

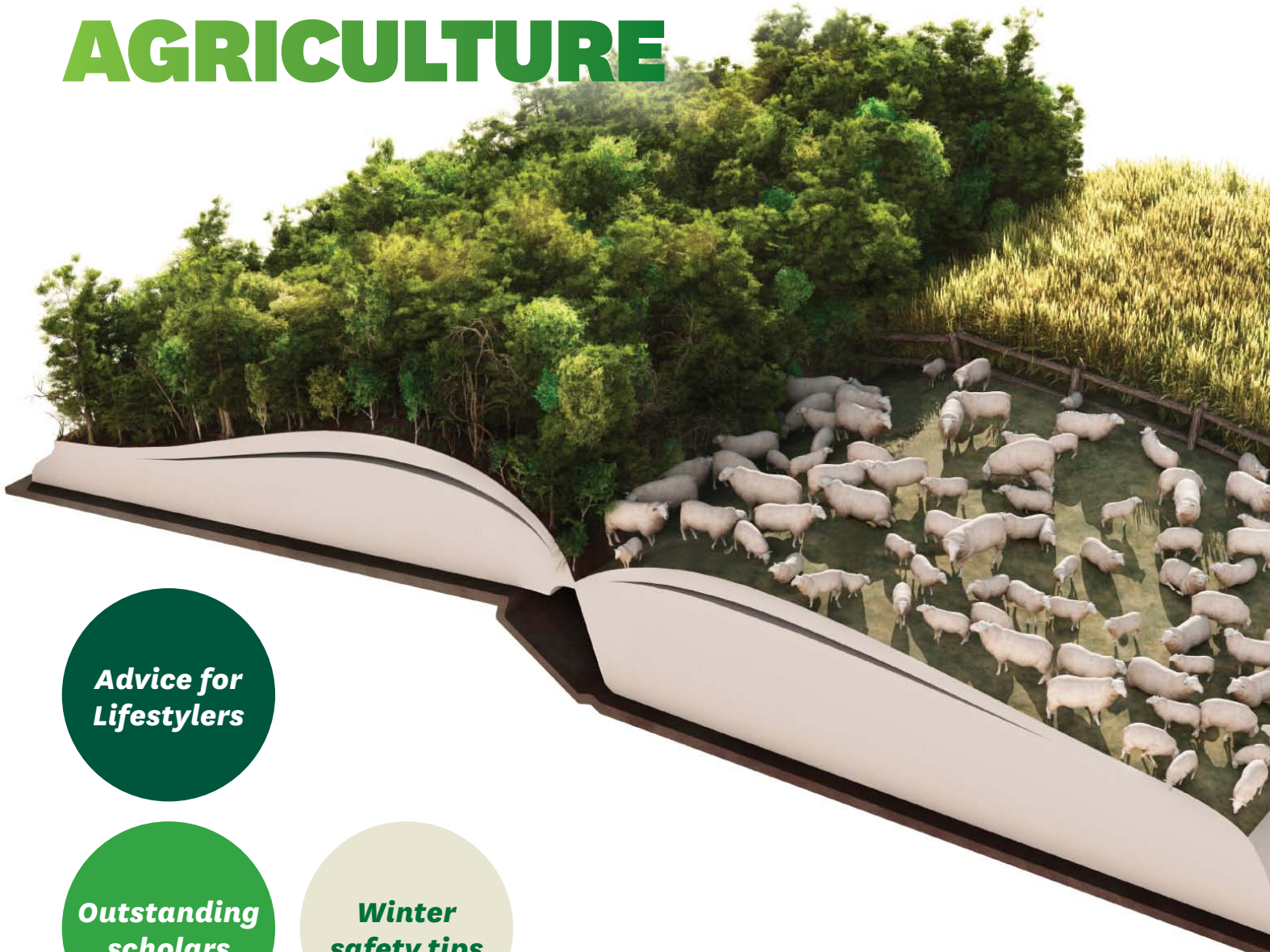
May 2014

keeping you in the know

# FMG POST

*INSIDE:*

## **BACKING THE FUTURE OF NEW ZEALAND AGRICULTURE**



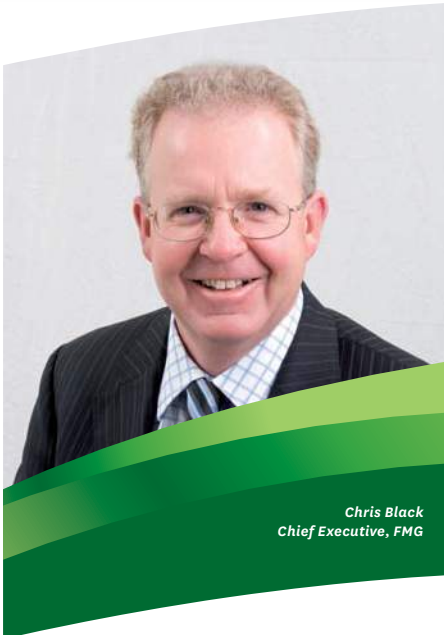
**Advice for  
Lifestylers**

**Outstanding  
scholars**

**Winter  
safety tips**



## Note from Chris



Chris Black  
Chief Executive, FMG

*Helping you find the 'sweet-spot' in terms of your 'risk appetite'*

When one hears the word 'insurance' these days, it conjures up different things in different peoples' minds. At the heart of it, insurance is a mechanism to transfer risk from one party to another, whether that be from you to FMG, or FMG to a reinsurer. Implicit in this is the provision of good quality advice to enable you to identify and understand those risks you wish to take yourself and which you feel more comfortable transferring to FMG through the payment of a premium. Helping you find the 'sweet-spot' in terms of your 'risk appetite' is why we put so much emphasis on having well trained professionals capable of challenging your thinking and providing you with good quality information and advice when you need it.

Of course, things don't always work out like we'd planned and that's the reason we also strive to go the extra mile to help you get back up and running as soon as possible when something interrupts your operation, or lifestyle. I am conscious the last 12 months has been particularly challenging as many clients have faced multiple severe weather events – in fact, there have been 10 major

storms and three series of earthquakes, the toughest year in a claims sense in 15 years outside of 2010/2011 and the Canterbury earthquakes. In spite of this however, the business is still in sound shape financially with client numbers continuing to increase at a steady rate.

More broadly and in line with FMG's core purpose of giving rural New Zealand a better deal, we are pleased to be actively involved in supporting a range of initiatives aligned to the development and celebration of another generation of rural leaders. To name a few, this includes our support of Nuffield New Zealand, Agri-Women's Development Trust, New Zealand Young Farmers and through our own FMG Scholarship Programme. I hope you enjoy reading more about some of these in this edition of FMG Post.

Chris Black  
Chief Executive, FMG



## Backing tomorrow's leaders

In March FMG celebrated 109 years' of supporting rural New Zealand. During this time our core purpose has not changed – we're still all about offering rural NZ a better deal – through good quality risk advice and personalised service – and we're still all about providing access to affordable insurance that helps manage the risk rural NZ faces.

But our support doesn't just start and stop there. It's also centred on building long-term relationships, backing rural communities and investing in the future of agriculture.

In support of this, FMG has entered into a new and exciting partnership with New Zealand Young Farmers and its Road To The Young Farmer Final.

The Road To The Young Farmer Final is a TV series which showcases the seven nationally run events. This is where competitors - all under the age of 31 - are tested on a diverse range of practical, theoretical farming challenges. Each regional event winner then goes on to compete for the overall title. The road to the finals series airs on Heartland TV over seven consecutive weeks, with the first one running on Sunday May 18 at 9.30pm.

We're backing The Road To The Young Farmer Final because it celebrates rural achievement and showcases some of the best and brightest of tomorrow's potential farm owners and managers.

It also provides insight to some of the very real business and personal challenges farmers face on a daily basis – and what's more – it focuses on the skills and knowledge needed to overcome these obstacles. The competition highlights that 'can-do Kiwi attitude' which we at FMG applaud.

## FMG Scholarships

Looking further at our commitment to the future of NZ agriculture – and for close to a decade – FMG has been running a rural scholarship programme, which provides undergraduate agricultural scholarships to students entering their first year of study at Massey or Lincoln universities.

The programme aims to support the next generation of rural leaders. It also looks to promote the agricultural sector as a diverse, vibrant, innovative and fast moving industry which offers young New Zealanders exceptional opportunities.

Traditionally we've offered two scholarships each year; however the calibre of entries this year was so high that we included a third.

We'd like to thank all those who took time to submit an application and wish you all the best for future studies. For more details about FMG's agricultural scholarships visit our website [www.fmg.co.nz](http://www.fmg.co.nz)



# This year's scholarships recipients

Congratulations to this years three scholarship recipients, who have been selected based on their academic, agricultural, sporting and cultural achievements.



**Rachael van Bysterveldt**

Rachael is from Morrinsville and is studying a Bachelor of AgriCommerce at Massey University. Her sporting achievements – particularly her international success in shooting - were among the attributes which helped Rachael to stand out.



**Aidan Hawker**

Undertaking a Bachelor of Agricultural Commerce at Lincoln University, Aidan has already displayed a passion for the agricultural industry, including considerable work experience for his age and founding and running an active Ag Club at his school in Kamo, Whangarei.



**Charlotte Flay**

Also attending Lincoln and studying a Bachelor of Agricultural Sciences, Charlotte has a comprehensive range of sporting, extracurricular and agricultural achievements. The Cantabrian is a gymnastics coach and judge and is also heavily involved in the NZ Holstein Friesian Association.

## Director Nominations

FMG's 'Director Appointment and Reappointment Policy' provides governance and transparency around the appointment process for 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, Murray Donald and Tony Cleland are due to stand for re-election this year. While Tony will be standing for re-election, Murray will be retiring from the board, after 15 years' service. Related to this the Board has undertaken a rigorous process to identify the skills and experience that would best compliment the current Board composition and be of benefit to the Mutual. As a result, the Board has appointed two Special Directors, Cindy Mitchener and Danny Chan whose appointments will be presented to the Membership for ratification.

The Board has evaluated each in accordance with its policy and fully endorse either their re-election or ratification by the Membership.

Member nominations for Directors must be made in accordance with the procedure set out in the FMG Constitution and are subject to the process set out in FMG's Director Appointment and Reappointment Policy, which can be viewed at [www.fmg.co.nz](http://www.fmg.co.nz) or by calling 0800 366 466.

Nominations must be received no later than 13 June 2014. Nominations can be submitted to FMG General Counsel Lisa Murray via email at - [lisa.murray@fmg.co.nz](mailto: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 2014 AGM in Ashburton on the 8th of August and vote, alternatively members can vote through the proxy form which will be sent with the Notice of Meeting, in July.

## Protecting your milk.

With the projected milk pay-out for this season expected to be \$8.65\*, now's the time to make sure your milk covers are up to date. To check your cover, or to make an adjustment, please get in touch with us at [contact@fmg.co.nz](mailto:contact@fmg.co.nz)

\*Pay out projection, accurate at time of printing.



## Introducing the FMG Lifestyle Block Owner's Manual

For most New Zealanders, swapping the family home in the city for a property on a lifestyle block paints a romantic image of easy living.

But rural life is different - and if you've already made the move then you'll be well aware of the challenges life on a small farm can bring. To help owners, and potential owners work through these issues we've teamed up with [www.lifestyleblock.co.nz](http://www.lifestyleblock.co.nz) to produce the FMG Lifestyle Block Owner's Manual.

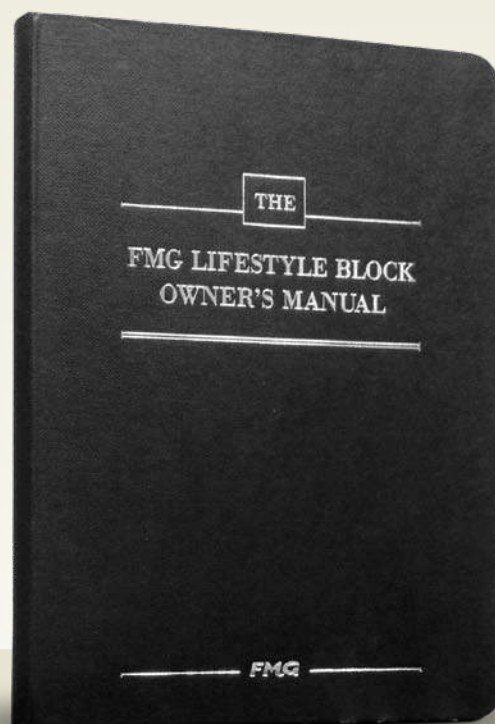
This handy hard-bound book is full of practical advice, covering everything from equipment and machinery to pasture management. It's a combination of FMG's 109 years' experience and the specialised expertise of [lifestyleblock.co.nz](http://lifestyleblock.co.nz).

The Manual identifies the common things which can go wrong and offers helpful hints and tips on how to avoid those pitfalls. It also has the details of various organisations to contact for further help.

It's another example of our commitment to help rural New Zealand get a better deal - and what's more - the Manual's free.

So, if you've recently moved to a lifestyle block, or know someone who has, why not get in touch with us through our website [www.fmg.co.nz](http://www.fmg.co.nz) and order a copy.

If you've already requested a copy then it should be arriving very soon.



**20-22 May**

Deer Industry  
Conference  
Methven

**26-31 May**

South Island and  
National SDTA  
Champs  
Geraldine

**6 June**

Farmlands  
Quirks Quiz  
Culverden

**11-14 June**

National Agricultural  
Fieldays  
Mystery Creek

**23-25 June**

South Island  
Dairy Event  
Invercargill

**4 July**

Farmlands  
Main Event  
Ohoka

**4-5 July**

AgFest  
Hokitika

**25 July**

Farmlands  
Main Event  
Invercargill

## Preparing for winter

While late autumn is continuing to provide challenges for most, thought will soon be needed on how to protect against the winter elements. To help prepare for this we've included some tips and advice around winter safety.

**Switchboards** – Make sure these are water tight. If they're not and water does creep in then they can become a fire hazard.

**Reducing snow damage** – A snowstorm can cause damage to shed roofing, guttering and spouting. To help reduce this risk we recommend using snow straps. It's also important to ensure that solid and sound roof trusses and wall bearers are being used in all buildings. We also suggest you drain all water systems at risk of freezing and where possible use anti-freeze.

**Building repairs** – Overall, we recommend you take the time to prepare a building maintenance plan that requires you – or your staff – to regularly check for building damage. A couple of tips to include on that plan – just to get you started – would be to check for damage caused by machinery (such as front-end loaders hitting hay barn trusses) as this can soon be made much worse if gale force winds were to hit. Another tip is to ensure Z nails or steel straps are used on exposed sheds as these will help secure the purlins to the rafters.

**Taps** – Mend dripping taps and check pipes for leaks. If you have unoccupied buildings – turn the taps off along with the water supply. You should also drain water in the pipes and toilets to prevent flooding which can happen if the pipes burst due to a heavy frost.

**Maintain your roof and chimneys** – 65% of all wind damage is to the roof of a building, so it makes sense to check for any damage caused to roofing iron or tiles before winter arrives and carry out any repairs if required.

**Avoid a hangover** – Remove tree branches that overhang buildings, fences and power lines, as they can be like dangerous missiles in raging winds. It's also important to clear your roofs and gutters of leaves and debris.

### We're easy to contact

Call us on  
**0800 366 466**

Write to us at  
PO Box 1943  
Palmerston North 4440

Email us  
[contact@fmg.co.nz](mailto:contact@fmg.co.nz)

Visit our website  
[www.fmg.co.nz](http://www.fmg.co.nz)

**FMG**  
Advice & Insurance