

FMGPOST

THE NEWSLETTER OF FMG RURAL FINANCIAL SERVICES - APRIL 2004

Rare Tractor on Show

A national rally to celebrate 100 years of the farm tractor in New Zealand will feature one of the world's rarest John Deere Tractors.

The 1923 Waterloo Boy has been brought out from Australia for the year and will travel around the country and be on display at various A&P Shows, vintage car clubs and field days.

John Deere bought out the Waterloo Boy Gasoline Engine Co. in 1918 and as such the Waterloo Boy tractor was the first commonly recognised production tractor to be made and sold under their banner. Approximately 31,000 Waterloo Boy tractors were produced



WATERLOO BOY

between 1914 and 1924 until the introduction of the famous John Deere model "D". It is understood no Waterloo Boy tractors were imported into New Zealand. Two examples are known of in Western Australia with this tractor being privately imported into Australia from the USA in 1994. It is an example of one of the last models produced. It is easily

identified by the automotive-style worm and sector steering whereas all previous models had chain steering.

Not only is 2004 the centenary of the first tractor being sold in New Zealand, but it is also the 200th Birthday of John Deere. FMG is pleased to be able to provide support for the tour of the Waterloo Boy.



APRIL 2004

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9	GOOD FRIDAY
10	EASTER SATURDAY - AUS.
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12	●
13	EASTER MONDAY
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18	●
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24	St. George's Day
25	●
26	ANZAC DAY - N.Z. & AUS.
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FMG Contributes \$200,000 for Flood Relief



FMG has assisted our devastated rural communities in the lower North Island by making a donation of \$200,000 to relief Funds.

FMG's Chairman Peter Jensen said, "Half the people living in this region have been badly affected by the flooding. Those not immediately and directly affected will be touched by its consequences as the rural sector comprises a significant

part of this region's economy. FMG stepped up and accepted this challenge, hoping that other organisations and the Government would match our contribution."

The receded flood waters have left damaged pasture and fences in their wake.

Farmers need to replace livestock lost in the flood and it will take some time for them to get back on their feet. Rural communities and businesses serving them will be hit hard by this disaster. Any help they can get will be much appreciated.

"As a business that serves farmers and rural communities and with our head office in Palmerston North, we are acutely aware of the immediate and anticipated longer-term impact

on people and their livelihoods and, as a mutual organisation, we felt compelled to make a contribution to the relief effort."

FMG is best known as a general insurer to rural communities. The company has received over 500 claims to date as a result of the recent adverse weather totalling in excess of \$5 million dollars, and is processing these claims expeditiously to enable people to re-establish themselves as quickly as possible.



No8 Wired back soon on TV

The award-winning agricultural-business programme is in preparation for its fourth season, bringing to your screens the latest rural information and innovation from around New Zealand.

Last year's No8 Wired team is back, and right now Don Carson, Emma Robinson O'Brien and Lee-Anne Duncan are busy travelling around the country digging up the stories you want to see.

With 116 episodes under its belt, No8 Wired has become the leading agricultural-business programme for the primary export sector of New Zealand, and this year promises to be just as exciting as the last three.

Once again FMG is one of the programme's supporters, putting its name behind the rural diary - one of the show's perennial favourites.

So be watching when No8 Wired returns on Sunday May 2nd at 12:30pm on TV3.

Revised Policy Launch

At FMG, we are committed to providing our customers with products that are appropriate for their needs. We have recently undertaken an extensive review of our Rural, Lifestyle and Home insurance packages to ensure we continue to achieve this. As a result, a number of changes have been made to the terms and conditions that we provide to our customers.

We undertook this review with two aims in mind:

- To translate our policy documents into 'plain English', making them clear and easy for our customers to understand.
- International events and conditions have impacted on the New Zealand market, resulting in us needing to make amendments to our policies. These amendments may include an increase in some excesses, additional exclusions and a rise in premiums in some cases. However, in other areas we have been able to extend cover and provide additional benefits to ensure that you still receive the usual high standard of cover for competitive rates.

What does this mean for you?

FMG customers who have LifestylePak, RuralPak or HomePak insurance policies will be affected. When you renew your current insurances, your new policy wording will take effect. To make this transition as easy as possible for you, when you receive your renewal statement, you will also receive a copy of the new policy wording along with a guide booklet that outlines the changes that have been made to your policy.

What do I need to do?

When you receive this information, please read it carefully. If after reading it you still have questions, please call our National Service and Sales Centre on 0800 366 466 where one of our consultants will be more than happy to assist you.

When does this take effect?

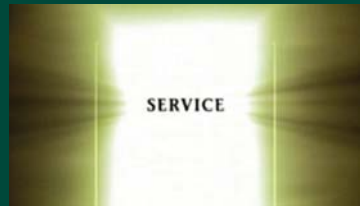
The revised policy wording has been rolled out from 8 March 2004. However, you will be covered under your existing policy until YOUR RENEWAL DATE.

If you have any questions about any of these changes, please contact us and we will be happy to discuss these with you.

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FMG TV Advertising

TV Commercials - some of them we love, some of them we hate - they can make us laugh, feel frustrated or angry, but we hope that the advertisement that we have created is something that will make you PROUD to be an FMG customer.

The new FMG TV commercial presents a significant change from the traditional advertisements that you may have associated with us. The reasons for this are that with so many advertisements on television today, all competing for your attention, we felt that we should create something that makes us stand out from the rest of the crowd and reflects the uniqueness that is FMG and our customers. In using visual imagery (as shown in the screen shots above) instead of the

stereotypical shots of a farmer in the fields or a smiling happy family sitting around their home, as are often used, the advertisements will help position FMG as an organisation that can, and will, actually think outside the square, an aspect of our customer relationships we believe better reflects our every day business dealings with you. These advertisements were first aired on screens on March the 6th. The aim of the first commercial is to capture the essence of FMG, what has made

us successful and ensured our continuance for almost 100 years, as well as recognise the support of you, our customers, in making FMG the company it is today.

We have identified what we believe those key attributes to be and illustrated them through the use of images and words:

Established - we have been serving the New Zealand rural community for close to 100 years, giving us a vast base of experience.

Loyal - we are loyal to our customers and to New Zealand and are proud to be New Zealand owned and operated.

Partnership - we work in partnership with you. We listen and take note of what you say. Working together we will combine to achieve more.

Service - we strive to provide the highest level of service to everyone we deal with. It is important to us that we make all processes easy for you, our customers.

Dynamic - we pride ourselves on our ability to not only keep pace with changes within the sector, but to also be proactive in our approach to the development of products and services.

These branding advertisements are planned to be followed up with product specific ones, highlighting the range of financial services FMG can offer to our customers, including rural, lifestyle and home insurance packages, life insurance, finance and investment solutions.

We hope, as customers, that you are proud to be part of FMG and what these commercials represent and we welcome any feedback that you have on them.

Partnership Between APN Regional Newspapers and FMG



2004 signifies the beginning of a new partnership between APN and FMG that will allow the growth of the Newspapers in Education programme. FMG is pleased to be the first principal sponsor of this programme in its 20 year history in New Zealand.

The partnership with FMG will allow the Newspapers in Education (NIE) programme to expand across New Zealand, distributing valuable literacy resources to hundreds of schools in both rural and urban areas competing for resources.

NIE produce a number of classroom resources designed to increase reading skills, social awareness and critical thinking skills across all age groups and cultures.

NIE is a cooperative effort of the APN media group where newspapers are used as learning tools across a wide range of curriculum areas. Along with teacher resource kits, NIE has a website that provides curriculum links, additional activities and archived study pages to assist teachers and students at all levels.

FMG agrees that society needs well-informed, educated decision makers, active newspapers and forums for political & social debate. Newspapers are a living textbook, continually updated providing a window into the mechanics of the world. NIE produces multi-level study pages that appear weekly during the school year and span a multitude of subjects ranging from current affairs/world issues to cultural, religious, historical, sporting and environmental subjects.

New Look for Internet

The internet has revolutionised the way the world does business, it has increased accessibility and bridged gaps between countries and cultures.

FMG places a large importance on personal service, whether that be via contact with your Client Business Manager, your local office or through our National Service and Sales Centre. However, we think that it is important to also offer the services of an internet site which compliments the personal service aspect of our business, to provide you with information on FMG and our products & services.

Check out
www.fmg.co.nz
answer a simple
question and you could
win a prize!

We have recently spent time revamping our existing site and are excited to be launching our new look website. The address is the same and we encourage you to go and check it out. The site contains information on FMG - our beginnings,

structure and future direction, policy information, what to do if you need to make a claim, along with some helpful information to help you minimise the occurrence of a loss.

There's an added bonus this month - check out the website and answer this simple question, and you will be entered into the draw to win one of five home safety kits.*

In what year did FMG enter the Australian Market?

Email your answer to enquiries@fmg.co.nz by 15 May, and include your name, postal & email address and phone number.

* Home safety kit is not transferable or redeemable for cash. Judges' decision is final.

Heading Towards 100 Years

The countdown is on to the biggest party of the century.

2005 is FMG's centenary. This is no mean feat in a business environment that is typified by mergers and acquisitions. FMG is proud that in our 100th year we remain a New Zealand owned mutual working for our customers.

The centenary provides a unique opportunity for us to celebrate our past achievements, recognise those who have been instrumental in making FMG the success it is today, and to also look forward to the future and our plans and goals for the next 100 years.

There are a number of events planned for 2005 and we will be asking you to help us celebrate. Keep an eye on our website for updates on events and activities that will be taking place around New Zealand during 2005.

Staying in Touch

The ever-changing face of New Zealand farming has seen an increase in the demand for clear and reliable communications on and around the farm, not only for convenience but also for safety.

Communicate NZ is a Manawatu and Hawke's Bay based company specialising in communication systems. One particular product specifically for farms is their two way radio system.

This system provides for private communication from two to an unlimited number of users from building to building, vehicle to vehicle, in the form

FMG Rural Excellence Award

The judging process is well underway in the 2004 FMG Rural Excellence Award. Already one regional winner has been found, and we congratulate Richard & Raye Jolly of Te Awamutu for being the Mid Northern District winners.

Richard and Raye will go on to join the other 5 finalists in the National Judging, which will take place during April/May. This then culminates in Taupo on May 20 for the Award Dinner where the 2004 FMG Rural Excellence Award winners will be announced.

The Award is like no other in agriculture, the judges consider all farming types and a strong emphasis is placed on innovation and community involvement along with the performance of the farming operation.

The judging criteria is such that it allows all types of farming to be compared against one another.

The FMG Rural Excellence Award is an annual event, run under the auspices of the Royal Agricultural Society in commemoration of the late A.C. Cameron.

RACHAEL AND MIKE PETERSEN 2003 WINNERS



of mobile base sets or person to person on the land with portable radios.

Prices for the units depend on customers' specific requirements. For more information, contact Mark Walker at Communicate NZ (Manawatu) on 06 353 8989 or Mike Carian at Communicate NZ (Hawke's Bay) on 06 842 2208.