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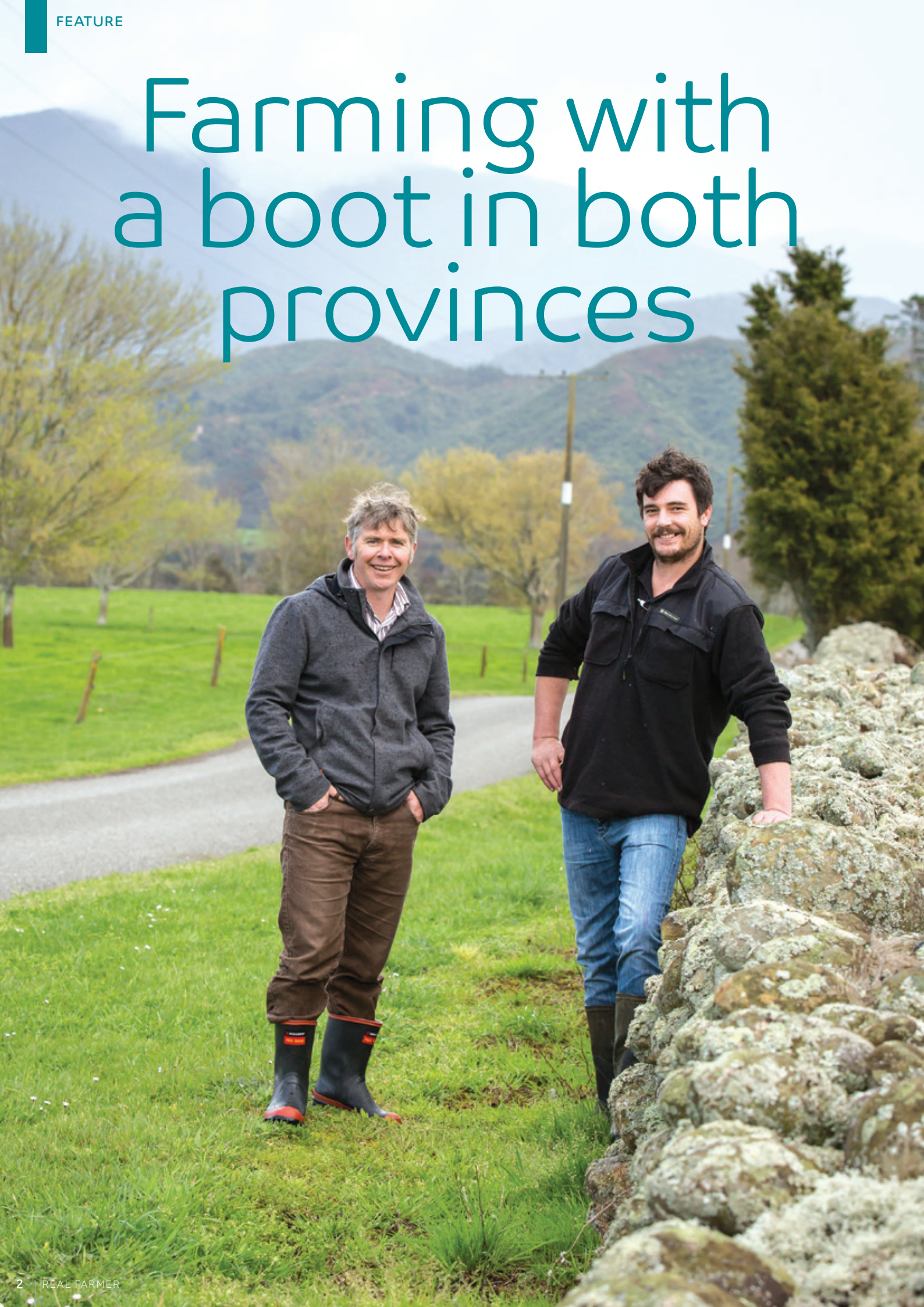

Ashburton based farm consultant Jeremy Savage could well claim to have his heart in two homes across two quite different regions.

BY RICHARD RENNIE

Canterbury is his base for his farm consulting work through Macfarlane Rural Business, while Takaka in Golden Bay is where he grew up and owns shares in farms today.

Jeremy has been consulting to pastoral farmers in Canterbury since 1996 but has also been closely involved with his family's dairy farm business at Takaka. It means he physically spends time between the two regions, sometimes swapping his more formal consulting clothes for overalls and gumboots when back up in Takaka.

> "My Dad had some experience in governance and said to me, the day I start consulting, I needed to be out of the farm dairy shed. It was a good lesson on learning to separate supervision roles, farming roles and shareholder roles."

Over the past decade since the death of his father Mike, the family farming business in Golden Bay has expanded from 340 to 900 cows. It is a growth achieved with the involvement of his siblings and mother Karen in a stepped expansion and succession process not always achieved in farming families.

The planned and open process has also enabled the family to be involved in the farming business, without having to be actively involved in the day to day running of the properties. His brother Andrew is a contractor in Christchurch, and sister Lisa now has an operations role on one of the family properties and a tourism business.

"My Dad had some experience in governance and said to me, the day I start consulting, I needed to be out of the farm dairy shed. It was a good lesson on learning to separate supervision roles, farming roles and shareholder roles."

Today Jeremy and his wife Rachel farm with Jeremy's mother Karen, holding a 75% share in the farm business.

They were initially 50:50, purchasing their share from consulting income and utilising profits from leasing neighbouring land. The cash flow from leasing was sufficient over 10 years to pay off stock and share debt, and at the end provide Rachel and him the equity to purchase their share in the home farm.

Two years ago when the lease ended on one neighbouring property, the other neighbouring farm came up for sale. It was well positioned for a "clean slate" conversion, linking it into the original family farm.

Today the 400 cow property features a highly automated 30 bail herringbone farm dairy, a centre pivot irrigator and a state of the art effluent management system. The other property "Matariki" was a farm traded up eight years ago, and has gone from 160 cows to 500, with one third irrigated with K line irrigators.

It has not only been careful saving, attention to costs and good timing that has helped the family build their equity however.

Jeremy attributes an equal amount of the success to having a good governance structure as much as good cash flow.

"We have a good family friend who we got on board early on. He was able to help deal with any potential conflicts. At the time we had shareholders from next door, landlords and family to involve."

His help was invaluable in allowing management to execute strategy while also keeping shareholders engaged, without becoming bogged down in day to day operational issues.

"It was tricky, there were multiple relationships there and it was fantastic from my point of view as operations manager to have someone to help and support my role."

It was also an opportunity for Jeremy to "walk the walk" when dealing with his clients in both regions as a consultant. He acknowledges his personal experience has made him more assertive with clients when the issue of succession comes up. He has also formalised the experience with additional training in farm succession management.

"Only 30% of family businesses achieve successful succession to the next generation, and only 10% make it to the third generation, which we have just achieved."

He is not sure the industry is getting much better at dealing with succession issues, although discussion and analysis of it appears to be more prevalent than a few years ago.

"I think we have probably been viewing farm succession in terms of who has control of the asset, versus the wider dynamic of the family members and how we can use these assets to engage greater participation as a family.

"Family farms can put family relationships under pressure, but if managed right they can be used to bring family members together more, without necessarily being involved day to day on the farm itself."

He likens it to moving the farm from the centre of the "wheel" of focus, to the edge, whilst putting the family members in the centre of the discussion on opportunities and resources they bring. A key focus in recent years has also been to ensure there is income within the structure for Karen.

> "Family farms can put family relationships under pressure, but if managed right they can be used to bring family members together more, without necessarily being involved day to day on the farm itself."

"It's been important to ensure she has a steady cash flow for income, so she can pursue her interests of travelling, mountain biking and now a venture growing walnuts."

Now sharing ownership with Karen, Jeremy says the structures around governance are able to be relaxed, although they still maintain a formal budget reported on every year, and hold an AGM.

OPPOSITE: Jeremy (left) with farm manager Mark Roberts
BELOW: Jeremy at home with his wife Rachel and Sons Jack (left) and Charlie

If his personal experience with succession has given him an insight to deliver to clients still grappling with it, his dairying clients provide the ideas and incentives to maintain production on his properties.

When they installed the new herringbone dairy on the Takaka property Jeremy applied some lessons taken from his consulting observations about technology.

"One of the things I had learned was the early adopters tend to end up with a higher cost for that technology than the followers, and it's better to follow what has been proven robustly."

To that end they took steps to integrate the best of proven automated technology into the dairy. Automated teat spraying, drafting, and cup removers mean only one staff member is required to milk, spending around 2.5 hours in the morning, and two in the afternoon.

A herringbone installation is not an obvious first choice, but the economics meant a capital saving of about $4 per kg milksolids compared to a rotary that would also have required the automation features. It also provided the ability to invest funds into a centre pivot irrigator, an additional labour saving investment.

In converting the Takaka farm, efforts were made to ensure effluent management was beyond compliant, including 30 day storage and a "weeping wall" for solids separation management.

Because the region is known for its major rainfall events, water quality in the catchment is relatively good, with no major environmental issues lurking, and a network of farmers increasingly conscious about maintaining water quality in the short run catchments of Takaka and Aorere river catchments.

"One of the things I had learned was the early adopters tend to end up with a higher cost for that technology than the followers, and it's better to follow what has been proven robustly."

Water take is limited in the region at present and based on flow rates at the Te Waikoropupu Springs.

In response to increased demand to water resources in the Takaka valley, the Tasman District Council is now being asked to review the water resources with a community based discussion on future development potential.

The ability to expand irrigation use in the region would help improve pastoral production in the region.

"We can experience dry spells that are surprisingly similar to Canterbury. Rainfall events can be impressive, 200 mm plus, but can be also spaced widely apart."

For his Canterbury clients, Jeremy sees the greatest challenge in coming years being managing nutrient loss reductions. The ability to achieve the reductions can often initially be achieved by more operators adjusting their stocking rate downwards.

He has clients achieving 500kg/MS a cow with 800kg dry matter of supplement per head, thanks to lowering their stocking rate to 3.2-3.5 cows a hectare. He believes with smarter irrigation, no winter application of nitrogen and a lowered stocking rate nitrogen reduction targets can be achieved without compromising profit.

Consulting as a career option gets funding boost

ABOVE: The misty landscape of the family farm in Takaka
BELOW LEFT: The next generation of milkers taking shelter
BELOW: Jeremy (right) with farm manager Mark Roberts and their dairy herd

Farm management consulting has been recognised as an area deserving of Primary Growth Partnership (PGP) funding, with the dairy industry including investment in building the capability of rural professionals to better help farmers improve business, nutrient and effluent management skills.

It is a move that has been welcomed by Jeremy Savage. He acknowledges consulting can deliver an interesting, varied and relatively well paid career. However it is also a profession where it can be challenging to employ and train new consultants who can engage with a business model that they can buy into.

"The business model can struggle to justify the cost of employing new, young consultants. There can also be a reluctance by farmers to engage with consultants, and it is good to see the Ministry for Primary Industries has recognised this through the PGP."

The Transforming the Dairy Value Chain PGP has improving farm productivity and reducing environmental impacts among its goals. Funds of $85 million in PGP funding are matched dollar for dollar by industry partners including DairyNZ, Fonterra, LIC, Synlait, Zespri and Landcorp.

> "...There can also be a reluctance by farmers to engage with consultants, and it is good to see the Ministry for Primary Industries has recognised this through the PGP."

As a board member of the NZ Institute of Primary Industry Management, Jeremy has also welcomed the institute's focus on developing career pathways for rural professionals.

"It is an area that is getting increasingly complex, with the addition of having skills with Overseer, governance and developing environmental plans for farms. There is a knowledge base required there and it is good that is being recognised."

"I think some sensitive areas will require housing, where high wintering costs and water logged soils are prevalent in winter months, but housing is always going to be expensive, and an area we can't compete with the likes of the United States on in terms of scale and cost."

As dairy pay outs take a slide this season, Jeremy's advice to clients has been to drill down into their costs, cutting back where possible and focussing on strong, positive cash flows.

"And of course capital expenditure needs to be strongly justified with a positive return. I also advise my clients not to get caught with 'steel and concrete disease', which is easy to do when dairying."

To co-operate... or not?

A recent conversation with a large scale Canterbury dairy farmer prompted some thinking about what it means to head a co-operative, and what it may or may not mean for a farmer being part of that co-operative.

NEAL SHAW, GROUP CEO

The conversation went along the lines of how this particular farmer attributed part of his early success in farming to being a shareholding member of ATS.

The co-operative's goal to work to reduce its members' on farm costs had delivered real benefits for him. It had helped him keep farm costs to a minimum, pay his bills and ultimately grow his dairy operation to the 4,000 cow enterprise it is today.

The warm glow of heading up the organisation that helped him achieve this faded somewhat though. Fast forwarding to today, he told me how he now prefers to source his materials direct from whatever source they are produced, whenever possible.

It gave pause for thought about how relevant in many farmers' minds co-operatives are today. It seems in these actions there is now a greater sense of "self" when it comes to modern farming, compared to a collective sense of "us" that founded many co-operatives 20, 30 or even 50 years ago in the case of ATS.

There is a sense of irony too in how this may have come about.

> "It gave pause for thought about how relevant in many farmers' minds co-operatives are today."

40 to 50 years ago our predecessors who formed ATS were also working hard to establish the infrastructure rural communities take for granted today.

Collective work among neighbours established transmission lines, farmers on councils represented their communities to get local roads in place, and in Parliament local farmer politicians pushed for better rural mail services.

Today's rural communities are well serviced, barring the occasional storm or road closure, with travelling times and communications our predecessors would never have dreamt possible.

But it is the access that infrastructure now affords that may have also seen some of that co-operative vision lost.

It's easy now to search online for the best deal and have it delivered to the gate, or to make a short trip to town to shop around between a number of outlets for a particular item.

Meanwhile the scale of many operators means they have leverage to cut out the "middle man".

So why then belong to a retail co-operative?

It is accepted by 87% of dairy farmers and the majority of sheep-beef farmers that a farmer owned co-operative is the best means to maximise their return when selling their product, whether milk or meat.

But to achieve that requires thousands, sometimes millions of dollars of investment in shares with that co-operative.

> "If you are to fully adhere to the concept of a co-operative looking after its farmers first, then that should apply to farm inputs as much as to farm outputs."

For significantly less investment, in fact only 500 $1 shares, a stake in ATS as a co-operative has to raise the question "what is there to lose?"

Many farmers are questioning, and rightly so, the value their processing-marketing co-operatives are delivering them for the huge investment in shares.

For a spare change type investment in a retail co-operative, farmers can also exert influence on the level of service they receive, the type of products their co-operative sells them and the quality (by voting) of the board overseeing the operation.

If you are to fully adhere to the concept of a co-operative looking after its farmers first, then that should apply to farm inputs as much as to farm outputs.

Rural customers of outlets with shareholders other than farmer members then find they have little say or influence over how those outlets are run, where they are, and who runs them. They see whatever cost savings those outlets make returned as shareholder dividend, rather than to customer price savings.

It is a similar picture to what risks happening to those farmer co-operatives processing farm outputs.

Ultimately we could see a processing landscape dominated by foreign owned entities that repatriate profit offshore—and view farmer suppliers as simply a cost component.

BELOW: Neal Shaw, Group CEO

Bees our unsung heros

Many sounds signify the height of the growing season in late spring, early summer in New Zealand. The bleating of lambs, the hiss of irrigators or the distant hum of bees, all are signals of a productive regions entering the height of its seasonal production.

BY RICHARD RENNIE

But it is that distant hum of bees that the irrigators, the lambs and almost anyone connected to crops, pastures and food should be most thankful for.

It is these winged workers who are the unsung heroes of New Zealand's agricultural productivity, and are deserving of the increasing attention their importance is starting to earn them.

One-third of the food humans eat is pollinated by bees, including bumble bees, and Albert Einstein estimated the human race would only last about four years in a world without bees.

They are vital to the pollination of 90 crops globally, including most fruit, vegetable crops, nuts and seeds. They literally also provide the shirts on our backs, thanks to their role in pollinating cotton plants, among many other crops. It is estimated that the honey bee in NZ contributes $5 billion annually to our economy and underpins considerably more through the red meat sector.

The New Zealand bee population enjoyed a relatively stress and disease free reign here until the arrival of varroa mite in the North Island in 2000. By 2005 it had arrived in the South Island. How the devastating mite arrived in NZ is unknown, given NZ has no imports of live bees, the main means of varroa transfer.

Since its arrival the mite has severely impacted the health of bees, often weakening them and making them more vulnerable to other viruses and diseases circulating in bee populations.

> "...this has been an "unprecedented" increase, with all honey products accounting for $170 million of export earnings."

But despite the ravages of varroa that drove beekeeper numbers down to about 3,000 last decade, the industry is on the crest of a resurgence, thanks in part to the high value Manuka honey market making the industry more commercially viable. Registered beekeeper numbers are now 4,800 and hives total 500,000, up 100,000 in only two years.

New Zealand's leading bee scientist Dr Mark Goodwin of Plant and Food Research says this has been an "unprecedented" increase, with all honey products accounting for $170 million of export earnings, even more than the avocado sector.

However he also cautions the increase in hive numbers comes against a background of continued bee losses due to diseases being passed through hive populations with varroa acting as the vector, similar to a mosquito transferring malaria through humans.

The sector has also witnessed the entry of honey processors vertically integrating their operations by purchasing hive businesses. The country's largest processor and marketer Comvita now has six apiary businesses as it moves to lock in the supply chain from hive to market, providing a more secure supply of Manuka honey and other key bee products.

CLOCKWISE FROM OPPOSITE LEFT:
Hives near Beech Trees with beekeeper Martin Laas from Midlands Apiaries; Manuka Hives a growing sector of the honey industry; the final product in hives - the honeycomb

"So the increase in larger players' size means more beekeepers are also needed, with about one beekeeper for every 300–400 hives."

John Hartnell, Chair of Federated Farmers Bee Industry Group, said the conversion to dairying in greater Canterbury region had bought an extra challenge to bee populations, with the loss of shelter belts and large areas of traditional broom and gorse that provided valuable nutritional resource for the honey bee at key times during the season.

He said Federated Farmers "Trees for Bees" campaign had done much to help educate farmers about the need to provide for bees in the corners of farms that where there are less productive areas, such as irrigation pond perimeters, marginal land and stream and river boundaries.

Duncan Storrier, director of Midlands Apiaries says Canterbury is now one of the most challenging places in the country to be a beekeeper, and a bee.

"We have had a lot of development in agriculture in Canterbury, but we have also lost a lot of the dry land pasture areas that had gorse, broom and trees that provided food for bees."

Duncan is urging more farmers to think about plantings, and is encouraged to see Ruralco shareholders with large cropping operations planting riparian areas and corners in "bee friendly" plants.

Information and planting guides for specific regions are available for farmers to assist the selection of the best plants to fill in seasonal gaps in pollen sources on farms via the Trees for Bees website www.treesforbees.org.nz or by contacting Federated Farmers Bee Industry Group.

Manuka Honey, the new gold industry?

Investment in Manuka honey research brings the promise of benefits not only for learning more about this high value medicinal and food grade product, but also for hill country farmers seeking land use alternatives.

While many millions of dollars have been sourced through Primary Growth Partnerships (PGP)s for technology, fertiliser and dairying research, the bee industry has also been recognised for its significance, and the rapidly increasing value of Manuka honey as an export.

The Manuka Research Partnership (NZ) and honey company Comvita are beneficiaries of $1.4 million of PGP funding matched with industry funding of $1.49 million, with estimated economic benefits to NZ of $1.2 billion a year by 2027, up from $80 million a year now.

This growth would effectively push the Manuka honey sector's export worth to what the wine sector is worth today, and enable the industry to capitalise on the medicinal wound healing nature of Manuka honey.

However the challenge for the sector has been to try and source more consistent supply from Manuka growing blocks across the country and the funded research aims to help the industry's harvest capacity become less "wild", and more plantation farmed with resulting increases in yield and quality of Manuka harvested.

A combination of improved Manuka genetics, better Manuka plantation management, and hive practices are being studied to see how they could lift Manuka productivity for medical grade Manuka honey.

The programme has involved major players in the industry through the Manuka Research Partnership, including corporate farmers Landcorp, beekeepers, iwi and plantation owners. Researchers are hoping to double the number and yield of hives by planting blocks at optimum density, with plants tailored to sites that flower well, with good nectar flow.

"This growth would effectively push the Manuka honey sector's export worth to what the wine sector is worth today..."

For farmers the benefits could prove twofold. More intensive Manuka stands producing high value nectar offer the option for riparian plantings, shelter belts and vegetation to remediate slip prone steeper country that is unsuitable for intensive grazing.

The research work is aiming to identify Manuka plants higher in dihydroxyacetone, the chemical that converts to methylglyoxal which gives the honey its antibacterial properties.

So far the research has shown genetics and soils have the largest impact, and getting the right plant in the right place is important to get the optimal medicinal honey source.

Other work is studying 500ha of plantation Manuka around the country, assessing all aspects of productivity.

However because of bee's nomadic nature, the issue about who benefits from plantation type Manuka plantings remains.

Both Dr Mark Goodwin of Plant and Food, and John Hartnell of Federated Farmers Bee Industry Group, say an issue still to address is how farmers planting Manuka can receive a return from their investment and the crop it generates. This is a challenge when the hive owner is usually a completely separate entity, and productivity is subject to the vagaries of the New Zealand climate and ever changing weather pattern.

"It is rare to get a tract of land large enough that you could contain the Manuka, and the bees that would go to that Manuka, it makes it an issue about how the profit is shared, and about the economics of planting," says Dr Goodwin.

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Safe and versatile on the water

Been admiring your neighbour's new boat? Take a closer look, it may be one of a new generation of aluminium pontoon boats made in Timaru by Finlay Boats. BY LINDA CLARKE

Boat maker Grant Finlayson had safety in mind when he and Christchurch boat designer Scott Robson got together to create an almost unsinkable recreational boat, which is also aesthetically pleasing. The hull is made up of 10 separate air-tight compartments, so if one is punctured the vessel will still float.

So good is the design and finish, the pontoon boats look much like the fibreglass versions found at any South Island lake or Auckland marina.

Grant has worked in the marine world for 40 years, travelling around New Zealand as an engineer and consultant on projects ranging from super yachts to fishing trawlers. He decided this year to put down roots on terra firma in Timaru and stake a claim in the recreational boat market.

The aluminium pontoon boats are created at a purpose-built factory in Timaru, with a workforce of four. Clients start with a basic design and choose from cabin, hard-top or centre console models, outboard or inboard motors.

Grant said the little company had come a long way in seven months and had a presence at boat shows around the country, as well as taking demo boats onto Canterbury lakes like Tekapo.

He says while the boats are primarily aimed at boating in the sea, they can be happily used on lakes as well. They can be used for fishing, diving, and to tow skiers and biscuits. The vessels are light and easily towed on the road, and easily handled on and off boat trailers.

Grant said they were also easily repaired in the event of a mishap.

The boat-building enterprise has taken him out of his comfort zone after many years consulting, but has allowed him to use his insight into the industry to build a safer vessel.

The separate air-tight pontoon compartments give the boat buoyancy in emergency situations.

"If you hit something and it pierces one pontoon, you still have all the others intact. Unless you pierce all ten, you are not going to sink."

Safety is an important feature of all boats manufactured by Finlay Boats, and boats come fitted with emergency position indicators, VHF radio, fire extinguisher and flares.

"We really try to minimise the risk for people going out on the water."

Grant said aluminium boats were gaining in popularity, and new technology meant the finishing was better than ever. They also compare favourably in price to similar fibreglass models.

He said feedback from buyers and others in the industry at boat shows had been positive, with compliments about the boat's deep V hull and uncluttered interior finishing.

The building process takes about six weeks and clients are able to be involved along the way, making sure the boat they drive away with will really make them smile.

Grant said Kiwis loved their boats, whether they lived in inland Canterbury or elsewhere, and the pontoon hull was a simple, affordable and good-looking design that would keep them as safe as possible on the water.

ABOVE: The line up of boats in Finlays office
MAIN IMAGE: Inspecting the finer points of the boat's design

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Rural

Animal Health

Thiamine deficiency in ruminants

The changing seasons in New Zealand often bring new animal health challenges and diseases. BY IAN HODGE BVSC., MACVSC. VETENT RIVERSIDE.

In autumn and summer we often see parasite problems, in winter copper problems, in spring metabolic problems, especially in dairy cows and in summer we also see a less common disease which can affect all ruminants- vitamin B1 deficiency.

Vitamin B1, also known as thiamine, is produced by microorganisms in the rumen of both sheep and cattle. Thiamine has an important function in producing energy in nervous tissue. This energy is used to keep excessive salt outside nerve cells. In thiamine deficiency the pumps which keep salt out start to fail and salt leaks back in to the cells. With high concentrations of salt in the cells water naturally follows, and soon the affected cells start to swell and become dysfunctional.

Thiamine is a water soluble vitamin and cannot be stored in large quantities in ruminants. They rely on the bugs in their rumens to make the thiamine, and normally this process carries on without a hitch. Occasionally other bugs in the rumen degrade thiamine or make it much less available for the cow or sheep to use effectively and in these situations deficiencies can occur.

Dietary changes can also predispose to thiamine deficiency by causing an imbalance in bacterial populations in the rumen. This often occurs with high starch intakes commonly seen in summer with lush grass and meal feeding to calves and adult dairy cows. Some plants also produce substances which destroy thiamine. High sulphur levels have been thought to play a role in thiamine deficiency and this is sometimes seen when water sulphate levels are too high.

Animals affected by thiamine deficiency show nervous signs which are related to the changes in the salt content of the nerve cells in the brain. Water flows in to the cells and they swell. In fact the entire brain swells and presses against the inside of the skull. It is this process that is largely responsible for the changes in behaviour we see in affected animals.

In the early stages of the disease, animals with thiamine deficiency will separate themselves and may appear unsteady or blind. They may walk aimlessly and bump into gates etc. If left untreated the disease quickly progresses and these animals become aggressive, blind, have muscle tremors and soon are unable to stand. Once down they become more and more rigid, throw their heads back and have fatal seizures if no treatments are given.

The treatment for thiamine deficiency involves high doses of thiamine hydrochloride possibly combined with anti inflammatory drugs, and drugs that promote loss of water from the brain. A quick diagnosis is required for the treatment to be successful, and a careful veterinary examination will soon rule out other possibilities like lead poisoning, magnesium deficiency, Listeriosis and meningitis.

In summer thiamine deficiency is common in weaned calves. These young ruminants are susceptible to sudden dietary changes and often succumb. Some treatments for Coccidiosis can precipitate an episode of thiamine deficiency.

Calves should be given plenty of fibrous feed to complement their grass, and any changes to the diet should be made slowly. Interestingly, adult cows can also get thiamine deficiency but it is less common than in calves.

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Rural

Family unit is their natural capital

Family support is one of the biggest factors in the success of North Canterbury farming business, Zino Holdings.

BY KATE TAYLOR

When Mark Zino talks about natural capital, he's not just talking about sub clover or the farming environment around them. It's about relationships, working closely with his brother Sam and having the support of extended family.

Mark, Sam and their young families have a 1,050 hectare (ha) mixed pastoral based farm at Hawarden.

"Our farm vision is to have a stable, multi income business unit," says Mark.

"We have based our business around having a third of income coming from each business unit—sheep, deer and cattle (including dairy support). We believe this will give us a strong platform to weather the bad times and to really succeed in the good times."

Zino Holdings (stock and plant) is owned 50/50 by Sam and his wife Keri and by Mark and his wife Rachael. They lease the land from their family trust – 313ha of rolling tussock country (180ha cultivated) and 820ha of flat country.

> "Our farm vision is to have a stable, multi income business unit," says Mark.

Mark looks after the sheep and dairy support while Sam is in charge of the deer and beef enterprises. Long term, the brothers want to expand their business using irrigation from the Hurunui Water Project and by purchasing more land. They are keen to offer their children the opportunity they have had in farming. Mark and Rachael have two boys—Ben is 11 and Angus is nine. Sam and Keri have three boys—Jack is 10, Ollie is eight and William is four.

"We have been very lucky to inherit some land. Sam and I have added to that and we will continue to add to it. We'd like to double the size of what we are now in the next five years. Not necessarily double the land area but the business. The whole idea of that is farm succession."

Sam and Mark had been to university, travelled overseas and worked on other properties before returning to work on the farm—Mark in 2000 and Sam in 2005.

Mark has a commerce management degree at Lincoln University and Sam has a Bachelor of Landscape Architecture and Masters in Farm Forestry (one of the reasons so many trees can be found on the property).

Mark and Sam's parents had started farming the original 260 hectare Flaxmere block in 1966 and added another block to bring the total to 535ha, before Mark and Sam bought the 313ha Kanuka Downs and another 164 hectares to bring the total to 1,050ha.

Their father died in 1994 (a manager was employed until the boys took over). Their mother Penny still lives in the homestead and has created the three-hectare Flaxmere Garden (recently made a Garden of National Significance by the New Zealand Garden Trust).

"We're all immensely proud of her. She has worked extremely hard there and has also had the utmost support for anything we've ever done… backed us to the hilt. She's driven Sam and me to be the best at what we do.

"Our sister Sarah is married to a local transport operator (Marco Woelders, GVT Landline) and they have always been supportive too. Marco is successful in what he does so he's great motivation for us as well. When you're in a group of people that motivate each other, it's pretty special, especially when that's a family unit. It's pretty cool. We have the whole family within 10 minutes of each other and we're all playing at the top of our games—Marco and Sarah at the transport, Mum at the gardens and us on the farm. We all push each other pretty hard. That motivation is huge."

Community is an important part of life on Flaxmere, especially with young families.

Like many rural wives, Rachel and Keri have been involved in organisations such as playcentre, play group, Plunket, school and church. Keri teaches a few days a week at the local school, Hurunui College, which is an area school taking students from primary through to Year 13.

Rachael works part time in the office for a local dairy farm.

Sam is president of Hawarden's United Rugby Club and is involved with their catchment group for nutrient management. Mark is president of the Hawarden A&P Association and involved with the Hurunui Water Project.

"We don't mind doing our share," says Mark.

"At the moment, our kids are at the school so that's a huge part of our lives, but you get so much out of a community when you put a lot into it."

With five boys between the two families, the noise of motorbikes is reasonably common.

ABOVE: The Zino Holdings Team, from Left Mark Zino, Ezekiel Turner, Ben Zino , Rachael Zino, Keri Zino, Jack Zino, Sam Zino and Will Zino
OPPOSITE: Mark (left) looks after the sheep and dairy support while Sam (right) is in charge of the deer and beef enterprises

"They love being on the farm at the end of the day. They're typical farm boys spending more time outside than inside. Motorbikes, working, helping with tailing, feeding out… we were the same when we were young. They all just genuinely love it. They're good farm kids."

With the diversity of the business, there are plenty of opportunities for the boys to help.

The property carries 3,150 Longdown ewes over a Southdown/White Suffolk terminal sire. They tail at 155–160 percent, and weaning 70 percent to the works at 40kg live weight (after gaining 320g a day on the ewes). One thousand hoggets are mated with 100 percent tailing and weight gain is 270g a day until 35kg/LW at weaning. About 3,500 of the lambs are sold into ANZCO's Waitrose programme and another 1,500 are sold

into the smaller-scale Kumanu programme, marketing lamb to the Netherlands. Lambs are also traded as the weather allows.

One of Mark's targets is based around efficiency—to have ewes rear a kilogram of lamb at weaning for every kilogram of mating weight. He is consistently achieving about 80–82 per cent.

"It's ambitious and harder to do as ewes are getting heavier."

The Zinos are also trying to improve deer performance. They have 730 in-calf Hungarian Red hinds currently fawning at 83–85 percent. They are put to a terminal sire elk/wapiti. Progeny are weaned at 53kgLW and sold October-December at about 55kg carcass weight.

"The focus with the deer is to improve their survivability, fawning rates, and weaning weights in the hinds, as well as targeting autumn growth rates of the weaners in the autumn," says Sam.

"Lucerne has given us the ability to do that, which is driving the next project of increasing the lucerne area in the finishing unit and irrigating it with half the amount of water used by ryegrass, so we are pushing the water further utilising the plant's ability to be efficient with it. Growth rates on their mothers is improving also through the use of lucerne and clovers where the hinds live."

The business trades 250 stags in the summer, while 120 IC beef cows and 20 IC heifers are on pasture clean-up duty. All beef progeny are sold at 350-400kg as yearlings in November/December into the ANZCO Aleph Programme.

ABOVE: Hungarian Red hinds on the Zino property
BELOW: The Zino farm carries sheep for the red meat industry

About 650 dairy cows are wintered on the farm, as well as 82 R1 and 78 R2 dairy heifers from a neighbour.

Thirty hectares of grass silage is sold to dairy farmers with 15–20 hectares of

barley grown both for sale and for the farm's own use.

The majority of the flat land on the property is dry land North Canterbury light stony silt loam soil. The farm has 55 hectares of lucerne, 90 hectares irrigated and 80 hectares heavy soils on the flat. The rest of it is sub clover for the ewes with lambs at foot.

> "The Zinos are staunch supporters of the red meat sector, particularly sheep and venison."

"It has taken time to learn management techniques for this light ground, it really is a fantastic environment for growing sub clover," says Mark.

Sub clover to us is natural capital because it just grows like a weed when managed correctly. It absolutely suits our environment, our livestock and everything we're trying to achieve out of this dry land. It's a pretty powerful tool for us."

The Zinos are staunch supporters of the red meat sector, particularly sheep and venison.

They have just completed three years as the Deer Industry NZ Focus Farm in North Canterbury and were named the regional category winner for venison in the 2014 Silver Fern Farms Plate to Pasture Awards. They have been part of Beef + Lamb New Zealand's Sheep Profit Partnership for three years and were the Blackdale Sheep Industry Supplier of the Year at the third annual B+LNZ Sheep Industry Awards in August.

Mark is a member of the Waitrose Producer Committee. The Zinos were named 2012/13 Waitrose Producer of the Year, which Mark says is about producing lambs to specification and time, presenting them well and having a good relationship with their meat company.

"Loyalty and strong relationships are really important to ANZCO and to the way we run our business. We're very relationship focused. It doesn't matter whether it's a meat company or a banker, a seed agent or a fertiliser rep—we're very strong on relationships… and they are key to any business."

One of those relationships is with advisor Chris Mulvaney and the STOCKCARE monitoring system. "Chris has really helped us get our ewes and hoggets up to a great level of performance."

Working together plays a large part of the Zinos' success and that includes full-time employee Ezekiel Turner, who Mark says is encouraged to give input into stock management decisions. Mark says one of the reasons for their production achievements is three minds working together on issues.

Mark and Sam have their own blocks and their own responsibilities and Mark says that is a huge strength.

ABOVE: The Zino's Hawarden property looks out to a picturesque mountain range

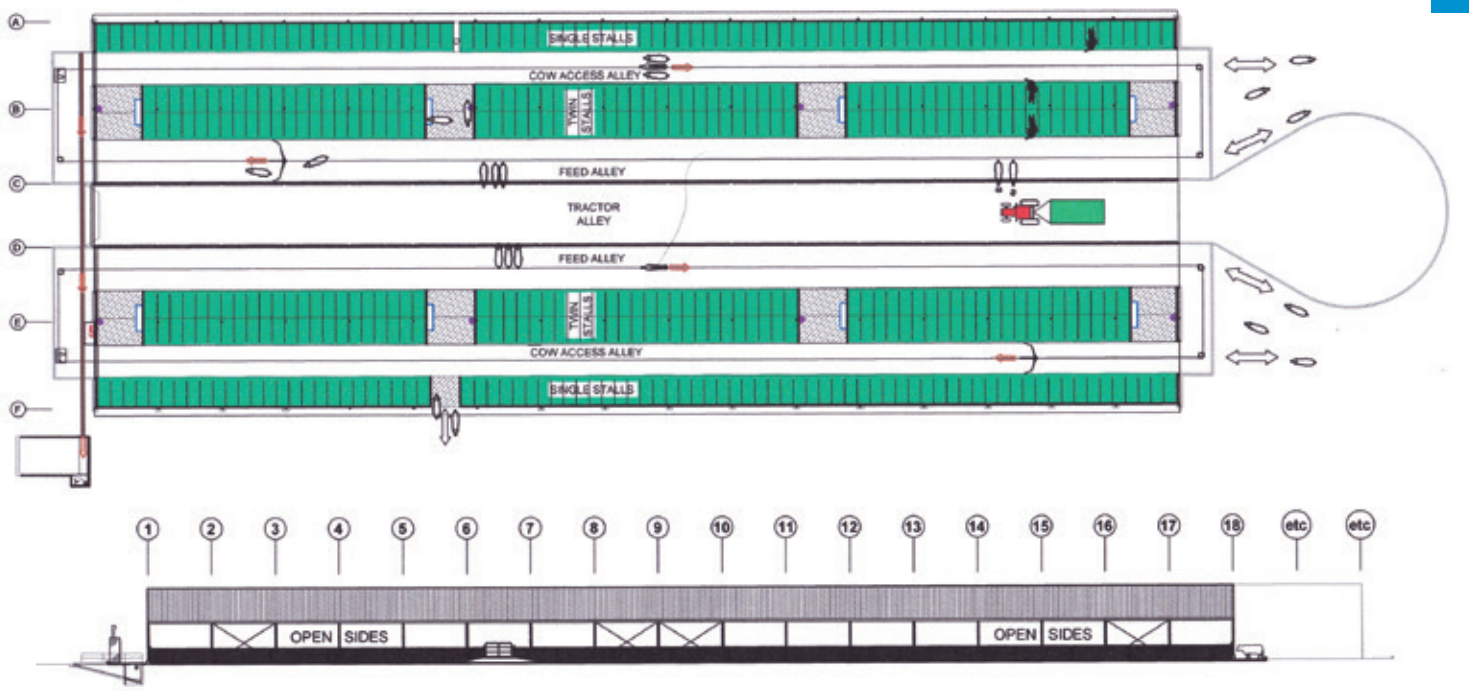
BELOW: The Zinos also carry beef cows for pasture clean-up duty

> "We're very relationship focused. It doesn't matter whether it's a meat company or a banker, a seed agent or a fertiliser rep..."

"We challenge each other. There's a bit of in-house competition between sheep production and deer production. It's a bit of friendly banter really but it all just helps the pair of us to drive a better result. It's a major strength. The natural capital is that we're not on our own and we get on really, really well. At the end of the day we're great friends, which is pretty important in business—to get on with the person you're dealing with."

Mark says they would both like to stay in the red meat industry for the long term.

"I'm a passionate sheep farmer and you can't tear Sam away from the deer shed. We're here to stay."



The art of building backward

When milk prices fall, it is time to invest more in your dairy farm—contrary to natural instincts—because selling more product compensates for its lower return.

ARTICLE SUPPLIED BY MARSDEN ENGINEERING

Cutting cost to survive is a weak business strategy that may just bleed you to death from low productivity and compliance failures. A better strategy is to increase production by intensifying: keeping more cows and squeezing out more milk, for longer. Poor cows, and, poor environment—but only if you take miserly shortcuts. Done properly, you have happy cows and an improved environment; but how do you do that, with finances stretched tighter than Robin Hood's bowstring?

To solve this, Marsden Engineering's professional engineer invented the Marsdezyn (Marsden-Design) modular Cow Lodge program; a design that works backward. Starting from the optimum free-range, free-stall cow accommodation, it progressively subtracts what you can't afford now, to arrive at what you can afford, that will still pay for itself. It sounds simple, but took some mind-bending structural design and a radical new ventilation system (patent pending 622443NZ) to achieve—and still look good with just 12% of a building.

The lowest investment, controlled supplementary feeding on an open Feed-Pad pays back rapidly compared to chucking feed on the ground, where typically half will be lost to rain, trampling, careless toileting, and cows laying on it. Uneaten feed, churned ground, and concentrated effluent, all cause biological overload that you literally paid to create; but the Feed Pad and effluent collection resolves those problems hygienically and profitably.

Covering the feed lane keeps feed dry for all-weather feeding. This structure becomes the spine of the future Cow Lodge, when a shelter wing is added to one or both sides. Providing "stand-off" to let saturated pasture recover without trampling, the shelter wings also promote continued feeding in bad weather, putting cow-calories into milk instead of battling the cold.

The final stage converts the shelter to 24/7 cow accommodation, with all-NZ made or stocked: back scratchers, automated dung removal, free-stall beds, and efficient LED daylight-simulating lighting. Cows freely circulate to paddocks in good weather, removing the "cage-farming" stigma; they needn't be forced back to luxury any more than kids to chocolate. They yield their maximum milk potential, because a happy, healthy cow is a productive cow.

Many past attempts at staged development have gone badly pear-shaped, because erecting any kind of building, let alone a free-stall cow barn, over existing pads is fraught with expensive difficulties. The Marsdezyn finishes right because it starts right, with a future-proof, no-regrets design. Peace of mind is a priceless asset.

ABOVE: Cow lodge plan and side view

The Marsdezyn's heart is the unique Solar-Boost ventilation system, invented to cool cows in "cow-killer" hot windless weather. Its unique roof configuration uses solar heat to create a suction effect, literally vacuuming out the interior to suck in fresh air. Other barns are extremely tall to create a chimney effect for ventilation, but the Marsdezyn draws horizontally, allowing a low-profile construction. Tall barns are expensive, preclude staged construction, and they must be widely separated to avoid blocking each other's airflow. The visual bulk of these land-eating monsters may also upset the neighbours.

The Marsdezyn is much more cost competitive, has less visual bulk, less gale vulnerability, and less sensitivity to wind-shadow. The white ceiling and large vertical wall and roof openings create a light, airy interior without requiring transparent skylight sheeting. All effluent is promptly removed to reduce odour. For food hygiene, the flush all-RHS structure and the absence of loose bedding removes vermin habitat, and the separated distribution route avoids cross-contamination of feed with dung from vehicle wheels.

Marsden Engineering also provides farm utility buildings, log splitters, repairs or modifies most farm equipment, and fabricates general steelwork.

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Rural

Opinion

Thoughts from across the rivers

Where has 2014 gone and how did it go so fast?

BY ELE LUDEMANN

It used to feel like it took years to get from one Christmas to another but it seems barely weeks ago that I was contemplating the end of 2013 and mulling over resolutions for its successor.

What were those resolutions?

No doubt they included the usual lofty aims for more of what's good for me and less of what isn't.

That I can't recall them in any detail nor cite any evidence of significant changes in the last 12 months suggests a sorry lack of commitment to acting on them. Again.

Perhaps next year will be different.

It should help that I am better equipped for improvement now than I was 12 months ago thanks to what I learned at a time management course.

Its advice to do the things you least want to do first does work.

It stops them hanging over you while you're doing other tasks, clearing your mind of the I-must-do or I-have-to thoughts which distract you while you're doing whatever it is you'd rather be doing.

Having crossed the must-dos and have-tos off your to-do list should leave more time and energy for at least some of the like-to-dos.

But life has a propensity for getting in the way of good intentions, especially when you live with someone who lives on the job and that job influences his to-do list and yours too.

> "Thankfully I don't have to put my resolutions to the vote as they do nor be judged on how I measured up on the old ones."

I can't claim to be a farmer but my life is still strongly influenced by, and subject to the demands of, farming.

That isn't a complaint, I love country life and even though I'm not a farmer am happy to lend a hand when needed.

The trouble with that is that the needs aren't regular and can be urgent. That means they're difficult to plan for and often must take precedence over whatever else I might have scheduled.

With the election still fresh in my mind I think it must be a bit like that in politics. Governments, local and central, make their resolutions, we buy into them with our votes and give them the power to do what they said they would.

Try as they might to do that, even the best will be diverted by issues and matters beyond their control.

Just as in farming, they have to take what's thrown at them. If they are prudent they will also make as much hay as they can while the sun shines in order to prepare for the inevitable rain.

The three years they have to do that goes quickly then they are judged on the old resolutions while having to sell the benefits of new ones.

Thankfully I don't have to put my resolutions to the vote as they do nor be judged on how I measured up on the old ones.

Even so, it's time to resolve to a greater commitment to next year's resolutions or 12 months from now I'll be asking: where did 2015 go and what have I done with it?

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Rural

ABOVE: The Hedway team from left Tracey Henderson and Tanya and Reon Hulme

Ensuring your financial sanity

Does your farm cash book need updating? Or do you stress about your GST return or payroll? Or just want your accounts to be easier to process and understand? Help is closer than you may realise. BY LINDA CLARKE

Mid Canterbury-based Reon and Tanya Hulme have been building "Hedway—your business advantage" over the past 10 years, a business that provides and helps clients generate outstanding bookkeeping results. They are the ultimate bookkeepers and support crew, who can be there in person, or on the end of a telephone or internet connection.

Their good work is spreading by word of mouth and they have taken on another team member Tracey Henderson to keep up with demand for their services in the Mid Canterbury area.

Hedway educates and helps people understand accounting, operational and payroll systems, helping with all sorts of financial issues from converting manual cash books to digital, to teaching business operators to get the most out of their software (be it Xero, Figured, Moneyworks, Reckon, MYOB, IMS payroll or Cashmanager).

Reon (a chartered accountant), Tanya (a founding member of the NZ Bookkeepers Association) and Tracey's work is quite varied and ranges from regular bookkeeping, processing payrolls, providing courses and training, through to virtual CFO roles.

Instead of focusing on compliance and tax advice, Hedway has chosen to focus on helping their clients get accurate, timely and meaningful information out of their systems throughout the year, by providing them with the training, understanding and support which often allows them to get the most out of their accountant's time and advice.

Tanya said helping small business is very rewarding, particularly when they can help take the stress out of doing the books. This was the catalyst for starting the business in 2003. In the early days when

Reon was working for a Christchurch accounting practice, he would get home from his day to find a list of questions from Tanya, so it was not long before the couple started working together offering bookkeeping and software advice. They soon had clients from Tekapo to Nelson, which they visited in a motorhome that was both office and living quarters. They were based in Christchurch when the

February 2011 earthquakes struck, and relocated to the family dairy farm at Winchmore, 7km out of Ashburton.

Over the past six years, Reon and Tanya have been fortunate enough to be involved in the ownership, operation, financial control and governance of the Hulme family's 930 cow milking operation, which has given them the opportunity to learn more about the dairy business. They have set about updating the books, payroll and other operation and reporting systems on the farm.

Reon says more rural businesses needed to see their exact financial position throughout the year.

"So we are seeing an increasing number of inquiries for systems that provide a balance sheet to clearly show their equity position."

Being able to produce detailed financial information could also help lower the cost of finance. "In some cases, the bank has actually offered a lower interest rate due to the reliable and meaningful information provided."

While empowering clients is their business aim, Hedway also runs a free drop in session for the treasurers of not for profit clubs, organisations and charities on the last Wednesday of every month at the Sinclair Centre in Ashburton from 5–7pm.

Hedway's top three tips for financial sanity:

- Select the right software for your needs
- Get help to make sure you are using all the software features that can add value to your business
- Process your accounts more regularly

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Keeping you in motion

There's nothing like a flat tyre to put a spanner in the works, whether you're on your way to a job, harvesting a paddock of wheat or loaded to the gunnels with kids and camping gear. BY LINDA CLARKE

Tyre technology has come a long way, but tyre maintenance and how you drive can cut down the likelihood of getting a flat. However if you do, there's bound to be a TyreLAND handy that can help.

The independent tyre specialist has nine branches in the South Island and they provide tyres of all shapes and sizes, for tractors and farm machines, for trucks, cars and sports vehicles.

A 24-hour emergency service means you'll never be stuck.

A specialist on-farm service is offered from TyreLANDs in Blenheim, Oamaru, Wanaka, Cromwell, Alexandra, Dunedin and Invercargill. Response vehicles are equipped with a range of farm vehicle tyres and technicians can replace or repair on the spot.

TyreLAND branches are all locally owned and operated, meaning they employ locals who know the conditions and are actively involved in community projects.

TyreLAND spokesman Ian Fraser said integrity and great service were hallmarks of the group, which worked co-operatively to keep wheels turning all around the South Island.

He said customer care was paramount, regardless of the age of the vehicle or the owner. Existing customers have their vehicles recorded at their nearest TyreLAND so a history of work and requirements is readily available.

"If a farmer tells us he has bought a new tractor, we record that. Then if he rings up to say he needs a new tyre, we know what to take on the response vehicle. If we don't know, we get all the information we need to make sure we get the vehicle moving again."

Relationships are important, he says, whether it is remembering a milestone or acknowledging a death in the family.

TyreLAND's independent status means they also have industry links to all tyre-makers, and staff make sure the tyre is the best fit for the vehicle.

"Just because one brand makes excellent car tyres, it does not mean their four-wheel drive tyres are also great. We can shop around and are flexible to change."

Ian said TyreLAND was proud of its rural connections and of the part it played in keeping people on the move.

As well as stocking leading tyres and fixing flats, TyreLAND also offers state of the art wheel alignment using 3D imaging. Correct alignment means wheels face true and square to the road surface. Incorrect alignment will result in uneven and rapid wearing of tyre tread, your car may also pull to one side.

TyreLAND recommends alignment checks when you buy a new set of tyres, then every six months or 10,000km. It will save you money in the long term.

TyreLAND's top five tyre safety tips heading into the summer holidays:

1. Never drive on bald tyres
2. Don't drive on under or over-inflated tyres
3. Know your tyres' speed ratings and load capacities
4. Be careful how you mix old and new tyres
5. Keep space saver tyres properly inflated

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Taking barbequing to the next level

As temperatures heat up, Kiwis everywhere are dusting off their barbeques, pulling out some meat and inviting their friends round to partake in what has become one of New-Zealand's traditional summer past times.

BY ANNIE STUDHOLME

For Kiwis, summer and barbeques go hand in hand, but perhaps surprisingly, Kiwis have nothing on the United States where barbequing has become a culinary art passed down through the generations. And no-one appreciates this more than Christchurch barbeque aficionado Stuart Weatherhead of Moveable Feasts and Stu's Smokin' Barbeque.

While Stu is loathed to say the American style of barbequing is better, it's distinctly different and fast becoming one of the country's biggest industries.

Today, the term barbeque has a broad meaning. First discovered by explorer Christopher Columbus in 1492 when he arrived in the Caribbean, where the locals were slow cooking large cuts of various meats on covered platforms in the air above an open fire, the word barbeque is widely believed to have come from the Native American Taino word "barabicu" meaning "sacred fire pit". From there the Spanish Conquistadors took it north to Mexico and South Carolina, and by the time of George Washington (mid-1700s), barbeques were well entrenched in American culinary history.

During early colonial times barbequing became popular as a way to feed armies of cowboys during the big cattle drives out West or to feed slaves and low income people using the poorer cuts of meat. Although labour intensive, to barbeque was inexpensive, by using a special blend of salt, seasoning and smoke magically transformed what was otherwise disposable cuts of meat, like brisket, into a delectable meal in hours.

Traditionally, barbequing was a way of preserving meat prior to the introduction of refrigeration. It was done over hot coals or wood. Not gas, as is commonly used in most Kiwi backyards. In fact, the American's don't consider cooking on gas barbequing at all, but instead refer to it as grilling.

While its evolution continues to be up for debate, two things have remained constant the world over.

Barbeque requires meat, and more importantly, it's more than a meal. It's an event, where people gather, enjoy good food and good company.

Like all Kiwi's, Stu grew up enjoying the good old-fashioned Kiwi barbeque, but that's as far as it went. Then, in 2006 while watching The Food Channel, Stu stumbled across an American barbeque competition, which sparked an instant love affair.

Over more than 30 years, Moveable Feasts had developed into one of Christchurch's leading location catering and event management companies with Stu's multi-talented and multi-skilled team providing quality on-site catering for any event of all sizes at any location, but he'd been searching for something unique to compliment the business, and an American-style barbeque was it.

Stu headed to the US to attend the Madison Rib Fest, where he was placed on a team and after 30 hours of cooking and no sleep, he was certain he had found a style of cooking that Kiwis would embrace.

For Stu, the entire experience was a massive eye-opener. Barbeque competitions are big business, with competitions nationwide attracting anywhere between 50 and 550 teams competing plus their entourage, set up alongside everything and anything to do with barbequing from equipment to sauces. Although the prize money isn't huge, the kudos leaves teams chasing glory up and down the country.

In championship cooking, each team puts up six meats including pork shoulder, ribs, chicken and brisket, to be blind-tasted by the judges, using their very own unique rubs and mops (bastes and marinades), which remain guarded with the utmost secrecy. It's a slow process, with cooking taking hours but timing is critical with just minutes separating winners from losers. "There is no hit and miss, which is something I found hard to get my head around. It's such an exact art which has taken years to perfect," says Stu.

After negotiating with a manufacturer, Stu returned home with his first 1.5 tonne American barbeque, introducing South Island clients to the wonders of its delicious melt-in-your-mouth meats created by the long, slow wood-smoked cooking process.

"It is so different; it's a method of cooking we don't use. It is economical and the flavour and tenderness is fantastic. Just because you are using cheaper meats doesn't mean you are compromising quality and taste because the slow cooking process—it can take four hours for ribs, three hours for sirloin, and two hours for lamb—means you not only get an amazing taste but it is also tender."

The meats are either dry rubbed with various spices and herbs and left to sit for 12 hours, or given the mop or marinade treatment and left to sit for a similar period, prior to being put in the heat chamber where it sits at a constant 120 degrees. Charcoal is the primary heat source with manuka used at the start of cooking. During cooking, mop is added regularly to keep the meat moist and tender, with the meat turned at one revolution every 70 seconds. While meat remains the most popular, they also do sides of salmon, as well as their own salt, garlic, mushrooms, tamarillos and peppers to make rubs and mops, as well unique relishes and chutneys.

Since he started Stu's Smokin Barbeque in 2007, Stu had a number of new barbecues specially designed and built right here in New Zealand, and has catered for more than 130,000. Recently they have started a branch in Auckland.

In the past seven years, Stu has been back to the US some 13 times to stay abreast with the latest barbeque trends. He is now a fully-qualified barbeque judge and was fortunate enough to attend a two-day BBQ MBA under the guidance of barbeque demigod Mike Mills, who was the first person to win three grand championships at Memphis in May—aka the Rugby World Cup of Swine—and his modest 17th Street Bar & Grill has landed atop multiple best lists.

This year Stu competed at Memphis in May, the World Championship Barbeque Cooking Contest, and also attended the American Royal World Series of Barbeque in Kansas, which is the largest event in the country attracting some 550 teams to compete and crowds of more than 50,000 spectators daily.

"I am always learning. It just keeps on evolving," he says. "One of the best things about this style of cooking is that you can play around all the time with the different tastes; that's where the fun is. The possibilities are endless. Getting that balance and finding what works for you is the important thing."

While it's not a style of cooking that has taken off with the home chef here in New Zealand yet, Stu firmly believes it's only a matter of time especially with the advent of the small direct-heat charcoal barbeques arriving on the market here. "It's the flavour that makes all the difference. Once people have seen it in action and tasted the food, they're hooked. There is nothing quite like it. These small ones are where the home cook can have a lot of fun," he says.

LEFT: Stu testing pork shoulder on the small direct heat barbeque
OPPOSITE PAGE: Stu with his prized barbeque
ABOVE: Meat is cooked at 120 degress with charcoal as the primary heat source and manuka used at the start of cooking

Horopito & Kawakawa Rub

This rub is great with red meats such as beef, lamb or venison.

INGREDIENTS (FOR 1KG OF MEAT)

100g	Horopito
50 g	Kawakawa
100g	Ground Coriander
100g	Onion powder
200g	Paprika
100g	Cajun seasoning
50g	Dry Mustard
50g	Chicken booster/dry stock powder
100g	New York cracked pepper
100g	Castor sugar
50g	Chilli powder

DIRECTIONS

Mix ingredients together in bowl, and prepare meat by brushing the surface lightly with oil before applying rub. The rubbed meat can be refrigerated overnight before barbecuing, as this will increase the flavor slightly.

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Rural

Getting back to basics

David Ensor knows a thing or two about farm machinery. He was a farmer for 15 years, then spent 14 years selling tractors in and around Southland. He knows what works, and what doesn't. BY LINDA CLARKE

Three years ago he decided to go out on his own and sell Taege farm machinery, innovative Kiwi-made machinery designed for New Zealand conditions. The range includes drills, tyrerollers, post drivers, seed drills, harrows and other custom-built machines, all created by Taege Engineering at its factories in Sheffield and Christchurch.

David says it was one of the best decisions of his working life. He spends the majority of his days on the road visiting farmers, returning home to Gore most nights where his rural property is fitted out with a warehouse containing farm machines and spare parts.

David Ensor Machinery is the only supplier of Taege machinery in the Otago and Southland area. He is also the only supplier of Goldacres spraying equipment in New Zealand, though he is looking for more dealers to come on board as the brand grows in popularity.

Wife Dianne owns the local Bin Inn and the couple motivate each other when it comes to business.

The move to sole-selling has given him a new lease of life in the agricultural industry, which is hitting exciting times. "I've really enjoyed getting back to basics and meeting a lot of new people."

David said the Taege brand stood out because of its quality and the fact it had a family-owned business philosophy.

The company started as a blacksmith and repair workshop, then developed specialised seed drills for pasture renovation and cropping farms, viticulture and the turf market.

Using farmer ideas, they also developed other agricultural machines including plot drills, air seeders, fertiliser spreaders and rakes.

Goldacres is an Australian brand making a comeback in New Zealand. Its spraying equipment has been developed for tough conditions across the Tasman and is a good fit on New Zealand farms.

"They are keen to grow the brand over here and their equipment is good, tough and reliable. It'll last for years."

David Ensor Machinery is the only New Zealand franchise which David is looking to expand.

He said the tow-behind sprayers range from 10 to 40m booms and tank sizes to match. The machines are made in Australia, where they are fitted with Italian pumps, and exported to New Zealand.

He said feedback from Goldacres users was positive, with many reporting products lasting over 15 years. "This is one brand that seems to have a long life span."

Being able to supply spare parts in the event of an accident was also important.

David's website has plenty of information for interested farmers. He says the viewing platform is important, and includes downloadable brochures. It also drives inquiries to his cellphone, when he can find out what customers really want and make recommendations.

"I don't have a big yard or building in Gore, I would rather be out in the field most days with customers than waiting at a shop. This is good gear and farmers know it."

ABOVE: Compact Evolution, the perfect choice for pasture and smaller cropping applications

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Helping farmers stay in the game

Hail. Wind. Frost. All weather events that can be devastating for farmers. BY LINDA CLARKE

But more and more farmers are minimising the risks involved in growing anything from wheat to specialist seed crops by taking out crop insurance.

FMG is a specialist rural insurance provider and one of the few offering crop insurance. Ashburton Rural Manager Nick Macklin says their arable crop insurance is helping farmers stay in the game.

Last season, FMG paid out almost $900,000 in arable crop and Wheat Scheme claims. Nick says the pay-outs help arable farmers avoid the financial impact of losing a season's crop.

"It can be a substantial loss, with crop values ranging from tens of thousands to over a million dollars. Your annual income could be cut in half if a major windstorm or weather event hits. If you're not insured, it's like losing a big portion of your income and that sets you back from reaching your goals. Some have to ask themselves if they can keep on going as arable farmers."

> "The best time is just after the crop has been drilled. The reason why is that is because it will be the same price whether you take it out then or in a few months' time."

Most farmers have first-hand experience of rogue weather and natural events—from earthquakes to windstorms and hail.

"The weather seems more and more unpredictable and there is more of an effort being made to consider managing your risk with insurance to cover growing and harvested crops."

Nick says crops, from commodity wheat to specialist vegetable seed, can be insured as soon as they are planted. If the loss is suffered within 40 days of planting, FMG can also provide insurance that covers most of the cost of replanting.

FMG's growing crop insurance comes in two levels, a standard option covering fire or lightning, and an extended option also covering frost, wind, hail, and vehicle impact.

Farmers should ideally start thinking about crop insurance in the Spring. Nick said many knew about the insurance, but not the details. It is easy to organise it and it starts with a call to FMG.

"The best time is just after the crop has been drilled. The reason why is that is because it will be the same price whether you take it out then or in a few months' time."

Hail is the most common event sparking insurance claims, with some areas like Canterbury more prone that others. When a crop is damaged, farmers need to get in touch with FMG as soon as possible so FMG can send an assessor to inspect the damage immediately.

> "This is really bottom of the cliff stuff. We can't manage the weather but we can manage some of the risks. It is about cash flow and maintaining a lifestyle. You have some funds coming in and you can continue in business for the following season and the year after."

"They visually inspect the crop and assess whether it is a claimable event and a claimable loss."

FMG provides crop insurance for farmers that grow a wide variety of crops, including those who belong to the United Wheatgrowers Scheme. A top-up to the Scheme is available to extend the perils covered.

"This is really bottom of the cliff stuff. We can't manage the weather but we can manage some of the risks. It is about cash flow and maintaining a lifestyle. You have some funds coming in and you can continue in business for the following season and the year after."

Nick said insurance or not, farmers still needed to take precautions on their farms, like having a portable water source available and carrying fire extinguishers.

FMG has a host of other policies to cover farm and lifestyle living.

New weather app:

FMG might not be able to control the weather, but it can help see it coming.

The insurer has teamed up with the Metservice to create a special weather app, available to download free from FMG's website. More than 50,000 people have downloaded it to their iPhones and Android phones so far.

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Growing through the seasons

LEFT: The tulip season now moves from the glamorous flower time to the much more important bulb growing and bulking up time

OPPOSITE: Four brothers, John, Peter, Michael and Philip (pictured) are seventh generation tulip growers, a legacy not seen often in the tulip industry

Southland's Van Eeden Tulips has been a labour of love and a long family tradition for the van Eeden family.

BY KATE TAYLOR

Four brothers (John, Peter, Michael and Philip) are seventh generation tulip growers—a legacy not seen often in the tulip industry anymore or any industry for that matter, says Philip. The fifth brother Eric is an accountant in Invercargill (but Van Eeden Tulips is included in his client list).

Their father Jacques came from the original Dutch tulip-growing area around Noordwijk. He and their mother Tilly immigrated to New Zealand in 1954.

Mr van Eeden senior, Jacques, died last year age 92, while Tilly turned 90 recently.

"Like all men of his generation, especially farmers, he enjoyed being part of the business right into his late 80s," says Philip van Eeden.

"He and my mother had a real 50/50 partnership, like any farming operation, especially in those first 30 to 40 years. They started the tulip business virtually straight away and as you can imagine, it was incredibly difficult to get tulips to acclimatise without today's technology. It was a tough beginning. It took many years to build up the planting stock to the stage where the first bulbs could be sold. Initially, Jacques did drainage and fencing work for other farmers, and they grew vegetables on the side. It took some time before it all came together."

About 200–220ha of tulips are grown in Southland currently compared with about 10,000ha of tulips in the Netherlands. Tulips are not grown for the flower (they are de-headed in spring). The bulb is the product which is exported, mainly to flower growers in the United States and the Netherlands. Southern Hemisphere bulbs have a competitive advantage in the Northern Hemisphere winter when their own product is unable to produce a good flower.

In broad terms, the Van Eeden Tulips business is one third United States, one third to the Netherlands and one third New Zealand. It is the smallest of the five tulip-growing operations now in New Zealand, but there is a reason for that.

"We're different from all the rest—we've always been a family business. We work in the business. We keep it manageable. The others are the industry leaders in Holland. The ones with the most nous from the industry in Holland basically. As you can imagine with 10,000 hectares there's a lot of big growers in Holland. They're used to operating big so that's the way they set up over here. We're Kiwis. We're a blend of the Kiwi and the Dutch attitude, so we do it with a little more restraint."

The four brothers have an even share in the business and no-one is boss—everyone has their own sector and management has evolved over their life time. John is the production man out in the field, Mike is in charge of the storage facility at the home farm at West Plains (bulbs spend six months in the ground and six months out of the ground), Peter is the machinery man and is involved with the farming operation as well, particularly at harvest and planting, and "if there's a piece of paper attached, that's me," says Philip, who is based now in Nelson.

"We're different from all the rest—we've always been a family business. We work in the business. We keep it manageable."

The boys all did a year on the farm after they finished school. They then travelled, each spending time in the Netherlands looking into the industry. Those trips continued once they were running the business.

"Mainly before we were married and had children, one of us would be over there every New Zealand winter. That has tapered off in the past decade though as communication with clients has become much more immediate than stepping on a plane."

That communication and other technology simply was not available when Philip's parents made the original decision to move across the world, but they still did their homework.

His father's family had four boys in the business and it wasn't big enough.

"He went to the Rotterdam library and looked up the climatic data available at the time, it was very forward thinking, and chose some likely climatic areas in southern hemisphere for growing tulips. He tried Argentina first, but went back to Holland after a year because he didn't think the working ethic of the people was good enough."

Jacques and Tilly then pin-pointed the lower part of the South Island and eventually their base became West Plains, near Invercargill.

"Of all the discussions that have ever gone on about growing tulips in the Southern Hemisphere, he was spot on. He couldn't have picked a better spot. Tulips have been grown in Chile, Tasmania and other parts of New Zealand such as Canterbury. Some have tried other places but most ultimately have settled in Southland."

Van Eeden Tulips' sole focus until 1996 was the New Zealand market, which entailed wholesale (to companies such as Yates), parks and reserves and a large mail order business.

ABOVE: Tulips are not grown for the flower, they are de-headed in spring. The bulb shown by John is the product which is exported

"We'd been operating about 40 years then—growing about a million tulips but also quite a range of crocuses, hyacinths, daffodils, irises and other minor bulbs in conjunction with the wholesale market and mail order. Aside from some smaller orders to Chile and Australia, the company had its first export shipment to the United States in 1997."

About the same time, other Dutch companies started looking at places in New Zealand to grow more tulips.

"A number of people in the industry in Holland decided there was a niche to be filled. Seven and a half billion tulips are grown in Holland every year. The tulip flower can be manipulated to produce a flower for six months of the year but then at either end of that six months the quality of the flower drops off considerably, so obviously what they decided was that the Southern Hemisphere could provide high quality product for the other six months of the year.

"The whole name of the game was to be able to put a much higher quality flower into the market place to compete against their lesser quality stuff at certain times of the year. That's the whole premise of the industry. It was a massive opportunity and some of the leading players over there decided to do something about it and started showing up in New Zealand about that time."

Philip says their business started to realise "when competition starts arriving, you need to walk a bit faster". So they moved their production area about 20km to the other side of Invercargill to get more growing area and also started growing on contract for a like-minded family business from Holland.

"We ended up with a close alliance between those three brothers and our business. There was a fair bit of learning at the start and mistakes were made, but they were very supportive and shared their knowledge. They still come out every year to discuss the performance of the bulbs that we sent them last year and what direction we're taking this year."

Philip says other changes were made as well.

"When you go from a relatively small operation to a much bigger one, it's a fair bit of a stretch on all sides to bring yourself up to the level of the Dutch industry. Irrigation, which had been in Holland for some time, didn't really kick in in Southland until 2005 and made a huge difference, particularly in reliability of the size of the flower bulb that was produced.

"We now irrigate all 25 hectares. This is now imperative for any intensive horticulture crop. We also use that water very efficiently—that is becoming a bigger issue each year."

"...when competition starts arriving, you need to walk a bit faster".

In 2006, the family moved out of retail sales after 50 years. The mail order catalogue was passed on to one of the family's wholesale clients, who still run it today.

"We just didn't have enough hours in the day to deal with the logistics of handling a bigger area of crop as well as that. The workload just wasn't deemed viable to carry on with retail—too many other things going on."

The New Zealand industry is now an integral part of the world market but it is also dependent on that market.

"For the first 40 years, the New Zealand market was protected. Now we operate in a world market and it is pretty demanding and also full of risk. Tulip bulbs that come from our place end up in Russia, for example. If they close up borders, in theory, if that stopped, it would immediately have repercussions on what we are doing over here. The same with the States. If anything happens to our clients at the other end, we feel it very quickly. That is the immediacy of the world market."

Finding skilled labour is one of their hardest tasks.

"It's a specialised industry so you have to make it happen. You can't just employ someone to do a job—they have to be carefully trained—the skill level required means you often end up doing it yourself. The hardest part is not having skilled people on the ground in New Zealand—it will be interesting to see how that changes in the future. A lot of those who are skilled, learnt on the job. It's very hands on.

"My brother John, with the wind the way it can be in Southland, he'll be out there spraying from midnight until 3am in the morning because the conditions are right, but he'll still be up and working with the staff in the morning. That's part of the life of growing things. You can't just decide you're not working Sunday."

The four brothers in the business are aged from 50 to 59.

Philip says that leaves them, theoretically, with about a dozen years to run the business as it is set up at the moment.

"We plan to use that time as it rolls through to gradually bring people in from outside and increase their stake in the business."

There are 10 grandchildren in the next generation of van Eedens but they are being encouraged to follow their own aspirations.

"They'd be smart not to follow our footsteps. Tulip growing is a full-on operation and all of their parents are showing the strain. We've had a lot of physical work when we were younger and now we're paying for it. It's a tough career."

He says his family has a long tradition with tulip growing and he will be sad to see it go.

The New Zealand industry is now an integral part of the world market but it is also dependent on that market.

"But it has gone the way of many farming businesses, especially dairy farms. It used to be a family operation on a small farm, but now it has become more of a corporate game than anything else. The tulip industry is moving with the times too—it's very much a business and not about going out to "smell the roses" so to speak."

Having said that, Philip says the tulip industry in Southland remains an exciting industry with a real future. The Southland climate is the perfect ingredient to put into the mix to produce top quality bulbs, which then move along the line as one of the most cost-efficient flower crops that can be grown in a glasshouse.

"And at the end of the process you have a product which moves easily through the supply chain and is irresistible to the end consumer."

He says business rolls on and another flowering season is upon them. "It is a quiet pride that you feel when you go out into the tulip paddocks and everything is under control. Next up, the season moves from the glamorous flower time to the much more important bulb growing (bulking up) time. That's where our fortunes for the next sales season are made or lost. I feel a good one coming on."

He says New Zealanders have been "oohing and aahing" over tulips for a long time and in Southland they are now simply part of the landscape.

"If you had to wear a country of origin sticker then you probably couldn't do much better for a Dutchman than to start growing tulips.

"There are few things more satisfying than growing something and us van Eeden boys get to do it every day for a job. Every three months the seasons change and we move on to something else. Never a dull moment. It's a great life."

ABOVE: The Tulips in Southland are now simply part of the landscape

BELOW: The four brothers have an even share in the business and no-one is boss, everyone has their own sector with Phil (left) and John (right)

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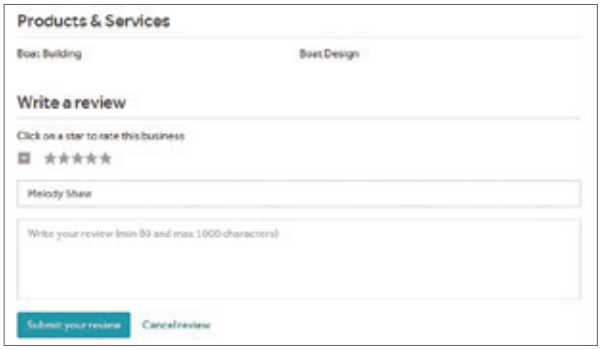
To review a supplier first log in to the website.

Down the bottom of their page you will see a box like below:



Select how many stars you would like to give the supplier, write your explanation, then hit review. It will appear on the website within the next business day.

Feedback

We'd love to hear what you think about the website. Let us know what you think about it, or anything else, by contacting us on:

0800 RURALNZ (787 256), ruralco@ruralco.co.nz, www.ruralco.co.nz/contact-us/

Don't have a login?

If you don't have a login visit www.ruralco.co.nz/create-a-login to create one.

Boosting your Smartphone's Battery Life

If you hate running out of battery just when you need your phone the most there's a lot you can do to keep it running for longer.

Usually there are a number of simple steps to follow which will help greatly.

Settings can vary slightly between phones but you will be able to find step-by-step instructions by checking the user guide for your smartphone. So, here's a few simple tips to make your battery last longer:

1. Turn down the brightness on your screen. To do this go to your Settings, then Display and then Brightness. Here you will be able to choose on a scale how bright you would like your phone to be when in use.
2. Turn off connectivity such as Bluetooth so that it is not running when you don't require it. This means that your phone won't be using battery life trying to connect to other devices when you do not want it to.
3. Always make sure you are running the most up to date software on your phone. Using the most up-to-date software will ensure that your phone is running efficiently and will remove bugs that may be slowing your device down. To check whether you have the most recent version of your phones software go to: About Phone (or sometimes referred to as About Device), Software and then Software Update.
4. Change the GPS Settings on your phone. GPS is great when you require it such as using maps but if you are not using it can drain your battery life. To disable GPS go to Settings, then Location Services, then GPS Satellites and choose disable or un-tick.
5. Reduce how often your device is checking for emails. This may help to reduce your stress levels also! To change how often your phone is checking for emails go to Settings, Mail, then Inbox check frequency.

We hope that these tips help you when you're out and about. Making a number of simple changes to the way your device is operating can extend your battery life so that you don't get caught short when you need your smartphone the most!

If you are looking for your smartphone user guide it can be found on spark.co.nz just search under 'Device Support'.

THANKS FROM THE TEAM AT SPARK.
Never Stop Starting.

Spark

Ruralco Kids

Candy Cane Reindeer

You will need
Candy canes
Brown string
Decorations for the face

Step 1
Get two candy canes and use hot glue (or Super glue) to connect them with the tops facing opposite directions.

Step 2
Take brown yarn and glue a piece long ways on the back of the candy canes.

Step 3
Let the glue dry for a second and then begin to wrap the yarn around the cane. Once it is wrapped as high as you would like it, you can use glue to glue down the top of the yarn on the back of the candy canes

Step 4
Now, turn your candy canes over and decorate them. In this image we added eyes, a red pompom ball and a little ribbon to decorate the top.
You could also add a string to these if you wanted to make them into ornaments to hang up on your tree.

Marshmallow Trees

You will need
8 paddle-pop sticks

Ingredients
24 mega marshmallows
3/4 cup desiccated coconut
10 to 20 drops green food colouring
1 1/2 cups white choc melts

Step 1 Line a large, flat baking tray with baking paper. Thread 3 marshmallows, pointed side up, onto each paddle-pop stick. Press last marshmallow on to cover top of stick.

Step 2 Place coconut in a plastic bag. Add 10 drops food colouring. Rub the coconut (through outside of bag) to mix colouring evenly. Add more colouring if desired. Spread coconut over a small plate.

Step 3 Place choc melts in a heatproof, microwave-safe bowl. Microwave, uncovered, on MEDIUM (50%) for 2 to 3 minutes, stirring every minute with a spoon, or until melted and smooth, but not hot.

Step 4 Using a pastry brush, brush chocolate over marshmallows (hold sticks over bowl to catch drips). Don't make it too thick or the chocolate will run. Roll marshmallows in coconut, sprinkling to coat. Carefully lay marshmallow trees on prepared tray and allow to set. You can wrap these as a gift or eat them yourself.

Dear Santa...

Visit Ruralco at www.ruralco.co.nz/santaletter to download your Santa Letter.

Post to:
Santa Claus
Santa's Workshop
North Pole 0001

Christmas Maze

Help Oscar find his way through the maze to his Christmas treat...

NAME

AGE

RURALCO NO.

TERMS & CONDITIONS:

- There are two age groups and two prize packs allocated per age group: age 4–7 and age 8–11.
- Please ensure the family Ruralco Card number, age and name of the entrant is submitted with the entry.
- One entry per child only.
- All entries must be received by Ruralco no later than 4.30pm, 22 December 2014. Post or drop off to to Level 1, 18 Kermode Street.
- Winners will be announced on 16 January 2014.
- Ruralco reserves the right to publish all entries and details of the winners. The judge's decision is final and no correspondence will be entered into.
- Once the judging has taken place, winners will be notified by telephone.
- The prize is not transferable or exchangeable and Ruralco reserves the right to change the prize to the same or equal value at any time if the prize becomes unavailable.
- No responsibility accepted for late, lost or misdirected entries.

Additional copies can be downloaded from www.ruralco.co.nz/kids

PRIMARY INDUSTRIES
WHO'S WITH US?

NEW CADETSHIP PROGRAMME

Cadetships arm students

A new farming programme at Aoraki Polytechnic will ensure students can hit the ground running when they start work on a farm.

The cadetship or apprenticeship starts with a thirteen week intensive programme of study at Aoraki Polytechnic where students learn basic farm skills. This includes everything from driving a tractor and riding a motorbike, to first aid and rural safety.

Polytechnic portfolio manager for Primary Industries Andrea Leslie said the course will give students the skills to get started.

"They will really be able to add value to a farm. Farmers haven't got time to teach new employees from scratch."

From there students can build on the skills learned, spending two days in the classroom, and the rest of the week on a farm placement learning practical skills. The extra learning that takes place in this programme focuses on livestock and pasture as well as the core skills required for farm employees.

Leslie said once students complete the cadetship they will be armed with the necessary skills to work on a farm.

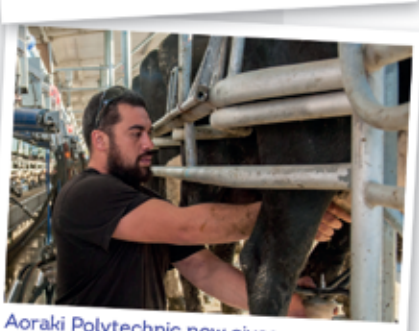
She said farmers had already shown positive interest in the new programmes.

"We have spoken to many farmers and farming associations and the cadetship model is certainly what the industry is asking for."

"The cadetship programme is proving popular as the Level 3 programme is filling fast. It is interesting we are having a 50/50 ratio with male and female students enrolling."

"Growing Demand: Primary Industries is an area of vital importance to our region and is the backbone of the New Zealand economy." Andrea Leslie - Primary Industries Portfolio Manager

Surrounded by primary industry opportunities, allows us to deliver a suite of innovative, exciting and effective primary industry programmes.



Aoraki Polytechnic now gives you new opportunities, new places and ways to study.

"We're working in partnership with other education leaders."

- Alex Cabrera, Chief Executive

Big names in key fields are now part of the Aoraki offering.

If you'd always dreamed of studying primary industries through Lincoln University, wanted to study agribusiness management on-the-job with Primary ITO, you can now do that, with us.

You really can have the best of both worlds.

Aoraki working in partnership:

Lincoln University
Te Whare Wānaka o Aoraki
AOTEAROA • NEW ZEALAND
New Zealand's specialist land-based university

PrimaryITO

MORE OUTCOMES FOR YOU

If you're ready to take the next step towards your future, your way - get in touch with us today:

Rural co

AORAKI POLYTECHNIC NOW

www.aoraki.ac.nz | 0800 426 725

ENROL NOW
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www.ruralco.co.nz

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Our team welcome your contributions, enquiries and letters.
Please post or email to: marketing@ruralco.co.nz

ADVERTISING ENQUIRIES:
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Ruralco News

Travelling these holidays?

Travelling around the South Island these summer holidays? Remember to take you Ruralco Card with you to continue saving as you purchase. Just in case you need a loaf of bread, get a flat tyre whilst driving, even to get that all important re-fuel of the boat.

The Ruralco Card is the only card you need in your wallet this summer.

Access the Ruralco website on the go

Save time by adding our website to the home screen of your mobile phone or tablet. Follow the instructions below and you'll have instant access* to Ruralco no matter where you are.

**You must have an internet connection, either through the cellular network or Wi-Fi to connect to the Ruralco website*

APPLE

- Visit www.ruralco.co.nz in your browser
- Tap the icon
- Select Add to Homescreen from the options which appear
- Save

ANDROID

- Visit www.ruralco.co.nz in your browser
- Press the menu button and select bookmarks
- Add the bookmark
- Press and hold the bookmark you just created
- Select add shortcut to Home

Once you have saved the website to your home screen make sure you do this on your other phones or tablets as well.

Christmas with Ruralco Event in Ashburton Thursday 4 December 2014, 9am–9pm*

Mark this date in your diary and join Ruralco and our suppliers in Ashburton for your Christmas shopping.

We have negotiated with our suppliers to bring you special offers for one day only including extra discounts, exclusive one-off deals and much more.

Get your family off the farm and enjoy a great day out together.

**Some offers only available from 6–9pm*

Christmas with Ruralco Supplier Specials 1–7 December

Ruralco and our suppliers have organised great specials and extra discounts in your region from 1–7 December 2014.

Keep an eye out for Christmas specials at your local suppliers or to see who is participating and their deals head to **www.ruralco.co.nz/christmaswithruralco**.

Understanding the card fuel market

Ruralco cardholders are well placed to take advantage of extensive fuel industry changes and deals currently being offered.

It can be confusing in this extremely busy market place to know if you are getting the best deal—there are many voucher and incentive purchasing options available as the oil companies compete for your spend—both on fuel and a growing array of goodies designed to tempt you and keep you moving with minimal down-time.

But did you know there are ways of maximising some of these benefits when you use either your Ruralco card or your Ruralco Mobilcard?

The Ruralco Card gives you access to the entire Ruralco supplier network, including Mobil fuel stations, and lets you charge any Mobil purchase while also receiving 12¢ per litre off the pump price for fuel. The Ruralco Mobilcard can be used at a variety of fuel outlets, including Mobil, Allied, Nelson Petroleum, relevant truck stops and PAK'nSAVE fuel stops. It also has the same fuel discount and can be tailored to meet individual requirements for purchases.

Maximum benefits can be achieved when the cards are used in conjunction with a point of sale discount off the pump price being offered by the fuel outlet at the time of purchase. For example, if the service station drops its price by 10¢, the cardholder receives this at the time of purchase and then an additional 12¢* (GST inclusive) as a credit on their account.

This opportunity has come about as existing branded service stations have maximised their showroom sales, especially around food items, while the new competition who operate with very little infrastructure, are offering discounts off standard pump pricing as their means of attracting customers. This is causing major brands to drop their pricing to stay competitive.

Ruralco is able to provide substantial discounts for both card-purchased fuel and bulk on-farm fuel, using the power of the combined co-ops' purchasing; although many companies would like to reduce this buying power by dealing directly with customers. For the customer this often creates only a short term gain and can sometimes cost thousands of dollars, especially if a contract is entered into.

We want to ensure we have transparent pricing and the best discounts for all your fuel needs, all of the time. Ruralco receives pricing from a number of fuel suppliers each week for comparison to ensure our cardholders do get the best deal.

**No volume limits. Discount current as at 20 October 2014 and is subject to change. Not available at convenience stations or in conjunction with other discounts or offers.*

Shop Save and Win with Ruralco

The more times you use your Ruralco Card in November and December, the more chances you have to win a share of $10,000, with ten $1,000 prizes to giveaway.

Check out **www.ruralco.co.nz/shopsaveandwin** for more.

Terms and conditions apply.

Lost or Stolen Cards?

If you are a Ruralco Cardholder and your card has been lost or stolen, you should contact your co-operative immediately. In all cases, be sure to quote your member number—this can be found on your statement. ATS 0800 BUY ATS (289 287) or Ravensdown 0800 100 123

Classifieds

UPPER SOUTH ISLAND

AIRPORT SERVICES

AUTOMOTIVE

BAR / BISTRO

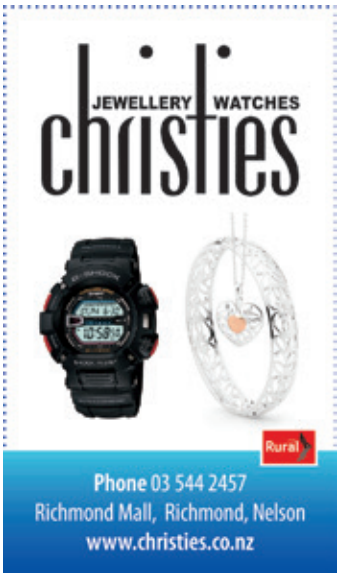
CHEMISTS

DECORATING

ENERGY

FURNITURE

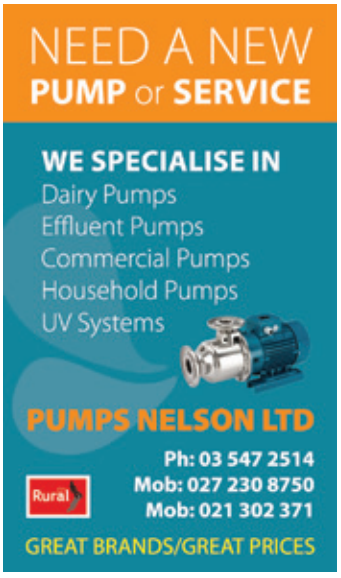
JEWELLERS



JEWELLERS

MOWERS & CHAINSAWS

PUMPS



QUILTING

AIRPORT SERVICES

AUTOMOTIVE

CANVAS & UPHOLSTERY

CLEANING

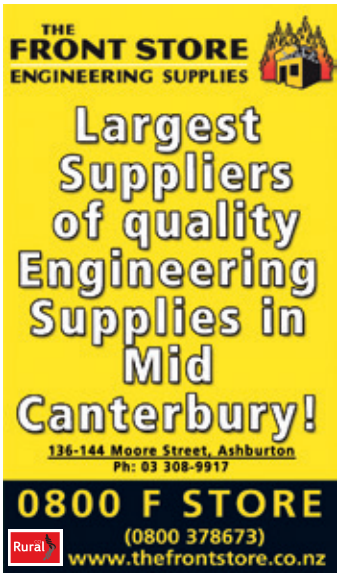
CLEANING

COMPUTING

DECORATING

CENTRAL SOUTH ISLAND

ENGINEERING SUPPLIES

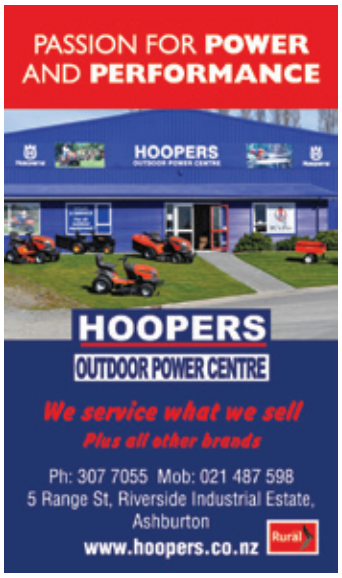


FENCING

FURNITURE MOVERS

HYDRAULICS

LAWNMOWERS



MARINE

PEST CONTROL

PLUMBING

QUILTING

SADDLERY

VEHICLE REPAIRS

AIRPORT SERVICES

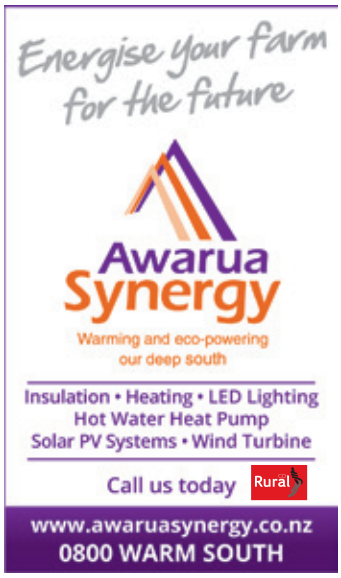
APPLIANCES

CLOTHING

DECORATING

ELECTRICAL

ENERGY



EQUIPMENT

HARDWARE

POWER EQUIPMENT

KITCHENS

PLUMBING

QUILTING

Shop, save & WIN ONE OF TEN $1000 RURALCO VOUCHERS

The more times you use your Ruralco Card in November and December the more chances you have to win one of ten $1,000 prizes.

At this time of year things are getting busy and you're making your list and probably checking it twice.

What on earth are you going to get for the other half this year? There's Mum and Dad (who already have everything), the kids who have helped out by writing their own extensive and unreasonable list, Nana & Grandad who, as usual, don't want anything at all. Then there's Aunty Jean, Uncle Bob, the nieces and nephews, the cousins, second cousins, Great Aunt Whats-Her-Name who never likes what you get her anyway, those people that turn up unannounced who you have to have something for just in case, the postie, the lady up the road, even the dog needs something.

Lucky you have your Ruralco Card.

To find out more, visit www.ruralco.co.nz/shopsaveandwin

Terms and conditions apply.

0800 RURALNZ (787 256)
www.ruralco.co.nz

Real discounts for real farmers

Rural CO