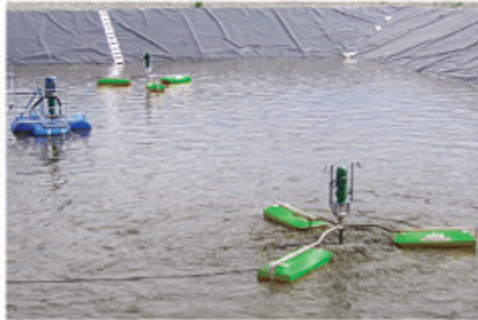
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Irrigation systems demand some TLC over winter

Irrigation systems have delivered a level of productivity and growth to the Canterbury region that would have been unheard of even only 20 years ago. BY RICHARD RENNIE

However they have also bought another layer of complexity to farming operations and a significant capital outlay, meaning the systems deserve to be looked after and maintained to get the most out of their productive potential, year in year out.

Somewhat ironically a key period then is when the irrigation equipment is not being used, and how it is stored until the next time it is.

It is not a case of parking the pivot alongside the shelter belt hedge and walking away until sometime in late spring, expecting the complex system to perform trouble free for at

least the next four months.

Irrigation experts Paul Reese from North Canterbury, and irrigation technology company Waterforce have experience in what the traps and pitfalls are for over wintering an irrigation system, and what can happen when a poorly stored system is expected to reboot with the arrival of the new season.

Breaking the system up into pumps (both submersible and surface), pivots and hard hose guns is a good start to reducing the risk of damage over winter, particularly from frost freezing remaining water in the system.

Equally important is the electrical systems and shelter housing the systems that bring their own wintering risks.

Pumps

Waterforce suggests removing bungs from pump volutes to reduce frost damage to the pump and pipe work. Ensuring the irrigation pond is full will also stop the pond's lining cracking under cold conditions, and troublesome leaks developing.

Draining the pump manifold will also reduce frost damage risk, and disconnecting the



pressure line will stop the pressure gauges and switches from freezing. Turning the pump to the “off” position will eliminate the risk of water siphoning back through the system and freezing at a later date.

Pivots—water, wind and temperature the enemy

On pivots the challenges to successful wintering relate not only to residual water, but also the contrast in heat, and the risk of high winds.

Removing the bung at the pivot base will avoid frost damage on the pressure transducer, and inspecting drain vales will allow water to drain from span pipes correctly at shutdown- putting the drain plugs somewhere easily found sounds obvious, but is frustrating when it doesn't happen. Small diameter pipes leading to cut-off valves or gauges can be particularly problematic, and require close attention.

Watch also for the ability of small rodents and insects to enter pipes and be unable to get out. Their remains will effectively block nozzles and sprinklers at start up, so covering any entry points is important.

All moving parts should be checked for greasing, gearboxes for oil condition and tyres

for pressure, with maintenance requirements recorded and scheduled to get sorted over the quiet time. Irrigation NZ has a full operation and maintenance manual checklist on its website to act as a guide.

Because of their sheer size pivots cannot be stored inside, so parking them safely is critical. Placing them in the direction of the prevailing wind is important because without water in them they are relatively light, and easily reduced to a pile of twisted metal strips—even the trees they are parked alongside should be carefully considered in case they are susceptible to blowing over onto the equipment. One option to consider is using chains and weights to anchor them in position.

Paul Reese also cautions that given the length and sheer volume of steel in a pivot system, it is still easy to forget that temperature can have an impact on how well your system comes through winter. An 800 metre pivot experiencing temperature changes between 30°C in summer to -10°C in winter has the ability to contract up to 50cm over its length.

A pivot locked into wheel tracks will experience stress on joints and seals as it

cools, so disconnecting the machine at the hitch or one third along the pivot length allow for steel to contract. If that is not possible, operation once a month will ease out the stress from the pipeline.

To make life simpler at start up, consider getting a “bucket test” done on the irrigator's delivery prior to shutting down—this will identify any components requiring replacement, at a period when you have the time to do so, without the stress of losing irrigation time.

For hard hose guns, draining the reel and hose is critical to avoid cracking from frost conditions, and it is also an opportunity to inspect the hose for any cuts or twists. Greasing bearings and feed shafts, noting any that require replacement is also important, along with checking tyre pressure and wheel nuts are at correct torque.

Electrics—keeping out the weather

The complex control and delivery systems supplying electricity to irrigators also need care when shutting off for winter.

Some simple steps will help reduce start up issues, and the simplest, shutting the pump shed door, can be the most effective.

Bird proofing sheds and even laying rodent bait will help prevent nests being built within switchboards, and reduce the risk of fire and failure. Installing a tubular heater or heating pad may be necessary if the water lien has to remain connected over winter, and avoiding frost cracking seals and gauges.

One option seen more often is to equip sheds with heaters and air conditioning units, running on temperature sensors. Good insulation will also help prevent condensation build up and a “freeze/thaw” cycle.

While power can be shut off to avoid the impact of power surges, water meters still require power to record “zero” take for compliance, and is required to remain activated—a solar powered system could provide an isolated power source to do so over winter. If you are getting work done over winter, be sure contractors are aware the data logger needs to remain operable, and that they don't switch it off while working on the system.

If in doubt—get advice

If there are components you do not feel sure about replacing, or electrical tests that may be needed don't hesitate to get an irrigation specialist to visit for a consultation—the cost of advice from experts like Waterforce, and the problems a technician may identify will always be significantly less than the cost of not doing it and having to deal with ongoing problems that affect irrigation efficiency through the busy season.



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Never run out

Whether it's bulk fuel for the tractor, or top up oil for the ute, Allied Petroleum is a 'one stop shop' for Ruralco Cardholders. BY LINDA CLARKE

The company is serious about delivering fuel in small and large quantities, and has a growing refuelling network. It is also a distributor of quality lubricants.

The company is 100 percent New Zealand owned and operated and is part of the Invercargill-based HWR Group. Allied Petroleum has a strong connection to farming and has been delivering bulk fuel to farms since 1993, when it was set up to serve the Canterbury area. Now it has nationwide delivery capabilities. It distributes bulk fuel to commercial businesses in a variety of markets throughout New Zealand, including agricultural, transport, commercial, marine and infrastructure sectors.

While their activities differ vastly, Allied Petroleum's customers all have one thing in common, the need for the convenience of bulk fuel stored on site at their business location.

Farmers can order their bulk fuel—diesel, 91 petrol and in some locations 95 petrol—via phone, fax, email or through Allied's website. Delivery can be expected in 3–4 working days.

On any day there's always room for making a change, with drivers responsible for planning distribution routes and delivery schedules. With a highly experienced team, customers tend to enjoy regular contact with the same driver, and they know the farm's fuel store location and any special service requirements. In addition to employing great people, Allied Petroleum believes in owning great gear. They invest in a large modern fleet and commit to regular maintenance, all this adds up to delivery reliability for Ruralco Cardholders.

Alastair Tennent, General Manager, said "We are flexible because we encourage daily scheduling decisions to be made by our drivers, they understand their customer's changing needs and the local conditions. We always do our best with

late or forgotten orders, because in busy times, like harvest, the last thing we want to see is our customer in the paddock, but out of fuel!"

With changing HASNO regulations territory managers can offer advice in relation to good storage solutions, and fuel management systems. Use of modern fuel storage equipment (with filter systems), along with regular housekeeping practices, is the best way for farms to maintain good fuel quality and avoid costly engine repair.

Allied Petroleum is proud of its evolution into a nationwide fuel provider, and of its professional and trusted service. It's also proud to be part of the family of HWR Group businesses, many of which operate in the rural sector—services include concrete supply, transportation, contracting and quarrying.

Still privately owned by the Richardson family today, HWR Group's origins began when founder Robert Richardson set up in business as a builder back in 1916 in Wyndham, Southland. With business booming, he moved to Invercargill in 1935 and played a major part in many projects, constructing schools, state houses, churches, the local police station, airport terminal, hospital contract, commercial and office buildings, and hundreds of transportable homes.

The family business expanded to include transport, sawmilling and concrete operations, then in the 1980s was reformed. Its focus today is on petroleum, transport and ready mixed concrete operations.



ABOVE: Lubricants can be purchased on the Ruralco Card and delivered directly to the farm
TOP: Allied Petroleum has been delivering bulk fuel to farms since 1993

In addition to fuel, Allied Petroleum's ability to supply quality oil and greases is now also a focus for Ruralco. Allied can offer both product and, importantly, avenues for technical advice. Regardless if you are looking for an automotive or heavy duty diesel engine oil, or grease for a bearing, the full Mobil range is available. Lubricant orders purchased on the Ruralco Card can be delivered directly to the farm or, to save on freight, those customers near to Christchurch or Hastings can pick up at either of Allied Petroleum's warehouses.

For more information about Ruralco's fuel and lubricants supply partner head directly to their website www.ruralco.co.nz/fuel, it's a great customer resource full of information and online tools.



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Making the most of winter grazing

During winter, grazing ruminants are faced with a number of challenges related to feed quantity, availability and quality as well as certain disease conditions which can become severe in some cases.

ARTICLE SUPPLIED BY IAN HODGE, BVSC., MACVSC, VETENT RIVERSIDE

Dairy cows may be grazing brassica crops with or without grass, and are often supplemented with silage or other concentrate. The availability and nutritional value of brassica crops can vary. In wet conditions availability and utilisation will decline as crops are trampled. Quality may also vary significantly as plants mature and lose some digestibility. Do you know the feed value of the crops you are feeding dairy cattle at this time? In some cases cows may have been dried off early in an attempt to allow them to gain condition over winter. Given that cows should calve at condition score 5, it is important to accurately know the daily amount of the crops being fed, the wastage, the true feed value and the days until calving that the cows have to increase their body condition score. Equally as important is the need to prevent condition loss during winter. Cows may have been dried off in good body condition and yet arrive back at the dairy farm in less than optimal condition. This may be the result of inaccurate estimations of feed availability and true feed value, over stocking, heifers not able to compete, and poor feed utilisation during excessively wet periods.

Brassica crops are not entirely free of problems. Cattle grazing brassicas can succumb to nitrate

poisoning, bloat, and thinning of the blood. These crops can also induce an iodine deficiency and rumen upsets such as acidosis. Some cows never fully adapt to eating brassica crops and will need to be relocated to a more suitable feed type.

Nitrate poisoning can be quick and severe. Crops will take up nitrates from soil and may not be completely eliminating these toxic products especially during cloudy weather or when the plants are stressed as in frosts. Bloat can also be quick and severe especially after hungry cows are allowed to graze increased quantities of crop. A source of fibre such as hay or straw should always be available to animals grazing brassicas. This will help keep the rumen in balance and go a long way to preventing bloat and rumen acidosis. Brassicas contain a product called SMCO and this can result in damaged red blood cells eventually leading to anaemia and death if not treated quickly. Affected animals may be seen to have urine that looks like red wine and they may be very pale. Unfortunately these cows are unlikely to recover, but if they are detected early and treated successfully there may be a chance they recover.

Iodine deficiency is common after long periods of grazing brassicas. It can affect both sheep and

cattle. Lambs and calves may be born, and then die within a few hours of birth because their lungs are not functioning properly. If they survive they may have enlarged thyroid glands and suffer from poor growth rates, slow coat turnover etc. Supplementation with iodine before and during grazing brassica crops is highly recommended. Dairy cows have been shown to have improved reproductive performance following iodine supplementation.

During winter, animals should be monitored carefully for signs of ill health. Sick animals may be slow to move on to new breaks, be listless, lying down, lame, breathing abnormally, have diarrhoea or an abnormal shape to their abdomen. Having a vet attend to these animals as soon as they are noticed will give the best chance of successful treatments.

Both sheep and cattle require careful monitoring during winter. Having your vet walk through the animals with you from time to time can be very useful and informative. Animals should be observed for rumen fill, faecal consistency, cud chewing, lice infestations, and most importantly body condition. Taking early advice may well ensure your animals go in to spring ready to reach their full potential.

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Canterbury potential in dairy goats



Interest in dairy goat farming has taken a step up in recent years, and it may only be a short time before Canterbury, like the Waikato, is dotted with the scaled down, high value milkers.

BY RICHARD RENNIE

Anyone visiting the Waikato in recent years will have noticed the growth in dairy goat operations on farms around Hamilton, growth based on the impressive efforts of the low profile New Zealand Dairy Goat Co-operative in building a high value goat milk product market.

The international market for dairy goat products has been largely pioneered by the co-operative which has quietly built its \$150 million revenue on the back of careful, strategised market development over the past decade.

The co-operative has just commissioned its second drier, investing \$70 million into the new plant that aims to help meet the growing demand it is experiencing from China and over 20 other markets.

The co-operative's efforts in lobbying European health authorities to acknowledge goat milk powder was a valid and healthy infant formula option finally paid off last year, ensuring even greater potential within the wealthy European market.

“The co-operative has just commissioned its second drier, investing \$70 million into the new plant that aims to help meet the growing demand it is experiencing from China and over 20 other markets.”

Once seen as something of a fringe activity, today's suppliers receive appealing returns. Interest in dairy goat farming systems and processing has inevitably started to grow around the rest of New Zealand.

Recently Business Hawkes Bay commissioned a report indicating dairy goat farming could deliver \$1.5 billion and 178 new jobs to the region.

Given Canterbury's similar topography, climate and infrastructure, interest in what dairy goat farming could do for this region has also lifted. It has been given a boost by the announcement in April about Chinese plans for a dairy goat milk plant in the region.

In April a memorandum of understanding was signed between the NZ Dairy Collaborative Group Limited (NZDCGL) and Ashburton Council, and a deal went

unconditional on purchase of a section of land in the council's Ashburton Business Estate for the company to build a powder canning plant.

NZDCGL intends to initially source goat powder product from some of its key partners around the world, to be processed at Ashburton and then exported to China through its network of 3,500 distributors and online stores. All going well the company hopes to turn the first sod on its Business Park site early 2016, and commission it by the end of 2016.

The Chinese company FineBoon is the majority shareholder in the NZDCGL, and China's largest infant formula goat milk powder brand owner.

The company had investigated options around the world to meet the ever growing demand for goat's milk formula in China, with Chinese supply unable to keep up with demand.

At the initial signing, the company's managing director Solomon Ling said New Zealand held strong appeal due to its image of a clean, untouched environment.

“The Ashburton district appeals because of its potential as an area favourable to goat farming, with its contour and good cropping making it ideal for cut and carry dairy goat operations.”

He did not see the lack of herds as a deterrent and is happy to see the company make small steps, starting initially as a canning processor.

“Goat milk powder is still a rare product, the ratio of goats to cows in China is about 1:20, so supply of raw product is always a challenge.”

He said after changes to Chinese regulations on infant formula production and registration

last year, the company preferred to have an offshore facility to process the powder and Canterbury was also an appealing business environment.

“People in China understand the purity of the New Zealand environment, and also value goat sourced products highly for their healing characteristics. If people can afford goat based infant powder, they will buy it.”

One of the company's directors also has a very successful tourist shop in Ashburton, and they had used it to sell some dairy products which proved highly popular with visiting Chinese tourists.

“Recently Business Hawkes Bay commissioned a report indicating dairy goat farming could deliver \$1.5 billion and 178 new jobs to the region.”

With dairy payouts depressed at present, Solomon said he had been receiving calls almost every day from farmers interested in goat farming as a land use option.

“Canterbury is drier than in the North Island, with less humidity and goats like this type of environment. With milk solids valued at about \$18/kg, and costs at about \$8/kg, there is a good return there.”

He cautions that the \$18 figure can be higher than the global price. However, realistically it needs to be about \$13/kg milk solids to be able to compete in the world market, but even at that price the margins on goats are still positive.

The fact that return can be generated off a property about a quarter the size of an average Canterbury dairy farm may make goats an appealing option for younger





A large dairy goat operation near Lincoln used to meet that demand, but since it had shut down there was little available to Cantabrians in the way of locally produced dairy goat product.

“We field a lot of calls from people who want more information on where they can get goat products. The demand even for just plain fresh goats’ milk is huge...”

farmers wanting to get a foothold on the farm ownership ladder.

The indoor housing of goats could also prove a more appealing option for some farmers considering conversion, rather than the higher cost housing requirements needed for dairy operations.

“If you had suggested a housed goat operation a couple of years ago to farmers here, they would have laughed at you. But now, with more considering housing cows, it sounds far more realistic.”

“Canterbury is drier than in the North Island, with less humidity and goats like this type of environment. With milk solids valued at about \$18/kg, and costs at about \$8/kg, there is a good return there.”

Solomon acknowledged it could be a “chicken and egg” situation in getting a drying plant established, with farmers needing the security of a processing plant before they supply, and the processor needing farmers to sign up.

“We aim to keep talking to the council and to farmers in Canterbury and work out a way to gradually build a base here.”

The establishment of NZDCGL has also been welcomed by Canterbury’s small but enthusiastic band of dairy goat breeders.

Long time Southbridge goat breeder James Simpson is also vice president of the Canterbury Dairy Goat Breeders Association. He says there is definite potential for goat farming in Canterbury.

“I am 65 and probably not inclined to want to supply myself, but I would be able to supply breeding stock to anyone wanting to set up a dairy goat operation. I think there is a big future for goat farming here, provided they are done properly.”

He anticipates dairy goats in Canterbury would need to be housed indoors as they are in the Waikato, with the added impetus of colder winters making it a necessity. High quality grass and supplementary crops grown in Canterbury mean the feed infrastructure is well in place, and James says winter frosts will also help reduce parasite levels, something goats are particularly susceptible to.

“They also tend to do better grazing behind cattle rather than sheep, so could fit in well with some farm systems already here.”

Secretary of the Canterbury Dairy Goat Breeders Association Andrea Gauland said the presence of a large processor in Canterbury would anchor the industry in an area she believed held a lot of potential.

At present the Waikato has New Zealand’s largest population of milking goats, with over 70 suppliers providing milk to the NZ Dairy Goat Co-operative.

Andrea has farmed goats in New Zealand for 15 years and this year is starting to market her own cheese and fresh milk.

“We field a lot of calls from people who want more information on where they can get goat products. The demand even for just plain fresh goats’ milk is huge, but regulations can make it difficult to set up your own operation.”

Dairy goat milk is a preferred option for some parents of children who struggle to digest cow’s milk, thanks to its more easily digested fat globules. A softer curding protein also aids digestion.

The dairy goat sector has also gained added momentum with the opening of AgResearch’s new dedicated dairy goat research facility at Ruakura, Waikato.

AgResearch has three programmes of dairy goat research now underway, two funded through the Ministry for Business, Innovation and Employment, and the third by the Ministry for Primary Industries, through the Sustainable Farming Fund, and input from the Dairy Goat Co-operative.

This project is aiming to grow the supply of dairy goat milk through improved forage supply systems and superior animal welfare practices. The first trial aims to examine bedding surfaces that best meet the goat’s preferences.

With goats predominately farmed indoors, there is a greater focus upon animal welfare, milk quality and milk profiles most suited to infant formula production.

Continuing to supply top end formula will require the industry to continue to have transparent, robust systems in place to meet the scrutiny those markets bring.

No dull days with goats on land

Leeston goat farmer and Ruralco Cardholder Lyn Dickson believes dairy goats have a great future in Canterbury, but urges farmers to think about them differently to conventional livestock.

“You have to think hard about what they like to eat. They are not like cattle or sheep that will happily graze just clover and ryegrass. Goats are browsers, and love a good variety in their diet, everything from willows, gorse, thistles and tree bark, they love it all.”

Lyn has bred and shown goats for many years, and is a member of Canterbury’s small but enthusiastic Dairy Goat Breeders Association.

She has gone as far to make special “goat hay” for the 10 she has, and it includes plantain and chicory in the mix.

“They also really love thistles. When we first moved here we had a couple of horse floats worth of nodding thistles, now you

would struggle to find one on the place.” She sees Canterbury with its wide choice of crop sources as an ideal place to establish a thriving dairy goat industry.

But just as importantly as having a variety of feed, it also pays to think about how a goat wants to fill its day when its not eating.

While cattle and sheep will contentedly chew their way through pasture and spend their down time ruminating, goats have a desire to explore, play and climb embedded in their DNA.

“When you think about where they are from, usually rocky mountainous places originally, and they love to climb up on things, even as kids.”

Lyn believes that while indoor housing may be required for part of the year, it would do no good to permanently house such an explorative animal.

“If you shut up an energetic person inside a pen, they will inevitably fall sick, and goats are the same, they require a certain amount of freedom.”

To the surprise of visitors she has even had some of her goats trit-trot up logs wedged in windblown trees, to end up in the upper branches browsing the leaves.

“You need to think about how long they can be kept outside, and provide things to climb upon, like cable drums and even mounds of dirt to ensure they are truly content.”

While this can add to the challenge of farming them, it also makes the intelligent animals an interesting, enjoyable livestock option.



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Bringing motoring memories back to life

Kiwis love their cars. And many are preserving a slice of family motoring life by restoring classic and vintage cars, from Fords, Holdens, Valiants, Bentleys, Jaguars, Alfa Romeos and Chryslers of the 1960s to vintage farm trucks and tractors. BY LINDA CLARKE

The good guys at Geraldine Auto Restorations say customers leave with a smile when their automotive projects are complete and that's how they like it.

The auto business is owned by Wayne O'Donnell and Bruce Washington, with an experienced team of five employed in hi-spec paint and panel and mechanical workshops at their Geraldine facility.

As well as restorations, the team services and repairs vehicles, and offers WOF facilities for modern cars, light trucks and tractors.

Their passion for restoring old vehicles is obvious—all staff own and drive vehicles from days gone by and they love it. Wayne and Bruce take part in classic car rallies and events around New Zealand and say people take huge pride and joy in keeping their classic cars on the road.

Bruce is a pre-war and vintage motoring enthusiast.

Wayne says there's a current trend of restoring Fords, Holdens and American cars from the 1960s and 1970s as those in the 45+ age group remember the fun days of their youth.

"There are probably lots of old cars sitting in farm sheds, with stuff stored around them. People often need a push to restore them and sometimes that is so the cars can be used for a special event, like a wedding or anniversary, or a rally."

The Geraldine specialists should be the first to call for advice and service. They can carry out anything from complete restorations to small mechanical or paint and panel jobs; and pride themselves on working to a high standard.

"A complete restoration can take from a couple of months to 18 months," Wayne says. "And the people working on those cars have the same passion for vintage and classic vehicles as their owners do."

Geraldine Auto Restorations started up with just a mechanical shop in 2010, extending a year later to include a modern paint and panel shop. Craig McClelland heads the mechanical side with Paul Morland, while Aden Pulham runs the paint shop with Paul Glasier and Karl Reeves.

A blend of modern and old technology is in use in the workshops, where mechanical work includes overhauling and rebuilding engines and transmissions.

The bodywork workshop is where the panel beating is carried out and where new panels are made, with equipment and machines like Folders, English wheel, swagers, guillotine and specialist welding equipment.



Attached to this workshop is a hi-tech paint booth fully heated and a separate room where all the paint mixing and tinting is done. The workshop uses PPG paint and Aden says they can colour match almost any paint colour. Customised airbrushing is also available from your own design or a design can be drawn from your ideas.

Bare metal is rust treated, and primed before painting.

A showroom has photos of previously completed vehicles, including a Ford Jailbar with a BBQ/roisserie/drinks trailer with party lights, made from scratch. The showroom where vehicles are detailed and finally finished.

They photograph every step of a restoration project and clients can view their project online. At the end of major projects, a DVD is provided detailing every stage of the repair.

Wayne says the projects are special and have their own stories—like the Valiant Charger brought back to its original glory earlier this year. The vehicle was a wedding car for its first owners, who later sold it. They recently bought it back had had it restored.

There's no time like the present to get back behind wheel.



ABOVE: Every step of the restoration project is photographed and clients can view their project online
MAIN IMAGE: Proud owners Janine & Peter Huddleston



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Saturday Night MILK fever

The milk fever, milk fever: we know how to prevent it. Don't gimme the milk fever, milk fever: we know how to show it. ARTICLE PROVIDED BY CRAIG TROTTER, CENTRE FOR DAIRY EXCELLENCE, GERALDINE

Magnesium/calcium

To the dismay of readers whom remember with a certain fondness the young and swanky John Travolta and also understand the appeal of flare cut jeans and massive collars, I have gone and bastardised the chorus of the cult classic, Night Fever, Night Fever. We will soon be approaching the time of year where milk fever is a real and present risk to our maternal stock particularly in the first few weeks of August. We have known about the risks of milk fever and prevention strategies well before Tony Manero became a fashion and disco icon, and yet metabolic issues such as milk fever and ketosis continually haunt many producers.

There is research evidence that clinical milk fever can reduce milk production by around 14% and sub-clinical hypocalcaemia around 7% with around 5% of cows on many properties getting clinical milk fever and a third of cows potentially suffering sub-clinically; all in all, a costly exercise. Milk fever is a deficiency of available calcium (Ca) in the animal and is termed hypocalcaemia. We all know too well the major symptoms such as cows being down with an S bend in the neck (clinical downer cows) as well as other herd mates

being staggery. Ca is an essential requirement for proper muscle function therefore in cases where Ca is deficient, many of the muscles do not function correctly hence their inability to control movements. Even though there is a considerable store of Ca in the skeleton and intake of Ca through pasture is sufficient, there is a considerable lag time between the ability of a cow to absorb available Ca from their diet and their demand for Ca absorption post-calving. Traditional approaches for milk fever prevention are to feed low Ca containing feeds pre-calving to ensure cows are utilising their own bone stores of available Ca and a high proportion of Ca coming from the diet can be exploited hence when offered limeflour post-calving, she will actually absorb as much Ca as she can.

We all know that probably the greatest tool to prevent hypocalcaemia is the supplementation of magnesium (Mg) pre and post-calving, the availability of Mg is essential for the availability of Ca post-calving. The general aim of the game is to provide around 20g (variation due to performance targets) of actual Mg per cow per day.

Mg on farm usually comes in three forms:

- Magnesium oxide (MgO) which contains around 50% actual Mg.

- Magnesium chloride (MgCl₂) which contains around 12% actual Mg.
- Magnesium sulphate (MgSO₄·2H₂O) which contains around 10% actual Mg.

Using a combination of MgO (pasture spreading or mixed into meal) and either MgCl₂ or MgSO₄·2H₂O (water) is recommended to reduce palatability issues and ensure adequate intake. Typical application rates of MgO onto pasture are around 80g which would supply 20g Mg (assuming at least 50% blown away and not consumed by the cows of which 50% is Mg). Because MgCl₂ or MgSO₄·2H₂O are relatively low in available Mg, application rates need to be at around 50g (MgCl₂) or 60g (MgSO₄·2H₂O) per cow per day through the dosatron to supply 5g of actual Mg to the cows. It is recommended not to exceed around 80g of either chloride or sulphate per cow per day to prevent taint of the water potentially reducing voluntary intake.

Phosphorous related milk fever

The other big issue that is being increasingly seen through the late winter/spring period is the apparent increase with creeper cows particularly those animals which have been grazing fodder beet crops over the winter with no additional



phosphorous (P) supplementation. Fodder beet as a crop is notoriously low in phosphorous, even when soil Olsen P values are high. The P content of fodder beet leaf ranges from approximately 0.2–0.3% Dry Matter (DM), and the bulb is particularly low, ranging from 0.1–0.2% DM. A value of below 0.24% DM for P is considered deficient, and total intakes of P below 10–14 g/d have been reported to reduce production in beef and dairy cows. Typically for a normal fodder beet diet of 11 kg DM and 3 kg DM cereal straw supplement, the intake of P would be crudely around 15–20g p/d which is in the low to inadequate range for cows in late gestation. Feed types with a higher crude protein content also have higher P values so it is to be expected that crops like fodder beet and cereal straws have very low P levels; this is in comparison to grass silage and hays etc. which typically have higher concentrations of P.

There are a range of P supplement options available to graziers who are concerned with historical cases of milk fever issues and want to supplement the herd with additional P over the winter spring period. The most widely available is Dicalcium phosphate (DCP) which is most often supplemented at 50g/c/d through the winter/spring by being made into slurry and mixed into supplement straw and silage. Other supplements are PhosCal which is milk minerals and a recent addition to the NZ market is Bolifor MgP+ which is a granulated P and Mg supplement. The table below provides a very brief background of the main features of each of these three products, as can be seen each contain quite good P contents

with both DCP and PhosCal containing high Ca contents depending on the length of time these are supplemented and when they are introduced to cows, this can cause some issues in relation to milk fever pre-calving, if you're unsure speak to your vet, generally this isn't an issue as the cows are consuming the product for a long period of time leading up to calving.

An interesting feature of the Bolifor MgP+ product is that it has no calcium and quite a high Mg content so would be ideal to be introduced pre-calving to supply P and Mg without the potential risk of Ca pre-calving and at least as a partial substitute for MgO dusting. None of these products are dissolvable in water, both DCP and PhosCal can be mixed with water and made into a slurry but the BoliforMgP+ product must be kept dry, being a granule, it lends itself to in-shed feeding systems through the spring fed to springers and milkers and isn't dusty like MgO. Cost wise, the DCP and Bolifor MgP+ are similarly priced and the PhosCal is

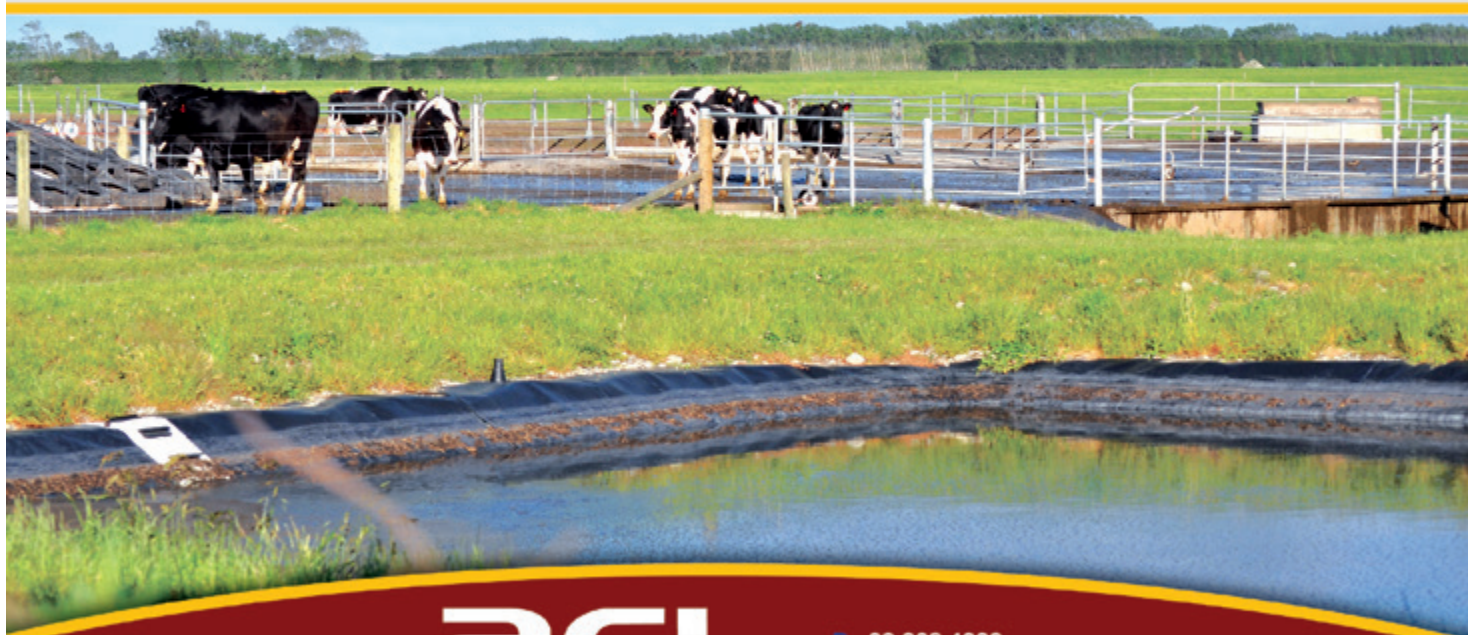
the cheapest out of three products available. Each has pros and cons so talk to a vet or nutritional consultant if you're interested in using any of these products as a P supplement. Spring milk fever issues are a big issue on many farms, some farms report double figure percentage values in clinical cases of milk fever through the spring. This is hugely costly of course, both in real dollar terms but probably more importantly at the time; is the time factor having to deal with multiple down cows at once and the time and effort required to get them back on track again. By 10 July, make some time to meet with your veterinarian or nutritional farm consultant to review your historic milk fever incidents and look over preventative strategies on your farm to minimise milk fever issues. This is especially if you're recording more than 5 per 100 cows during the early spring. There are other supplements and strategies available but these have to be used wisely as all have a higher cost in dollars and time, especially when time is at its shortest in mid-August.

PRODUCT	PHOSPHOROUS	CALCIUM	MAGNESIUM	PARTICLE FORM
DCP	18%	22%	0%	Crystal or powder
PhosCal	15.5%	28.5%	7%	Fine dust
Bolifor MgP+	13.5%	1%	24%	Granule

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Renting keeps life simple

From a quick fix to a long-term solution, renting household furniture and equipment can be the practical and affordable option you have been looking for. BY LINDA CLARKE

Are your children off to university and moving into a house share for the semester? Why not rent a washing machine and fridge for the short-term period you need the appliances. Does your new farm worker and his family have household belongings that will take a month to arrive? You can rent everything they need, from beds to furniture or whiteware.

Renting couldn't be easier, says Ross Aimer from Mr Rental in Christchurch.

His customers are increasingly finding renting is the preferred option when they need to fit-out their homes.

"More and more people are opting to rent household appliances and furniture as it suits their individual circumstances, while providing flexibility and convenience," Ross said.

"That could be changing jobs and farms, having family members visit or needing additional household appliances when the freezer is full or being repaired.

"Renting fitness equipment is a great example where people want the chance to use indoor fitness equipment such as treadmills, cross trainers or spin bikes over the winter period, and then return it when the weather improves. Others want to try out new gear before they commit to purchasing; renting is the perfect way of reducing the risk of avoiding buyer's regret.

In Christchurch, the disruption caused by earthquakes and consequent rebuild activity means many Mr Rental customers have taken up temporary accommodation and therefore they need short to medium-term solutions when it comes to sourcing furniture, appliances and other items to make their living and working environment comfortable.

"We are finding that in circumstances where people are living in shared-accommodation, they are preferring rental options to split costs and for the added convenience come the end of a lease," Ross said.

"In rural and remote locations you will often have situations where people are moving from one farm to another.

"Sometimes a farm worker's cottage needs to be furnished temporarily because their household goods are in transit."

Ross held a number of senior roles at Ravensdown in Christchurch for 16 years before buying the Mr Rental franchise last year. He still attends farming field days and networks with the farming community because he knows there is a strong need for rental options within the rural sector.



ABOVE: Mr Rentals showroom displays the range of goods they have on offer
MAIN IMAGE: Mr Rental not only provides products, but a complete service to their customers

He and his staff are happy to discuss their customers' needs and offer advice.

"Customers simply ring up or visit our Blenheim Road facility, explain what they want to hire, then the goods are delivered free to their door," he said.

Mr Rental delivers throughout Canterbury, from Oamaru to Culverden and along the West Coast.

Ross sources his goods from reputable manufacturers including John Young, LG and Mitsubishi.

He sees Mr Rental as providing not only products, but a complete service to customers. Goods are delivered and positioned into place or assembled and Mr Rental will work with customers to create a rental package to suit every situation, taste and budget.



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Calculating the mastitis cure rate

More than 700,000 dairy cows across New Zealand are treated for clinical mastitis each year. But the success rate of these treatments may vary between 20% and 90%. This huge variation in response is at least partly predictable if the age, stage of lactation, the land and bacteria causing mastitis are known.

ARTICLE PROVIDED BY DR SCOTT MCDUGALL, VETERINARIAN

Extensive New Zealand research studies of over 1,200 mastitis cases have collected information on cow age, breed and days in milk, gland position and bacterial species at the time of treatment. Importantly follow up milk samples were collected to determine whether treatment had been successful (i.e. the bacteria causing mastitis was no longer present in the gland). Based on this data veterinarian Scott McDougall has undertaken development (with Sustainable Farming Fund funding) of a smart phone app which allows herd owners and veterinarians to estimate the cure rate of clinical mastitis cases.

This app is available for free from the Google Play Store by searching for "bovine mastitis cure calculator" and can be used on android phones, tablets or desktop computers.

The app calculates the likely bacteriological cure rate following input of data via drop-down boxes of cow age, weeks in milk, gland position and if known, bacterial species present.

The app estimates the bacteriological cure rate. In many cases the clinical cure rate (that is the percentage of cows in which the milk and the gland return to normal, that is no signs of clots, heat or swelling) will be higher than the bacteriological cure rate. What this means is that some cows will remain infected despite having milk and glands of normal appearance. This is particularly important in the case of contagious bacteria such as *Staphylococcus aureus*. These bacteria are hard to cure, and if cure fails, the cow may act as a source of infection for other cows in the herd.

The app is only a guide and the actual cure rate will depend on individual farm and cow level factors. Also it does not account for those cows that are apparent clinical failures and removed and re-treated. In most cases this is approximately 10%, hence the overall cure rate is likely to be about 10% lower than the number indicated by the calculator. The calculator assumes treatment on-label with a 'normal' duration of treatment.

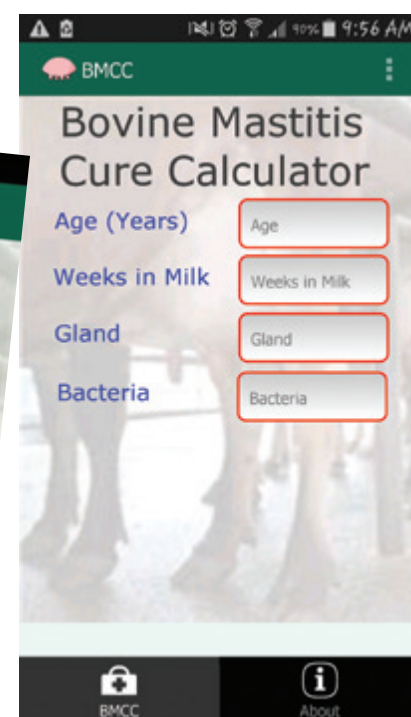
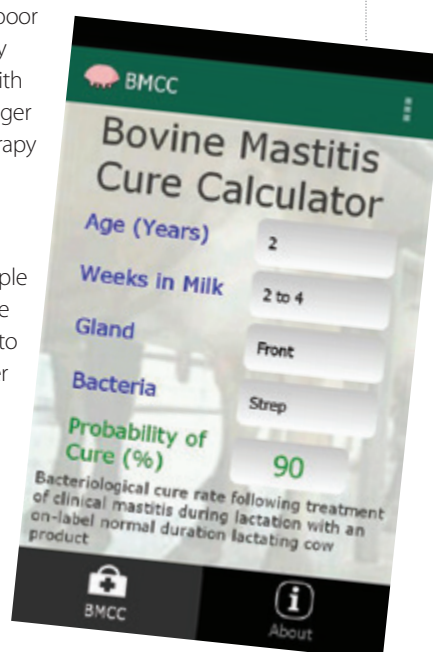
So where might the app be useful? There are some cows in which the probability of cure is sufficiently low that treatment may not be a viable option. For example, a cow that has had recurrent cases of clinical mastitis across lactation, is infected with *Staphylococcus aureus*, is an older cow, and/or has multiple glands involved, is likely



to have a very poor cure rate. In these cases, if mastitis is diagnosed in later lactation, drying off or culling the cow may be the best option. Where such cases occur earlier in lactation, then drying off the quarter may be an option. Alternatively, in discussion with your vet, high-value cows with a likely poor cure rate may be treated with alternate/longer duration therapy which may improve the outcome.

This free, simple app offers the opportunity to make smarter and quicker decisions about cows with clinical mastitis.

ABOVE: Dr Scott McDougall
BELOW: The Bovine Mastitis Cure Calculator App



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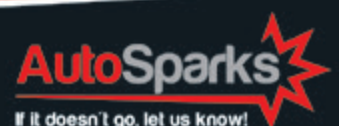


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Investment properties made easy

Matt Rollinson knows how to take the headaches out of investment properties.

BY LINDA CLARKE

He can find good tenants, make regular inspections and deal with money problems.

He is the Ashburton face of B&N Properties, a property management company founded by Brent and Nikki Rollinson, Matt's parents. They run the business in Blenheim and Picton while Matt looks after Ashburton and Timaru operations.

The family are also investment property owners, so know what other owners need and treat every property on their books as if it was their own. B&N offers a range of services, from casual management, finding tenants, providing tenancy agreements and property inspections, to full property management where we take care of everything.

B&N uses the latest property management software, which makes the whole management process more efficient and transparent for property owners and tenants.

"As a rule, we are pretty fussy about who we put into investment properties. It makes everyone's lives easier. We want landlords to have a good experience."

Matt has grown the number of houses managed by B&N in Ashburton by 70 in the past year or so and says there is also a rural market, managing farm cottages.

He said farmers sometimes found being the employer and the landlord put a strain on relationships with workers.

"Sometimes a farmer can have five or more farm cottages and also be working with the people who live in them. If he sees a house in a state and doesn't like the way they are living, that tension can easily spill into work time and make things difficult".

"We are independent. It is easier for us to see it and deal with it."

B&N's approach in that situation is a mix of negotiation and education to encourage the tenants to clean up their act. They can recommend good professional help if needed.

Matt said typically farmers wanted farm cottages inspected twice a year. "We note every mark, scratch or damage and take lots of HD photos. It is a very comprehensive inspection and usually the initial inspection takes us up to six hours."

Inspections include:

- Checking there is no damage or signs of illegal activity



- Checking the property is reasonably clean and tidy
- Checking that all smoke alarms are working
- Checking that all filters are clean i.e. rangehood and heat pump
- Checking all plumbing for leaks
- Checking the guttering and downpipes are not blocked
- Checking that all doors have door stops
- Issuing a notice to the occupants if they are in breach of their accommodation agreement
- A comprehensive written report, with photos
- A report on maintenance required and recommendations for preventative maintenance

"We will do whatever the owner wants us to do, especially if he has concerns about something."

Matt said B&N's team were passionate about property, being investors themselves and that first-hand experience meant they knew what landlords expected.

"We know what it means to own property. We really do care."



ABOVE TOP: Brent Rollinson

ABOVE: Matt Rollinson



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Personal touch paramount for Tasman orchardists

Meeting and talking with customers is one of the favourite aspects of owning a local supply orchard, say Tasman orchardists Andrew and Sue Lowe.

BY KATE TAYLOR

They have a 20ha orchard on the outskirts of Brightwater in the Waimea Plains. They operate 7ha of the orchard while the remainder is leased out to another local apple grower.

The Lowe family began growing fruit on this site in 1935 and the family tradition continues today.

From the original plantings of apples and peaches, third generation grower Andrew and wife Sue grow a selection of pipfruit, stonefruit and berries and have their own brand of apple juice made.

“It’s important to us that our customers receive fresh, ripe, locally grown fruit sold to them by the people who grow it.”

Their business was traditionally known as Lowe’s Orchard, and Andrew and Sue have put their own personal touch onto the property’s traditional name using their licence plate number FRUT4U@Lowe’s Orchard.

They have a roadside stall that is open every day, a Wednesday farmers market and a Saturday morning market in Nelson and during the summer months they also attend a market in Motueka on Sundays.

“It’s important to us that our customers receive fresh, ripe, locally grown fruit sold to them by the people who grow it,” says Sue.

In the early days the Apple and Pear Board leased private coolstores to store fruit for the local market. At the beginning of the 1970s they built their own cool storage facilities and no longer leased from the Lowes, which was when Andrew’s father Edward started selling direct to the public via his roadside stall. With Andrew and Sue’s diversification into berryfruit and an increased range of stone fruit the roadside stall has become very popular with locals and tourists.

Andrew says “the customers make our business.”

“To have that rapport with them is satisfying. If you’re too big or too busy you lose that rapport. I’d rather be smaller and know my customers.”

“We have customers who have been getting fruit from this property for 40 years. That’s the personal side and we’ll lose that if we get too big. “I’ve noticed in the markets with our diversification and the size of our stall getting bigger. We’ve had to increase staff numbers to handle the extra workload. We have a lot of great customers but in the busy part of the day we don’t get as much time to stop and talk with them.”

“Our success has come about by making sure we do things well. I have a good eye for quality and I know what I want to achieve.” Andrew’s grandparents, Edward and Muriel Lowe, bought the original 8ha orchard. Andrew’s father, also Edward, took over in late 1960 when his father passed away and from the late 70s started expansion to its present size. He ran it until six years ago when Andrew and Sue took over. The next generation of orchardist is a while away from consideration though, as Michael (Mike) and Rachel are only 19 and 17 respectively.

Mike started a running scholarship at North Texas University last year and is soon due back for his first visit home. He’s enjoying it over there, says Sue, but is looking forward to her home cooked meals.



OPPOSITE PAGE: Orchardists Andrew and Sue Lowe

ABOVE RIGHT: Some of the delicious apples harvested at Lowes orchards

RIGHT: The Lowe family: Sue and Andrew (centre) with Andrew’s father Edward (left) and their daughter Rachel (right)



ABOVE: Andrew checking his latest berry fruit crops
RIGHT: The orchard stall at their local market

"He's a long distance runner and since Year 9 he has been very determined to secure a scholarship in the States. Prior to leaving for the States he was a New Zealand age group champion. His coach here is an American and knew about the scholarship system and encouraged a lot of his runners to tap into that network."

Rachel is in Year 13 at Waimea College in Richmond and is planning to complete the equine studies course at Telford Rural Polytechnic next year and from there is considering whether she will continue her studies at Lincoln University in sales and marketing or continue on in the horse industry. "She attends the local pony club and competitions and has always been mad about horses."

"Our success has come about by making sure we do things well. I have a good eye for quality and I know what I want to achieve."

Andrew and Sue say it's too early in the game to say if one of their children will take over the business.

"At this stage it's not on their minds and I doubt very much whether it was on my mind at their age either," says Andrew.

"Mike has a good eye for fruit, but whether or not he wants to come back will be seen in the future. It's still early days. Often people do other things and then come back to family businesses later in life."

Sue is in charge of selling the fruit at the markets and also runs the picking of the berry fruit through the summer months. Andrew does most of the work with the peaches with



occasional help from his father, and has several extra staff members on for the busy times of the apple season.

For both Andrew and Sue, spare time is a novelty. It's a seven-day-a-week operation most of the time, says Andrew.

A standard day on Lowe's Orchard is to stock up the shop in the morning, pick fruit in the afternoon and sort fruit at the end of the day.

The bulk of the orchard is apples, including the leased-out area. Andrew originally worked in the apples with his father, but when the industry took a downturn Andrew decided to drive a logging truck for three years.

"My father was nearing retirement age by then and other orchards were looking to extend their size without the capital expenditure of buying land so leasing part of ours out became a serious option."

Stonefruit is the Lowe's biggest crop with peaches taking the most area.

Lowe's Orchard was runner up in the New Zealand Farmers Market Summer Awards in the juiciest stonefruit category for their Elegant Lady peaches.

"We chose that variety to enter because it just happened to be the fruit we were picking that day. Straight off the tree, they were beautiful."

The orchard also has nectarines, plums and a small area of apricots. They all have their good aspects and they all have their challenges, Andrew says.

"Every season has its variation," he says.

This year the orchard had its first hail event for about 10 years. "We did have some damage but thankfully not to the same extent other growers in the area suffered."

The last big hail storm for the Lowes was New Year's Eve 1993.

"The damage that year was very extensive."

With a well 500 metres down the road and a private irrigation scheme releasing water from a dam into the river in dry periods, Andrew says lack of water isn't an issue for the orchard. But they do have a new threat in the form of a little bug that has appeared over the past few years called a *Carpophilus* or ripe fruit beetle.

"It has become a significant issue. It eats its way into berry fruit and stone fruit and lives on the inside and the fruit starts rotting at its entry point. The challenge is to keep it under control. This can be achieved by strict orchard hygiene. They're just starting to bring out traps to try to minimise the population so that's an option for next summer. It's a prolific breeder in the warmer temperatures. You could end up with one beetle going into fruit but a hundred might come out."

"One of the highlights is the number of customers telling us we have the best fruit in Nelson."

The newest part of the orchard is the berryfruit—raspberries, strawberries, boysenberries, blackberries and a few black currants.

"It's the smallest in area but is a very important part of our business," he says.

"I had increased the varieties and types on the stone fruit side of the things but the berryfruit was a new venture."

It came about after he was disappointed by pick-your-own experiences in Nelson.

"We pick it and pack it ourselves ready for the customer as pick your own is not an option with our orchard layout. We believe when people are paying for produce they deserve quality. It has been a learning curve but the feedback has made it all worthwhile."

"One of the highlights is the number of customers telling us we have the best fruit in Nelson."

Christmas is our busiest time of year with the overlap of stone and berryfruit. As a grower, it can be a difficult industry at times and when a customer give you praise it gives a sense of achievement.

For me, making sure we're putting out a supply of top quality fruit is always the goal. We're trialling varieties, particularly stonefruit to make sure we have a constant supply all season long. We're always trying to provide the best product we can."



Heritage apples spark childhood memories

A divine range of heritage apples are available at Lowe's Orchard—take a step back in time and bite into a Cox's Orange, a Jonathan, Golden Delicious or a Sturmer.

The Scired apple is the Lowe's most popular variety (a cross between a Gala and a Splendour).

"It's an attractive apple that stays crisp and has a nice flavour to it." But it's the heritage apples that turn people's heads.

Cox's Orange, with red flushes on a light yellow skin, is a semi-sweet, early season dessert apple.

Jonathan was one of the varieties used to make the original apple juice.

"It's a nice eating apple but not a great keeper. It's an attractive red apple with a sweet flavour.



ABOVE: Some of the orchards seasonal employees picking apples

RIGHT: Andrew carting the latest pickings to be sorted

Then you have Golden Delicious. This is a sweet apple with good flavour. It eats really well and can get used in cooking because you wouldn't need to add sugar. The Sturmer is from a similar family to Cox's Orange. It's a good keeper, popular for cooking and can be quite a tangy intense apple."

He says the reactions to the heritage apple varieties are special.

"A lot of people remember these older varieties from when they were growing up and might not have had them since."

"At the markets, especially if people are on holiday here, they say 'oh Golden Delicious, I haven't had one of those for years'. A lot of people remember these older varieties from when they were growing up and might not have had them since. They rekindle memories and people buy them for that reason.

"A lot of the older customers prefer the older varieties because they're not as crisp or hard or as sweet as the newer ones. The depth of flavour to these older varieties far exceeds the newer ones. It makes them unique."

One other grower in Nelson has a bigger range of heritage varieties but Andrew says most of them have disappeared now as most growers grow for export and those varieties aren't wanted.

"As long as smaller operators like us who don't grow for export are around, we will be able to create a niche market for these varieties. It's a natural progression for the industry, but for us, the heritage varieties are our point of difference."

He says while the overall trend is to the new varieties, there can also be trends back again.

"If there's an article from well-known food experts and they use one of these varieties in a recipe for a specific reason, the demand jumps. Like two years ago there was an article on quince and all of a sudden quince was very popular again."



ABOVE: The fresh produce on sale at their local market
LEFT: The view of Waimea Plains from the orchard

All of the apple varieties on the orchard are made into apple juice (off site) and sold alongside the fresh fruit at the road-side stall and the markets.

The Lowes started with two varieties and after some experimentation; they're up to nine varieties.

Cox's Orange is the most popular, followed by apple and boysenberry.

"Last year was the first time we used actual berries instead of concentrate. It has made a huge difference, as did changing the variety of apple we used for the base. People love it."

One surprise variety was Braeburn.

"The fruit for the juice is fully tree ripened so the flavours in each variety are quite pronounced. I was surprised how sweet the Braeburn was. The degree of sweetness in the juice was unexpected."



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Making farm finances simple

Farm management is serious business and CRS Software managing director Brian-Eccles is on a mission to make it as easy as possible for farmers. BY LINDA CLARKE

An award winning farmer in his own right years ago, Brian and a special tech team based in Masterton help New Zealand farmers manage their businesses with their flagship tool Cashmanager Rural.

Collectively farmers using Cashmanager Rural turn over about \$10 billion annually – a sizable percentage of all farms. It is clearly the farmers' tool of choice and CRS is continuously updating the program to keep it that way. The recently released Cloud Reporting system, providing access from iPads, phones laptops and tablets is an example of how the company has the ability to move forward.

"We are trying to make it easy to get information into Cashmanager and easy to revise budgets at the touch of a button, for example when the dairy price changes and things need to be updated," Brian said.

Cloud Reporting allows farmers with multiple farms to see a consolidated financial position.

"As farmers diversify their interests across multiple properties, the need for a consolidated view of all farms has become essential. The new Cloud Reporting system allows farmers to combine all their financial information into a single report. This shows a combined total and enables comparison between farms."

Brian says the information is also available real time to others working with farmers, like family members, bank managers, accountants and farm advisors.

"Farmers battle seasonal variations and need to make tactical decisions on a timely basis. Gathering information across all your farms is imperative to obtaining a true financial picture of your business."

The software has been designed specifically for farmers and their unique business operations.

"Farmers might not be able to control the weather or prices, but Cashmanager Rural gives them some comfort by helping them model the big picture and evaluate tactical options."

CRS has been using information technology to help farmers for 30 years and has a team of talented developers, project managers and testers. Brian says they can respond quickly to the changing technology landscape and improve and update programs without issue for users.

With reliable broadband becoming available at a reasonable cost in most corners of the country, more farmers than ever are doing their banking online, using smartphones on-farm and using automated data collecting methods in their paddocks.



IMAGE: Brian Eccles, Managing Director

CRS believes almost every farmer can use its software and will quickly discover that by working smarter in the office, they can achieve much more out in the paddock.

The company last year opened new offices—Prime Minister John Key officiating—and it now has 600m2 of space for at least 60 staff.

Brian says its vision is to provide farmers with software tools that assist day-to-day management, including physical and financial indicators, while supporting the big picture plan. Real-time access to information will lift farmers' ability to decide their responses to climate, environment and market pressures, he says. Accurate, timely information is the key.

"Armed with good information, farmers are better equipped to deal with variable seasonal and economic conditions."

The next round of innovations will include: enabling data to just arrive—coded and ready to analyse; apps for mobile phones; connections directly to Cloud software becoming available to farm accountants; and providing systems needed by large farming businesses.

Brian is passionate about the CRS software experience. He knows first-hand what farmers need and makes sure he still spends plenty of time in the paddock with customers to see and anticipate changes.

"We are very focussed on understanding the farming community, be it dairy or wool, here in New Zealand or in Australia, and what their special needs are."



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Tougher Health and Safety laws for 2015, a change in culture

Sadly, New Zealand has a high rate of workplace fatalities—around 75 people are killed at work each year. Agricultural, forestry, and fishing sectors have among the highest fatality rates. ARTICLE PROVIDED BY TAVENDALE AND PARTNERS

One-in-ten workers are harmed each year, with 200,000 occupational injuries resulting in ACC claims. As a country we need to be better.

In November 2010, 29 miners lost their lives in the Pike River Mine explosion. Following a Royal Commission and an Independent Taskforce, the Government announced comprehensive reforms in August 2013. These reforms completely overhaul New Zealand's health and safety regulatory regime.

The vision of the reforms is a health and safety culture change in New Zealand, such a vision is commendable.

The changes will occur despite the significant penalties already being imposed under the current law as the Courts move to penalise bad work place practices accordingly as in the recent case of the tragic death of an employee of a sharemilker when their quad bike flipped. The sharemilker pleaded guilty to failing to provide a "no-go" farm map to staff and failing to promote it to them. He was ordered to pay \$75,000.00 to the deceased's family and a fine of \$28,150.00 was imposed.

Recently, a Marlborough farm worker was fined \$15,000.00 for failing to take all practical steps to ensure his own safety and that of a passenger when he was observed riding a quad bike without a helmet and carrying a helmetless child as a passenger.

It is expected that the changes in the law will be in place by June 2015.

Pro-active steps required by all in the workplace
The changes will be supported by changes in the code of practising guidelines which will be published by the new regulator WorkSafe New Zealand. A positive due diligence duty will be imposed on those in governance roles (including directors and potentially trustees) to actively manage workplace health and safety. They will face consequences if they fail to perform that duty. This will require a meticulous, conscientious and deliberate approach to all health and safety aspects in a workplace environment.

In addition, penalties will be significantly higher—including up to five years' imprisonment or up to \$3 million in fines. Insurance will not be available for fines.

The proposed law includes an obligation on people in charge of the business or those undertaking to ensure health and safety is managed appropriately and that people remain up to date with changes. It also includes a requirement to report not only accidents, but also exposure to significant risk even when no harm occurs.

The proposed law also encourages worker participation in managing workplace health and safety. Workers will also be obliged to take reasonable care and to obey any reasonable instructions.

The Government has already increased WorkSafe New Zealand's inspectors from 120 to 200, and introduced a number of regulations. The focus is on the mining, forestry, fishing, agriculture, and manufacturing sectors.

Due to these planned changes, many of our clients now have health and safety as their number one agenda item at all levels of their businesses—from site meetings to Board meetings.

It is good practice to "have a health and safety moment" in any meeting environment where employer and employees have open discussion so that health and safety is embedded as a culture within that organisation. For example, at a recent business meeting a health and safety quiz was held with everyone present participating. Creating an environment where all meet and discuss health and safety on a regular basis enforces a culture of self-policing within a team environment which becomes a real source of pride.

To meet your obligations under this proposed law—and even under the current law—we recommend that anyone involved in the control or management of a farm or other business ensures that they are using "due diligence" in all health and safety matters.

At a minimum, this should include:

- Ensuring you have a "safety-first" work culture
- Having an up-to-date and comprehensive Health and Safety Policy and Plan which is reviewed actively
- If necessary, and in most cases we would recommend this, having expert input into the preparation and review of your Plan
- Involving all relevant persons in preparation and review of the Plan. This ensures that a health and safety culture flourishes within an organisation



- Constantly monitoring your performance under the Plan and recording any corrective actions. Remember, this is not just an obligation of employers but includes all people in control of a place of work.
- Rewarding good performance, and sanctioning poor performance and non-compliance.

The essential message is that health and safety is not just a box ticking exercise, all people involved in business must be engaged and take an active interest in ensuring one another's health and safety in the workplace.

Handled well a work health and safety culture will be something that all involved at a place of work will take pride in and be positive about.

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Fresh look for hire firm

Ashburton U-Hire has undergone a transformation this year with new premises, new managers and a bigger range of equipment for hire. BY LINDA CLARKE

Unchanged though is the hire company's dedication to providing customers exactly what is needed for the job in hand, be it home renovations, putting up a fence or holding a party for hundreds.

There is no substitute for good advice and good service, which it has in spades.

Ashburton U-Hire has been a fixture on East Street for nearly 30 years, and this year the site has been given a makeover with a new purpose-built showroom and storage area. The changes make it easier for customers picking up and dropping off gear.

Along with the new development has seen a changing of the guard as manager Kevin McAtamney has retired after 20 years in charge. Mac's knowledge and dry sense of humour will be missed, but he is ably replaced by not one, but two, capable managers.

Heading the operations and service is Peter Soal, an A grade mechanic who worked for franchise agencies before coming to Ashburton U-Hire. The new face in customer sales and service is Gordon Clark, who worked in the rural sector before moving into a career in media and logistics management. Alistair Tilley is the third member of the team, and another friendly face with lots of fix-it advice he is happy to share.

The business started in 1987 by the late Ian Wills, when the district was in the midst of a recession. But visionary Ian saw a way to help struggling farmers and set up shop opposite the now-demolished Ashburton Railway Station.

The hire business was conducted from an old villa that served as office, workshop and storage; that too was demolished to make way for the new showroom.

Hire shops have traditionally been a bit of a bloke's paradise, however the new showroom is an environment for all hirers. Each fortnight, the theme or tone of the showroom will change to reflect a celebratory occasion or seasonal activity that hirers may be asking about.

The disco ball, sequenced or strobe lighting has been popular for families celebrating children's birthdays; tables and chairs create instant settings; and large family get-togethers are easily held outside with the help of an outdoor gas heater or brazier and one of Ashburton U-Hire's spit roast ovens.

With winter here, it was not surprising that trailers, chainsaws and log-splitters were booked weeks in advance during the dry autumn to enable sheds to be filled with firewood.

If your next outdoor challenge is to trim hedges shrubs or trees, Ashburton U-Hire has a full array of power tools and safety equipment to help make this task easier. Remember mulching your trimmings and adding these to garden beds not only aids water retention in the summer but helps restrict weeds as well as adding humus to the soil.



ABOVE: The theme of the showroom will change fortnightly to reflect a celebratory occasion
MAIN IMAGE: Ashburton U-Hire's brand new showroom

With dairy staff and management changing at the end of May, all furniture trailers and even the horse float has been in high demand. It is a timely reminder that if you are planning an event, that you plan well ahead by making and confirming your booking well in advance.

One popular item in hot demand during the Big Snow of 2006 was the portable 60kW diesel generator. Set up with single phase or 3 phase outlets and dairy shed coupling, this will enable your operation to keep working without interruption.

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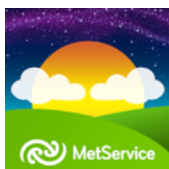
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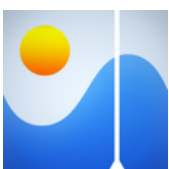
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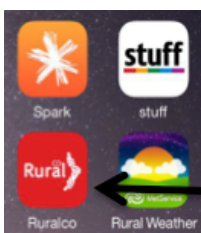
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Smart Farming—a taste of the high-speed 4G Network

The development of machine-to-machine (M2M) technology and cloud-based applications means an entire farm can now be analysed, right down to the sub-paddock. Information on soil, slope, aspect and rainfall can all be collated and stored to form a detailed picture about each parcel of land.

At the same time compliance and reporting are dominating workloads more than ever. Farmers must deliver more and more data to regulators, while also requiring accurate and detailed information to drive a productive business.

As the industry moves toward precision farming, e-commerce and e-government, mobility and access to fast mobile broadband speeds will become instrumental to success.

High-speed internet that supports a 'connected services' approach to farming is crucial to the industry's future and New Zealand is one of the first countries in the world to allocate a portion of the high-speed 700 MHz spectrum to support mobile broadband use in rural locations.

4G deployed over 700MHz allows a mobile signal to travel further from the mobile site than over other 4G frequencies, extending the coverage area per cell site. This means for the first time it is economic to roll out mobile coverage to sparsely populated areas Spark has invested in the largest chunk of the 700MHz spectrum band and is in the process of rolling out mobile broadband access to rural locations across the country.

The high-speed network is transformative for New Zealand farmers. Smartphones and other mobile devices now have much faster uploading and downloading speeds—so business can be conducted directly from the paddock.

New Zealand farmers can now tap into the latest cloud-based software and mobile applications while on site, to capture and analyse relevant data helping them to maintain accurate records about their farm, herd, pasture conditions and compliance - and ultimately improve the farm's productivity, milk quality, animal welfare and environmental sustainability.

Driving a smart agribusiness will be key to maximising return on investment in the future and, with a steer in the right direction, every agribusiness—big or small—can embrace a 'connected services' business model.

By streamlining your operations with technology, you can improve your bottom line, deliver accurate data, and build the streamlined approach that will be required for the future.



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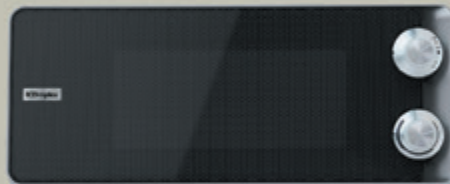
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Ruralco News

ATS Instore Days 2015

Join us for the annual ATS Instore Days held at ATS in Ashburton, we have a range of Ruralco suppliers attending with fantastic deals on offer. Plus lunch will be provided on both days. Don't forget to bring your Ruralco Card to take advantage of the great deals on the day. Keep an eye out for the dates coming soon!

INSTORE DAYS 2015



Members Choice Award

We're asking you to select your favourite supplier, someone who offers you great value for money, exceptional service and goes beyond the call of duty to meet your needs. The supplier which receives the most votes will receive the prestigious Members' Choice Award at the 2015 Ruralco Supplier Awards.

You can cast your vote either by emailing ruralco@ruralco.co.nz, by visiting www.ruralco.co.nz/memberschoice2015 or by phoning 0800 RURALNZ (787 256). Get in quick, voting runs until 1 July.



New NPD stations—Makikihi & Waihola

Your local service stations in Waihola & Makikihi have now become a Nelson Petroleum Distributors (NPD) station.

This means if you have a Ruralco Card or Ruralco Mobilcard, you can get **12¢* per litre discount** at this station.

If you travel around the country you can also use your Ruralco Mobilcard at over 380 stations nationwide with the most extensive network of fuel outlets in New Zealand and receive 12¢* per litre discount off the pump price.

Alternatively you can use your Ruralco Card at all Mobil service stations and listed sites nationwide while still getting 12¢* per litre discount off the pump price. Plus you have access to an ever increasing network of over 2,000 local and national businesses nationwide providing discounts off all your farming and family needs.

For a full list of service stations and locations, head to the Ruralco website at www.ruralco.co.nz or contact us for a free fuel directory listing all the sites nationwide.

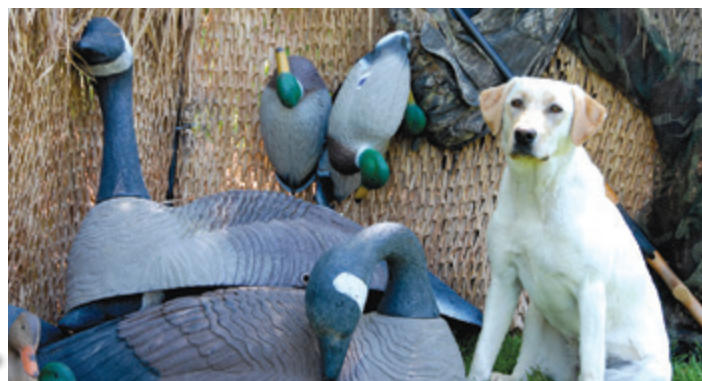
Don't have a Ruralco Card or Ruralco Mobilcard? Contact us on 0800 RURALNZ (787 256) to order one now.

*No volume limits. Discount current as at 1 May 2015 and is subject to change. Not available at convenience stations or in conjunction with other discounts or offers



Check out the winners of our recent duck shooting competition

Ruralco ran a duck shooting competition for the month of May, entrants were asked to send us their duck shooting photos, these were posted on the Ruralco Facebook page and the photo with the most likes won a \$100 hunting and fishing voucher. Check out the winner on the Ruralco Facebook page www.facebook.com/ruralco



Happy Gypsy Day

If you're moving locations or changing farms this Gypsy day don't forget to update your contact details with us. Plus, if you move far check out the Ruralco website for the suppliers in your new region at www.ruralco.co.nz



Fuel up at Mobil and be in to win a trip to Dreamworld. 30 to be won!

Spend \$40 or more on fuel with your Ruralco Card or Ruralco Mobilcard at Mobil service stations nationwide and you could win a trip for two adults and two children to the Gold Coast with flights, accommodation and 3-day passes to Dreamworld.

Congratulations to Anna Lovett who has won a trip using her Ruralco Card.

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Doug Avery's Resilient Farmer

Doug Avery is a farmer that has succeeded from the depths of drought and despair. Doug's Resilient Farmer is all about bringing together high performing companies, who understand this journey, to work collaboratively with farmers and grow wealth and well-being.

This speaking series, proudly sponsored by the BNZ, is travelling across the country sharing Doug's story nationwide in the hope of facilitating farmers like him.

For more information or to find out when Doug will be speaking near you head to www.resilientfarmer.co.nz.

Lost or Stolen Cards?

If you are a Ruralco Cardholder and your card has been lost or stolen, you should contact Ruralco on 0800 RURALNZ (787 256) immediately. In all cases, be sure to quote your member number—this can be found on your statement.

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