



farming people

HRL news

Hazlett Rural Limited



Alliance with Bayleys Real Estate

HRL has entered a market co-operation agreement with Bayleys Real Estate. General manager Ed Marfell explains how it will work:

"We have people who are wanting a bit of real estate advice and rather than us trying to get our heads around that we will recommend Bayleys as the leading real estate firm. They in turn will recommend to people who have sold farms who need to have clearing sales that we're the team to be doing it."

"We don't see a need for HRL to be stepping into the real estate sector, especially when you have got such a strong rural brand out there as Bayleys — in the lifestyle block market as well. They're good operators. And they don't want to get into clearing sales because they believe we've got the expertise to do that."

"This is a formal agreement that is very open and transparent rather than a quiet little 'behind the bike sheds' set up. In this day and age it's essential that everything is transparent."

Ed added that there are a lot of names in the Bayleys team that once wore the same ties as many of the HRL blokes so there's plenty of natural affiliation and mateship between the two teams.

Bill Whalan, director of Bayleys Canterbury says the modern marketplace is sophisticated and more



demanding than in previous generations across all areas of business, and he says Bayleys Real Estate and Hazlett Rural have embraced this.

"Rather than trying to be everything to everybody, the companies are specialists in their businesses. Bayleys does nothing else but market and sell real estate."

Given the ubiquity of Bayleys signs around rural Canterbury, it may surprise some readers that Bayleys didn't sell farms in New Zealand 14 years ago, but in the year ending June 2013 Bayleys sold more farms in New Zealand than any other brand.

"This is a hell of a story given our competitors have been around for generations, and it's down to Bayleys having professional operators doing the very best job possible for our clients, the land owners. We see the same business model in Hazlett Rural and an alliance with HRL is a natural fit for us".

Bill went on to say that an alliance is based on absolute trust between the two parties.

"That exists between Bayleys and HRL with Bayleys comfortable in the knowledge that the company's clients will receive the best, most professional service available in the market from HRL."

Season's Greetings

This is the time of year when everyone packs off to the beach ... except farming people.

However we know there's going to be some great Christmas dinners around the tables of rural Canterbury and Otago and we will be there in spirit to join your toast to the health and happiness of loved ones.

HRL Directors and Management heartily thank everyone — clients and staff — for their efforts and their goodwill throughout the year.

We wish everyone a very happy festive season... and, through the co-operation of the weather gods and the meat companies, a successful 2014!



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FROM THE GM

So where exactly did 2013 go?

It's been a very busy year, that's for sure – and weather-wise generally mild, which tends to give us more to do. How the season will pan out from here remains to be seen but that rain late last month was pennies from heaven, as the pressure was starting to build, especially on the dairy people who had their irrigators damaged in that wind storm. But you'd have to say this season looks more promising than the last one!

The meat company results are a reminder that the protein industry is still not out of the woods, but the longer-term prospects are still good, although you do wonder what will happen to certain of those companies when commercial reality comes knocking at their door. I can't think of any other business that keeps losing money and thinks they're doing a great job. Anyway, it's a case of hanging in there and making the best of a season of favourable weather (you've got to be positive).

I'm pleased to see David having a go in his column at references to the stock and station sector as "third party". We definitely add value to our industry – it's hard to see how we could have grown from one to 28 staff in five years if nobody out there thought we could contribute anything to their businesses!

It's great, too, to welcome Sarah Foden to the HRL family and I'm sure her commercial insurance experience to date is going to enhance the quality of the HRL Insurance offer in the rural as well as commercial areas. It's not often we farewell a staff member and this time it's the company's very first employee, Brad Mackenzie who joined David in February 2009. Brad has moved to a good management opportunity in another business sector, and we wish him, Alice and their soon-to-arrive baby every success in the future.



Finally, another plug for hat pics for the quarterly \$250 donation to the charity of the photographer's choice. There's been a lot of dollars spread around (not to mention fun had) with that little feature of our newsletter over the last four years and we want it to continue.

Ed Marfell
General Manager

A NOTE FROM DH

We have been hearing references lately to the role that HRL and other rural serving businesses as 'third parties' in the agri sector.

In HRL, that really annoys us.

We add value to the industry. The stock and station industry in this country is 150 years old. It is rich in experience of partnering its farming people through the ups and downs of the agriculture business. Its close connection with the farming people of New Zealand should never be underestimated.

We cannot and will not accept being called third parties. Because we are not.

As the future of the protein and protein-processing industry unfolds, everyone involved in it must be signalled that, for continuing success, the management and business skills of the stock and station sector must continue to be engaged and leveraged. It's time the agri sector recognises the value-add we bring – and the connections and solutions that we strive to achieve – for our farming people.

To get any group of farming entities – people and organisations— to hop in a boat together and all row in the same direction takes an enormous amount of time and effort. It's high time we all started steering our operations on the same compass heading. We should all be worrying less about how hard the next bloke is rowing and more about how much effort we ourselves are contributing to the passage towards sustainable New Zealand farming prosperity.

David Hazlett
Rural (and occasionally grumpy) Bloke

NEW FACE AT HRL



Sarah Foden has joined the Hazlett Insurance Brokers team. With a background in banking and latterly commercial fire and general insurance, Sarah brings valuable experience to the Hazlett Insurance team.

The Blokes' Diary...

| | |
|--------------------|---|
| December 19 | <i>Coalgate</i> |
| January 09 | <i>Coalgate</i> |
| January 13 | <i>Strathview Station Lamb Sale</i> |
| January 15 | <i>Coalgate</i> |
| January 16 | <i>Rakaia Gorge Lamb Sale</i> |
| January 23 | <i>Coalgate</i> |
| January 30 | <i>Coalgate</i> |
| January 31 | <i>Hawarden Ewe Fair</i> |
| February 03 | <i>Castle Ridge Station Lamb Sale</i> |
| February 05 | <i>Coalgate</i> |
| February 13 | <i>Coalgate</i> |
| February 13 | <i>Perendale Ewe Fair</i> |
| February 14 | <i>Sheffield Ewe Fair</i> |
| February 20 | <i>Coalgate</i> |
| February 27 | <i>Coalgate</i> |
| February 28 | <i>Beltana Farming Cattle Sale</i> |
| March 06 | <i>Coalgate</i> |
| March 13 | <i>Coalgate</i> |
| March 20 | <i>Coalgate</i> |
| March 27 | <i>Coalgate</i> |
| March 28 | <i>Culverden Calf Sale</i> |

CLIENT PROFILE: Jason Erasmus, Christchurch Oral & Maxillofacial Surgeon.

The term ‘middleman’ is often used in a pejorative or negative way. This month, we have a client who has learned that using HRL as a middleman has definite benefits.

In this instance it is best to let Jason Erasmus tell the whole story:

“The bank suggested an insurer when I first came to New Zealand six years ago. Just before the earthquakes we sold the house that we had bought in Christchurch and bought a bare farm at Tai Tapu and started building on it. So you start with a house ... and then there’s a ride-on mower, then a tractor and then yards and so on. Every time we added something we’d pick up the phone to advise the insurer to add it on to the policy. What I didn’t realise at the time was that every time something was added on, a new policy was issued. Over a period of twelve months, I would get a reminder every second month that my insurance policy was due. I could never work out how I was always paying it and yet it was always due! Then at one point I wanted to change something on the policy and was told it wasn’t that easy and a new policy would have to be issued.

“The person I was talking to was in Auckland and I couldn’t physically go there to sort it all out, so I took a Friday afternoon off and went into the bank and a very helpful person there rang the insurance company to try to sort out the eight policies that I’d ended up with — and that was just for the farm! So we had questions like how many kilometres were on the motorbike and my wife had to go out to the shed to find out, and that sort of stuff just went on and on ...

“Eventually I asked if we could just have everything in one policy, but it was just too hard. So I spent an entire Friday afternoon having not achieved anything. So then my bank manager told me about Sean Lysaght with whom he had worked in the past: ‘If anyone can sort this out for you, it’ll be him,’ he told me.

“In the meantime I went to FMG who were advertising extensively in the farm magazines but they said, sorry, we don’t insure anything in Canterbury.

“So I got onto Sean.

“He came in, had a chat and then went away and came back later with a quote. And that was it. All done. All in one policy. Subsequently we’ve bought a farm truck. I



emailed Sean the details and ten minutes later he shot an email back saying it had been added to the policy. No new policy, just added to the existing policy — which is what you’d expect, of course.

“So I’ve learned the hard way that not all insurance companies are equal in terms of service. I’ve learned that it’s a lot easier from the customer’s perspective to deal with a broker than to deal with the insurance company directly.

“And they ask you all these security questions. I can understand why they do that, but often for me I have ten minutes in the car between St Georges and the public hospital and they’re asking me for my bank account number, the current balance — not stuff you carry around in your head. And if you can’t answer the questions, they can’t help you.

“Dealing with Sean and HRL has taken that pain away. That’s what they do — they’re professionals and they take the pain away.”

A fairly old new bloke ...

The old rural bloke in the middle of our photograph is Paul Ross, father of Hayden who joined the HRL team at the beginning of this year.

Paul has been a drafter for 45-odd

years for CFM and PPCS/Silver Fern Farms. David Hazlett approached him, after he retired from SFF last year, to be a kind of roving ambassador for the company in Mid-Canterbury, a job that entails drinking a lot of tea and coffee by all accounts.

“It’s really good getting around the district saying hello to the people I’ve known for a long time, and trying to create a bit of business for HRL.

“I like the company, I like its style ... it’s not big and the management are at the coalface so they know exactly what’s going on. That’s one of the beauties of a small company.”

But in saying that last bit Paul doesn’t want to knock SFF whom he enjoyed working for and who he says treated him very well.

Paul’s lived in Mayfield for 41 years and has a 70ha farm that’s a base for his dog trialling and Southdown stud interests.



... and two new young young ones

Sam Tod (left) and Rowan Sandford (right) both hail from Hawke’s Bay — Otane and Maraekakaho respectively — and have both just completed their B.Com(Ag) degrees at Lincoln. They’ve been doing a few days a week over the last month or so, getting around the traps with the various HRL blokes before starting full-time in January.

Both say they are excited at the prospect of getting their boots dirty and meeting all the wonderful people who deal with HRL.

Ed Marfell says the company has been looking for a couple of likely young lads for some time “ ... and we’re very pleased to have found in Sam and Rowan a couple of blokes of such high calibre and excellent attitude. I’m certain they’re going to add value to the HRL offer.”

Rebecca Stoop *HRL Insurance*



Rebecca grew up in a family that transferred around a fair bit, so while she was born in Napier she's a proper Cantab, having been educated here, and calls Canterbury "home".

Upon leaving Marian College in 2006, she worked in retail for a year or so, including selling shoes at Ballantynes, before heading into the insurance world, firstly as a receptionist for a small brokerage for four years. It was a job in which she learned a great deal about insurance, she says.

Shortly after the quakes she went to Auckland and worked for AA Insurance there in its claims team.

"Auckland wasn't for me," and she shortly later decided AA Insurance wasn't for her either and started work at HRL Insurance in March 2012, bringing nearly five years of insurance experience with her.

Rebecca is very happy being back working for a broker, not least because she enjoyed her earlier brokerage experience more than working directly for an insurance company.

"I missed the broker world. You have a much more personal relationship with clients. You don't have to have a conversation with a client that's prescribed by a piece of paper, as you do in a large corporate environment where there is no understanding of a client's needs."

"This is a unique business, with different divisions all doing different things — but with everybody working towards one common goal."

"I've learned a lot since I've been here. In previous roles rural insurance was in the 'too hard basket'; however working with Sean has allowed me to learn a huge amount and understand how important it is to get it right.

"Even just sitting in the office with the livestock girls I've picked up so much about the industry. The great thing is that I have so many people around me to learn from and that makes my job easier."

Earthquakes have changed the insurance business deeply, Rebecca says: "The old days of getting your house insured at five

to five on a Friday are gone.

"People are starting to take more of an interest in what they're purchasing, too, which I think is a good thing. It's important people

understand what they are paying for and how it affects their business."

Rebecca sees that as an opportunity for a company that is committed to offering clients an insurance service that meets their individual needs. The Christchurch rebuild is another good opportunity for the company, she says: "The earthquakes may have created a lot more work however it's important to see the opportunities that come with that. Change is good!"

For almost her whole life up until quite recently, Rebecca was a ballerina, and still loves any kind of dancing. Nowadays she's more likely to be found occupying her spare time with her friends, family and the occasional glass of wine!

HRL
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