



JOIN FMG'S CLIENT RESEARCH PANEL

READY TO RIDE

The Farmstrong Cycle Tour starts this month

GYPSY DAY

Advice to help you through farm change over day

NEW HEALTH AND SAFETY LAWS

Are you ready?

MILK CONTAMINATION

Avoiding risks during the dry-off period



NOTE FROM CHRIS BLACK



At the heart of the Mutual is a core philosophy of providing you with good quality advice, service and support. How we do this has evolved over the years as the risks you face and the ways in which we communicate with you have changed. Keeping abreast of what you think about the suite of the products and services we offer is an integral part of a successful formula and that's why we are introducing a new Client Research Panel. The panel is designed to get your views on various topics and new ideas and I would encourage you to participate should you wish to.

I am conscious that right now while some parts of the primary sector are quite buoyant, others face considerable pressure – as do the businesses supporting them – due to an uncertain outlook. At a practical level, having a viable plan in place to help manage through difficult times is important.

To this end we have been proactively helping clients better understand the risks they face. This is done to ensure they're well placed to make informed choices about which risks they feel they want to take themselves, and which they feel more comfortable transferring to FMG to reduce the impact of an accident or major event interrupting their operation and/or lifestyle. Should you wish to discuss your own situation please don't hesitate to get in touch with one of our team.

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You may recall that FMG in partnership with the Mental Health Foundation launched Farmstrong in June last year, the main aim being to provide people with information,

advice and opportunities in order to stay in good shape to better handle the ups and downs of farming. Getting a break from the farm is an integral part of this and the upcoming rural cycle tour and South Island comedy shows are two opportunities that you may be interested in – you can read more about these in this edition of FMG Post.

In terms of the performance of the Mutual this year, I'm pleased to report that at this stage we are on track to record a modest profit for the financial year to the end of March. More broadly, the Mutual is in good shape as evidenced by international rating agency A.M. Best's recent confirmation of FMG's financial strength rating of A (Excellent). The A.M. Best Rating Scale is available for inspection at any of FMG's offices.



Chris Black
Chris Black
Chief Executive, FMG

INTRODUCING FMG'S 2016 AGRICULTURE SCHOLARS

Each year FMG provides two scholarships for school leavers who head to either Massey, Waikato, or Lincoln universities to study an agriculture degree. With more than 80 applications received this year FMG is pleased to announce Louis Poole from Hawera and Kiani Pou from Kaikohe as this year's recipients. We look forward to seeing the scholars progress their studies and future careers in agriculture.

NEW HEALTH AND SAFETY LAWS

From April 4 this year, the new Health and Safety at Work Act will come into force. The Act shifts the focus from monitoring and recording health and safety incidents to proactively identifying and managing risks.

Broadly speaking the Act will aim to make work-places healthier and safer and will place the onus on the business as an entity (and the leaders within it) to ensure the work environment is safe and that employees are educated about safe practices. To learn more visit www.worksafe.co.nz





SHAPING THE MUTUAL

FMG has recently introduced a new way for clients to provide direct feedback on its products, services, risk advice and how the Mutual can improve the way it operates.

The new initiative is FMG's very own Client Research Panel and it's open for every FMG client to join and participate in. Over the period of a year participants will complete an email survey – typically every 3-4 months. Involvement is voluntary and clients can join and leave the Panel anytime.

The survey will ask participants to draw on their personal experiences with FMG, and share their views on the products and services the Mutual provides.

Having a feedback channel of this nature goes to the core of FMG's mutual structure as it provides every person who insures with FMG an opportunity to have a say on how the business evolves.

The Client Research Panel is likely to become one of FMG's biggest direct feedback channels and will compliment other options such as its monthly phone surveys, its Facebook page, email, and by talking with the team, either on

the phone or by attending one of the hundreds of community events FMG hosts and sponsors each year. It's important to note that the new Panel will not replace FMG's complaints process, which remains the same.

Clients who have provided FMG with their email address, as part of their contact details, will have received an email invitation from Chief Executive Chris Black. If FMG doesn't have your email address and you would like to join the Panel, please visit www.fmg.co.nz/aboutfmg.

FMG YOUNG FARMER OF THE YEAR

The FMG Young Farmer of the Year finals are in full swing, with the Northern and Waikato finalists now locked in. As the new principal sponsor, FMG is excited to be part of the country's preeminent rural challenge and has been working closely with Young Farmers and other sponsors to continue to enhance the contest. This year's challenge will see the introduction of several changes which strike a balance between increasing audience involvement while still recognising the skills and knowledge needed to become FMG's Young Farmer of the Year.

With regards to the regional finals, these will be filmed for an online webisode series, will now include a people's choice award and see the format of the evening shows altered slightly. Some changes have also been made to the Grand Final evening, to again encourage more audience participation. We trust you'll like the changes and the chance to get more involved with the contest. For those competing for this year's title – good luck from everyone at FMG.

To find out more about the finals series head to www.youngfarmercontest.co.nz.

Regional Finals	Date	Location
Northern	20 Feb	Pukekohe
Waikato/BOP	27 Feb	Huntly
Taranaki/Manawatu	5 March	Feilding
East Coast	12 March	Dannevirke
Tasman	2 April	Oxford
Otago/Southland	9 April	Wyndham
Aorangi	16 April	Ashburton
GRAND FINAL	7-9 JULY	TIMARU

ARE YOU ON THE MOVE THIS GYPSY DAY?



How well do you know the way around your farm? Very well no doubt – but that’s probably not the case for staff and contractors who are new.

Whether you’re shifting or preparing your property for new staff and stock, you may want to consider putting some of the following steps in place now to help ensure a smooth transition come 1 June.

INSURANCE

- Talk with staff, and new staff coming on board about what insurance cover they have. This is important as it will help protect you and them should anything go wrong and will also ensure there are no gaps or double-ups in the risks you need covered.

- Review your current insurance policy to see if there are any items which need to be added or removed.
- If you’re shifting personal belongings or stock then you may want to consider transit cover.

GENERAL

- Train staff about the new farm procedures and processes, and take time to talk with them about your risk management plan.
- Head to www.agrecovery.co.nz for more information on how to safely remove old chemicals and how to recycle farm materials.
- Before you leave you may want to think about following a feed transition plan. This will help cows adjust their metabolism to winter grazing to protect their health.

- Remember to get the correct permits or consents from your local council when moving stock on the roads.
- If you’re on the move, consider using a grazed-out paddock or standoff pad rather than concrete, which can be more comfortable for the cows and gives them space to lie down.
- If you’ve moved to a new region, then consider making contact with your new Federated Farmers representative to get details on local information and any potential issues.

If you’d like to discuss your insurance covers ahead of Gypsy Day or have staff who may need a second opinion on theirs then give FMG a call on 0800 366 466 or email contact@fmg.co.nz.

MILK CONTAMINATION DURING THE DRY-OFF PERIOD

We may be entering the ‘dry-off’ period but that doesn’t mean the risk around milk contamination and spoilage dies away. In fact FMG still receives milk related claims this time of year.

To help avoid milk contamination and spoilage, some consideration around the following points may be of use:

- Count the number of cleaning brushes and containers as a quick way to ensure none are accidentally left in the vat.
- Number the parts of the milking plant to avoid confusion when milking machinery is started.
- Use coloured tape to help indicate the correct valve position.
- Display a copy of the farms milking process in the milking shed for staff and relief milkers to review – and hold refresher training throughout the season – even if it’s a quick pop-quiz.
- Graze treated animals well away from the herd to reduce the chance of animals attempting to rejoin the herd.
- Review incidents as they occur and where necessary actively update the milking processes to avoid future problems.

In addition to the above, FMG has milk vat stickers that can be placed near the switch in the milking shed as a reminder to switch on the cooling equipment. To get a sticker, call FMG on 0800 366 466.

GET OFF THE FARM WITH FARMSTRONG

New Zealand's rural wellbeing programme Farmstrong is getting right behind three important initiatives over the next several months – all designed to help farmers have a break, get off the farm, connect with others, stay active and enjoy a little light relief.

THE FARMSTRONG CHALLENGE – COMMIT YOURSELF TO A FITTER FUTURE

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Have you been planning to get farm fit – but need a little push to help get motivated? Well here it is. With a vision to become the fittest farming nation in the world, Farmstrong has created the Farmstrong Challenge which calls on the rural community to collectively exercise 4 million kilometers by July 2 this year.

To get involved – and to turn those great intentions into actions – all you need to do is register at www.farmstrong.co.nz, pledge a distance and then hit the road.

and wellbeing, so jump online, get friends and family together and be part of the Farmstrong Challenge.



Any exercise counts – including running, cycling, swimming or walking – and you can track your distance with one of three apps. Just small distances over a period of time can make a big difference to your overall health

THE FARMSTRONG FIT4FARMING CYCLE TOUR

To support the Challenge, Farmstrong has teamed up with former farmer Ian Handcock to launch the first ever Farmstrong Fit4Farming Cycle Tour.

The rural cycle tour will see a peloton of twenty men and women with strong connections to rural New Zealand set off on a 15 day, 1400km journey from Ngatea to Bluff.

Ian's passion, to help improve the physical wellbeing of fellow farmers, comes from

research he carried out through the Kellogg programme.

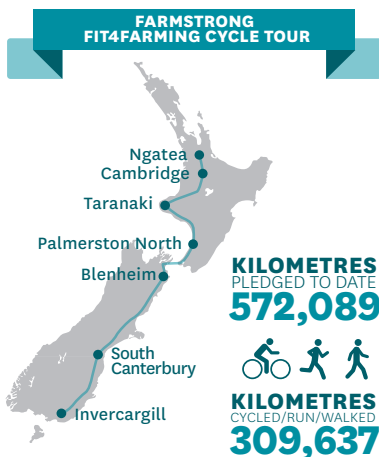
“That research was an eye opener for me. I thought because we were out on the farm all day we were fit and tough – but it's not always the case. With the increase of on-farm machinery and other factors such as poor nutrition us farmers are putting ourselves at risk of serious illnesses such as heart disease – and as a nation we need to change.

It's time for action, and I know that with the right information farmers can change their mindset around physical exercise and realise that the most important asset on the farm is the farmer. The cycle tour will help shine a light on the issue and raise awareness. We already have former All Black Ian Kirkpatrick on board as well as rural broadcaster Jamie Mackay and I look forward to seeing you too at one of the Event Days.”
 – Ian Handcock

CYCLE TOUR EVENT DAYS

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During the tour, the peloton will host five Event Days. This is your chance to get off the farm, connect with other farmers, and take on a small exercise challenge. Participation is free and you can register at www.farmstrong.co.nz/challenge.

Event Days 2016	Where	When
Hauraki – Cycle Tour begins	Ngatea	9:00am, 18 March
Waikato Farmers Event Day	Leamington Showgrounds	10:00am, 19 March
Taranaki Farmers Event Day	Mangamahoe Lake	10:00am, 21 March
Manawatu Farmers Event Day	Manfield Park (South St Entrance)	11:30am, 23 March
Canterbury Farmers Event Day	EA Networks Centre Ashburton	12:00pm, 28 March
Southland Farmers Classic	Gore to Vetsouth Clinic In Winton	9:00am, 1 April



FARMSTRONG AND THE SONS OF A BITCH & MEL PARSONS

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Enjoy a laugh? Farmstrong is also pleased to announce that it's teaming up with the rural comedy show – Sons of a Bitch & Mel Parsons. They'll be touring woolsheds in the South Island from the end of March. Check out the table for a full list of tour dates and keep an eye on Farmstrong's Facebook page to win tickets.

Week 1: 30 March - 3 April		Week 2: 6 April - 10 April	
Windwhistle	Wed 30 March	Waikaia	Wed 6 April
Geraldine	Thurs 31 March	Wanaka	Thurs 7 April
Oamaru	Fri 1 April	Luggate	Fri 8 April
Tekapo	Sat 2 April	Omarama	Sat 9 April
Mt Somers	Sun 3 April	Kurow	Sun 10 April
Week 3: 20 April - 24 April		Week 4: 27 April - 1 May	
Nelson	Wed 20 April	Hawarden	Wed 27 April
Blenheim	Thurs 21 April	Amberley	Thurs 28 April
Kekerengu	Fri 22 April	Akaroa	Fri 29 April
Cheviot	Sat 23 April	Springfield	Sat 30 April
Rotherham	Sun 24 April	Windwhistle	Sun 1 May

CALENDAR

17-19 MARCH
**CENTRAL DISTRICTS
FIELD DAYS**
Feilding

28 MARCH
**MACKENZIE HIGHLAND
A&P SHOW**
Fairlie

31 MARCH-2 APRIL
**NZ SHEARING
CHAMPIONSHIPS**
Te Kuiti

5-7 APRIL
**IRRIGATION NZ
CONFERENCE**
Oamaru

15-16 APRIL
AGFEST
Hokitika

16 APRIL
HUMAN VS. HORSE
Taihape

21-24 APRIL
**NZPCA EVENTING
CHAMPIONSHIP**
Mandeville

13-17 MAY
BEEF EXPO
Feilding

20 MAY
**MERINO
EXCELLENCE
AWARDS**
Queenstown

15-18 JUNE
**NATIONAL
AGRICULTURAL
FIELDAYS**
Hamilton

7-9 JULY
**FMG YOUNG
FARMER OF THE
YEAR GRAND FINAL**
Timaru

DIRECTOR NOMINATIONS

FMG's 'Director Appointment & Reappointment Policy' provides a template for the appointment and reappointment of directors.

It also sets out the criteria for the evaluation of prospective Directors, as well as sitting Directors, a third of whom are required to retire by rotation at each year's AGM.

Of the current Board, the Chairman, Greg Gent and Michael Ahie are due to retire by rotation this year. Both will stand for re-election.

Member nominations for Directors must be made in accordance with the procedure set out

in the FMG Constitution and are subject to the process outlined in FMG's Director Appointment & Reappointment Policy, which can be obtained by calling 0800 366 466.

Nominations must be received no later than Friday 29 April 2016. Nominations can be submitted to FMG's General Counsel Lisa Murray via email at - lisa.murray@fmg.co.nz, or via post - PO Box 521, Wellington 6140, or fax 04 460 4028.

All members are invited to attend the 2016 AGM in Hawera on Friday 19 August and vote. Alternatively, members can vote through the proxy form that will be sent with the Notice of Meeting.

WE'RE EASY TO CONTACT

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Email us
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Visit our website
www.fmg.co.nz

 FarmersMutualGroup