

FARM GATE NEWS



Written & Published By

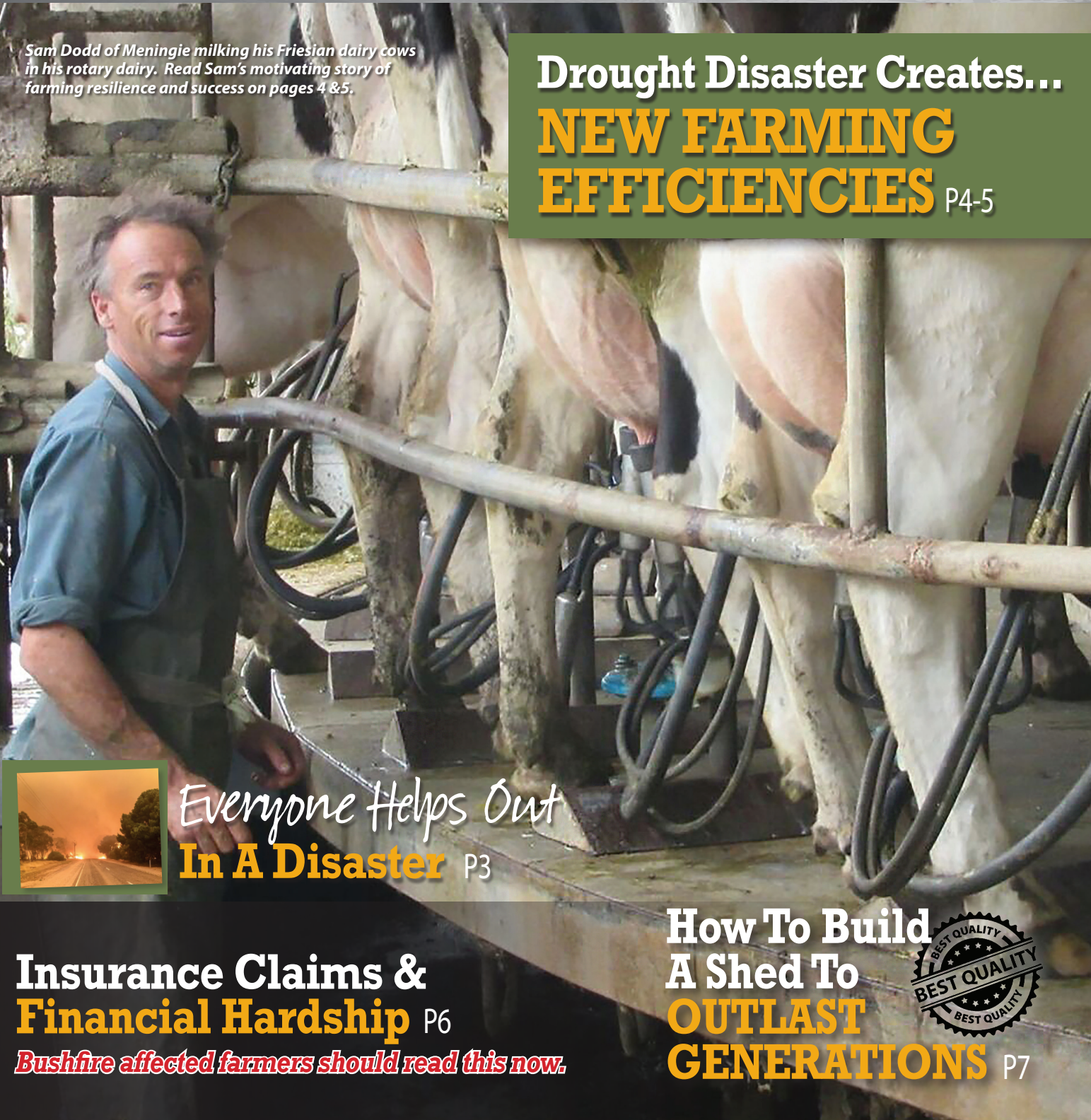


Nov-Dec 2015

A BI-MONTHLY NEWSLETTER TO INFORM AND ENTERTAIN YOU

Sam Dodd of Meningie milking his Friesian dairy cows in his rotary dairy. Read Sam's motivating story of farming resilience and success on pages 4 & 5.

Drought Disaster Creates... **NEW FARMING EFFICIENCIES** P4-5



Everyone Helps Out **In A Disaster** P3

Insurance Claims & **Financial Hardship** P6

Bushfire affected farmers should read this now.

How To Build A Shed To **OUTLAST GENERATIONS** P7



What Makes Country Life So Good? ... COMMUNITY



At her party with guests, Melanie here in yellow.

Melanie's 30TH Birthday

Our daughter Melanie, who works with us at Grant Sheds, celebrated her 30th birthday party with a Disney themed fancy dress party at our house in October. It was great fun.

Amongst other good friends and family were Melanie's best friend from their uni days, Bec, who married Todd Niejalke from Pinnaroo. Don't they look awesome as "Woody" from Toy Story and "Elsa" from Frozen?



Above: Todd & Bec Niejalke, Pinnaroo with Ali & Danny Halupka, Grant Sheds as "Pirates of the Caribbean."



Above: Todd on a Linkage Giraffe from the old Monash Playground that we have at home. "Ride 'Em Cowboy"

Harvest 2015 on the Hampel's farm at Nadda, near Loxton SA. Photo taken by Lauren Lidgerwood, Photography by Lauren

Minnipa Centenary

Minnipa (population 350), on the Eyre Peninsula, celebrated its centenary on the October long weekend and we provided some sponsorship for their event. The event attracted around 800 past and present Minnipa residents.

It was lovely to receive a Thank You letter from Ros Fromm and the committee and this line from the letter grabbed my attention:

"We thank you for your support, as without generous sponsorship such as yours, a town as small as Minnipa would have been unable to arrange such a successful day."

We certainly understand the difficulty small rural communities have in attracting sufficient financial and volunteer support to organise and run such important events. We commend you for your efforts Minnipal!

HOT Sex !

We were delighted to receive a phone call from Melinda (Lindi) Davison from Swan Hill in mid September. Along with her partner Bruce Cook, they own the farm that displayed the hay bale art that we've featured in the past 2 editions of FARM GATE NEWS.

They don't receive our little publication, but while she was at the local cattle sale yards, their friend and magazine recipient, Philip Christie of Managatang, collared her and told her about it.

Interestingly, she said that their hay art has mostly been enjoyed and they've had some great feedback, but they also had the local Shire Council tell them to remove the 'offensive' one.

They didn't, since Council doesn't have any jurisdiction on such matters. And after all, anyone driving along any country road may just see farm animals mating "for real".

However, only the night before she was told about our Farm Gate News photo, their mating animals hay art was burnt down by an arsonist!

Determined, they rebuilt the hay art immediately and guess what ...?? It was set alight again!!



WINNER Thailand Competition

We are delighted to announce that the winner of our Spring competition was won by Roger & Rhonda Lienert of Yorketown, Yorke Peninsula SA. We look forward to receiving some happy snaps when they take their well deserved holiday. YP must be a lucky place. Our last competition winner was Greg & Sarah Klopp from Maitland.



Roger Lienert

Farmers Have Nice Gardens Too

In October we visited Phil, Chelsea & Sandy Kernich at their 'Burrundi Acres' farm near Yamba SA, to view their garden. Sandy is a keen gardener and it's full of beautiful plants, old farm gadgets and artwork.

She's planning to have it open to the public at next October's Renmark Rose Festival. We certainly recommend a visit. Well done Sandy.



We had a lot more farmer photos to include in this last edition of FARM GATE NEWS for 2015 but as we were just finalising the publication when the November bushfire disasters hit, we decided to add more information that may help our fellow farmers instead. Page 3 and page 6 has some information that may just help. We'll put the farmer photos in our next edition.



Meanwhile, stay safe, help your fellow farming communities where you can and enjoy a safe and happy Christmas, appreciating your family and friends.

Ali & Danny Halupka
Owners - Grant Sheds



You Little Ripper... Grant Sheds Local Aussie Legends



*These photos taken near Balaklava SA
by Kurt Walter, Walco Seed Cleaning*

Our Amazing Volunteers

In the wake of the devastating late November fires, we once again pay our respect and thanks to the great men and women who make up the SA CFS and other services that help out in these critical times ... our police, SES, medical teams, volunteers at safe locations and all the others who help out in teams or individually. **THANK YOU ALL.**

Kurt Walter from Balaklava took these photos while helping out in the middle of these raging and devastating fires. He is a member of the CFS and was in the thick of the fire fighting.

In these situations those of us outside the fire zone feel so helpless about just how we can help.

And as it's a farming area, it feels even closer to our hearts. There are farmers, including those who have bought sheds from us and those who receive our FARM GATE NEWS, that have lost everything.

Kurt's business, Walco Seed Cleaning, cleans grain for farmers ... a strange idea to those who are not grain farmers perhaps, but it makes 'dirty seed' more saleable

(for example, if the harvested grain has too much weed seed in amongst it).

He estimates that 25-30% of his regular clients were right in that fire zone and will have lost ALL their grain and hay. That in itself is a devastating event for him.

And yet, he was out there, working in the CFS as well as helping out neighbours, friends and people he doesn't even know as the fire raged.

During the fires, he was leading people in cars and with horse floats to safer locations, even though he had to drive with his head out the window and just follow the central white line of the road because it was just too dark and smoky to see.

The following day he was one of those who were briefly hospitalised as he had debilitating eye pain due to the smoke and debris that irritated and scratched his eyes.

Farmers Helping Farmers Seed Grain Register

And yet ... he is working hard to get a Grain Seed Register together to connect farmers who have lost all their grain (& therefore don't even have any to sow next year's crop) with those outside the fire zone who may normally sell to the big grain corporations right now, but instead might hold onto some of their grain and sell it to the fire devastated farmers at a reasonable cost given that the middle man has been cut out.

Kurt is expecting NO INCOME from this project.

He just wants to help... even more than he's done already.

While it may seem too soon to be worrying about next year's seed grain, when the fire area farmers have so much else to cope with, RIGHT NOW is actually when this help is needed.

Because, other farmers are harvesting RIGHT NOW and we need to let them know about this seed register and how they can help before they sell all their grain elsewhere.

For Grain Farmers with seed to sell AND Fire devastated farmers to buy grain

To register your interest please go to this specially set up web site.

www.SeedRescueSA.org

Or contact Kurt Walter,
Walco Seed Cleaning

Ph: 0407 602 679

kurt@walcoseed.com.au

How Can We Help You?

Grant Sheds has had a long and enjoyable relationship with our farming communities and we feel gutted for everyone who is affected by farm fires, bushfires & home fires.

We know that it's a devastating time and you have physical and emotional trauma from these events that will take a long time to heal.

We want to help. We're helping Kurt promote his Seed Register because it's something we can do.

And we want to be able to help if your sheds have burnt down. That's an area we know we can help with. We don't want you to think that we're like buzzards around a carcass. We'd feel awful if you think that.

But we genuinely want to reach out and help.


If you've lost a shed in the fires, and you need some help getting quotes for insurance, planning what you'll replace them with or anything to do with sheds, we offer our help.

You can phone us on our Freecall number 1800 088 528 and we'll helpfully and happily help you out.

If you'd like us to come and visit your farm to help you to work out just what to do next ... we'll do that too.

Or, if there's anything else we can do, even unrelated to sheds, please call and ask.

FROM THE Adapting To Permanent



Sam Dodd & partner Lisa Lewington & their attention seeking kelpie.



Sam Dodd of Meningie SA, feeding fresh, raw cow's milk to his 2 month old Friesian dairy calves. They gradually transition from milk only to grazing, starting with two milk feeds per day then progressing to one milk feed per day, supplemented with grain and then on to full grazing.

Most farmers have a tale or two to tell about drought. At the mouth of the Murray River, Sam Dodd's story spans a decade and has seen his dairy farm pushed to the brink only to evolve and ultimately adapt under the relentless pressure of finding water.

It was late 2006-07 when the drought that had steadily been creeping through the Murray River system began to take its toll on the farming community of the Narrung Peninsula in South Australia.

The 30 or 40 dairy farms dotting the region all irrigated from Lake Albert, a freshwater lake that had thrived since the barrages were put in place at the mouth of the Murray in the 1930s and '40s.

"The area just continued to expand from the 1950s onwards," Sam explains. "Every decade seemed to improve the technology of irrigation, and by the 1990s and into the 2000s, up to about 2007 when the drought came, we had a \$30-\$35 million dairy industry that was predominantly pastures, centre-pivot irrigation."

These dairies, including Sam's, were milking between 300 and 500 cows each.

"And that all crashed in a heap in 2007 when we ran out of water."

Within a space of 12 months a water deficit in the river system resulted in the lake levels dropping, with the little water that was left too saline for stock and irrigation.

The dairy farms simply disappeared, with Sam's one of only two continuing on the peninsula for the next year. His farm became reliant on a shallow layer of surface water that was now used for stock and general farming, and it was a battle.

"We thought we'd get through from the point of view of stock water into the winter of '08. But we didn't.

Strong afternoon southerlies meant Sam's limited water supply was getting blown off shore.

"We completely ran out of water. We had stock without water, and I was getting up at 1 or 2 in the morning to get pumps going...because they had sucked air and lost their priming, and we had these 2km long suction pipes. It was a very difficult situation, but in a way it got easier when it became unusable because we had no choice."

The family dug wells and were fortunate enough to access the groundwater beneath - unknown territory for a dairy that had survived on irrigation.

In 2010 the drought broke, but on the peninsula, the farmers were still contending with extremely high salt levels in their supply.

We continued to have our own localised drought,

because although the water levels returned to Lake Albert, the water was still too saline to irrigate for about another four years until the ebb and flow between Lake Albert and Lake Alexandrina slowly reduced the salinity level of Lake Albert which brought it back to a reasonably acceptable level for irrigation."

Even now the salt content of the region's water supply is about five times the level of the rest of the river, and the region is just returning to irrigation.

The change in water supply called for a different approach to the way Sam farmed.

"When you realise you can't irrigate, you realise you don't actually need irrigation to feed stock. All irrigation is providing you with fodder, and there's other alternatives of fodder."

Sam began looking for a different way to feed his cows. The family was fortunate enough to have bought additional land five or six years prior to the drought, and a second parcel as the drought was beginning. They used this to grow hay, carting it to their dairy, and began running beef on that land as an alternative source of income. They halved their dairy cow herd and went to seasonal calving, also using the seasons to grow hay.

It's a method Sam and his family will now continue, using stored, dry fodder. The water may have returned but the playing field on the Murray is very different to a decade ago. Electricity costs have risen, hiking up the price of irrigation, and then there are the government initiated changes to how water in the Murray-Darling is used.

The Australian Government has committed \$3.2 billion to buying back water from irrigators to use for the environment as part of the Sustainable Water Use and Infrastructure Program. On the ground this means farmers like Sam are being encouraged to create different styles of farming that are less dependent on irrigation.

"They recognise there's not enough water, so there's no point in just funding irrigation outcomes, because we need to be re-manoeuvring our businesses into different models."

For Sam, this has meant

Utilising the practices he honed during the drought,
and applying them into the future.

After a lengthy tender process he received a government grant that enabled him to purchase further land for fodder and an 18m x 52m Grant shed to store the hay.

IE BRINK...

Change After The Drought



Sam's new Aussie-Tough 18m x 52.5m x 5.5m Hay shed built by Grant Sheds. It is built in 7.5m bays, with UB (universal beam) columns and OWJ (open web joist) roof trusses. This design suited Sam's requirement for storing round hay bales, 5 bales wide per bay and 4 bales high, and since no beams are required to achieve the 7.5m openings, there is no height loss at the openings. (Note: Beams are another way of giving you a wide opening in a shed with smaller bays, by eliminating one or two front columns.) The Grant Sheds team are experts at helping you design a shed layout that will suit your personal needs best.

"Simply we've gone to the government and said: 'All right, if we can't grow feed under irrigation to feed our cows, we've found an alternative way of providing feed to our cows. And we've actually been through the process during the drought...'"

Criteria for funding included a flow-on effect to the wider community, providing not only viable farms but viable local economies and employment.

A neighbouring contractor bales the hay, which is stacked and stored in the new, open-sided shed that sits in close proximity to the dairy.

Throughout the tender process, Sam has worked alongside Grant Sheds, noting highlights of that experience included

- **Good communication**
- **The quality of the shed and**
- **The professionalism of the builders.**

With extra room, there is also space to house machinery from the elements.

It's not the first time the Dodd family has shifted their farming in line with the environment and issues beyond their control.

Sam is a fifth generation farmer, with his son set to be the sixth. His family arrived in the 1850s, leasing land that ran from the river mouth through to Salt Creek. They then bought property from Lake Albert through the South Coast including Victor Harbor, completed by their own holding paddocks at the cattle markets where the Adelaide Airport now sits.

When coastal disease such as copper deficiency began taking its toll on cattle, his great grandfather started breeding horses for the British Army in India.

"That was quite a successful enterprise and at the time of change from horses to mechanisation they then switched to sheep."

His father's era saw the beginnings of dairy, which Sam has been part of for three decades.

"We've all done something a little different... My son's about to leave school and who knows what the future will present. No doubt there'll

be another evolution as new technologies come along and new opportunities. And no doubt in another 30 years, we may or may not be dairy, but there will be smoother advances in what we're doing."

The farm may change and the technology that drives it, but of one thing Sam's sure...his shed will stand the test of time.

"I'm 50 and you know it's not just going to last me my lifetime, but probably my son's as well."

Deduct Cost of Fodder Storage Sheds Over Just 3 Years!

Primary producers can now deduct the cost of fodder storage sheds over just 3 years instead of the (up to) 50 years previously.

These deductions are available to all farmers, not just those classified as small business.



Insurance & Financial Hardship Advice For **BUSHFIRE VICTIMS**

Insurance Claims



Hundreds of sheds burnt down in the Pinery bushfires. The fire fighting water storage tank on left was no help under these catastrophic circumstances. Photo courtesy ABC web site

If you are affected by the bushfires in South Australia, you'll be reassured to know that your insurer is standing by ready to assist you.

To lodge a claim simply call your insurance company to get the process underway. Insurance policy details are not required.

Insurance companies usually ensure their clients are supported, particularly for any immediate needs, and to make the claims process as easy as possible.

You can help the claims process by:

- Taking photos of damage to your property
- Keeping damaged property and items so they can be inspected and the damage assessed if required.
- Take any reasonable emergency steps to avoid further loss.
- Only go ahead with permanent repairs or get rid of any damaged items with your insurer's agreement. If you don't, your claim may not be covered.
- Make a note of all injuries and damage.
- Draw a sketch map of the scene and take photos, if you can.

Urgent financial need after a catastrophe

www.codeofpractice.com.au/for-consumers/catastrophes

If you are in urgent financial need of payout of an insurance claim, because of loss or damage caused by a catastrophe, your insurer can fast-track your claim, and/or make an advance payment to you within days to address your immediate financial need.

Making a claim after a catastrophe

Once your insurer has all the information they need and has completed all investigation (which may include getting a report from an external expert), it will then make a decision on your claim.

Extraordinary catastrophes

In exceptional circumstances, the Insurance Council of Australia (ICA) may declare an extraordinary catastrophe in line with its guidelines.

In these exceptional circumstances, an insurer may take up to 12 months to finalise a claim.

Major bushfires are likely to be declared an

extraordinary catastrophe or disaster. Some of the reasons for this may be (amongst others);

- where insurers are unable to gain access to an affected area;
- where a significant increase in the number of claims is being experienced ;

Guidelines for the declaration of an extraordinary catastrophe or disaster

<http://codeofpractice.com.au/guidelines-for-the-declaration-of-an-extraordinary-catastrophe-or-disaster>

The current Code of Practice contains a 4 month time frame for claims determination, unless there are 'exceptional circumstances' (see Clause 7.17 of the Code). 'Exceptional circumstances' include where the claim arises from an extraordinary catastrophe or disaster as declared by the Board of the Insurance Council of Australia.

Where an extraordinary catastrophe or disaster is declared, an insurer must continue to undertake best endeavours to process claims in a timely manner.

Reviewing a claim after a catastrophe

If you have a property claim resulting from a catastrophe that is finalised by your insurer within a month of the catastrophe, but you believe the assessment of your loss was not complete or accurate, you may ask your insurer to review your claim up to a year after finalisation.

If I'm not satisfied with my insurer's decision about my complaint, what can I do?

If you have gone through the complaints process set out in **Section 10** of the Code <http://codeofpractice.com.au/document/10-complaints-and-disputes>, and you are not satisfied with the final response from your insurer, you can take your complaint to the **Financial Ombudsman Service.** <http://www.fos.org.au/> Call 1800 367 287

Financial Hardship

Natural disasters Are you experiencing financial difficulty?

If you are unable to meet your repayments under a credit facility due to an event such as a natural disaster, contact your Financial Services Provider (FSP), ask to speak to the Financial Hardship team and explain your situation.

What information do I need to give ?

- Provide details of your monthly income & expenses, including rent (you may have owned your own home but now be living in rental accommodation as a result of your property losses), living expenses (food etc), other loans and any other farm expenses.
- Explain when and how you think your situation will improve. This may include details of an insurance claim you have submitted or government relief you have applied for.

It is important to reach an agreement with your FSP while awaiting the outcome of any insurance or government relief claims.

In the past, FSP's have provided good responses to bushfire victims by way of granting 3-6 month moratoriums on repayments and in some cases freezing interest for a period of time.

The difficulties experienced by those affected however may last for more than 3 to 6 months. The flow-on effects to people who have insurance claims denied, discover they are underinsured, etc may last a long time. You may need to restructure loans or discuss your capacity to meet future repayments. Again speak to your FSP.

What happens if my FSP will not help me?

Contact the Financial Ombudsman Service (FOS) to review that decision. In some cases they can require a FSP to change the terms of a credit contract. However, they cannot compel a FSP to waive a valid debt (including principal and interest).

Financial Ombudsman Service

Phone **1300 78 08 08** Tell them that you are a disaster-affected customer when you register your dispute and they will notify your FSP of your dispute that same day.

How Genuine Help Gave Sam A Hay Shed That Will **OUTLAST A GENERATION** Of Aussie Farmers

“My experience with Grant Sheds was first rate, right from the beginning.”

Sam Dodd is enthusiastic about his new hay shed from Grant Sheds.

“What I like most about the shed is the columns because they are very solid, they have decent dimensions and the UB (universal beam) columns are all hot dipped galvanised, which was really important in our particular conditions with salty air, so I’m sure they’ll last more than a lifetime.”

“And the roof trusses are solid, decent, strong trusses... They’re lifetime trusses ... and once again they are made with galvanised steel.”

“The way they are manufactured, you can see that the bolt holes all line up perfectly, so it was easy for the builders because they go together the way they are meant to.”



Solid UB, hot-dip galvanised columns & footings bolts for secure anchoring.



“The best part of the whole process was how very approachable you were

and how happy you were to work with us to achieve what we wanted with our new shed. You really were trying to help us get what we wanted. You made it really easy.

“There have been a number of things that have exceeded our expectations...”

- The approachability of all your people
- Everyone has been accommodating to working to our requirements
- Your confidence in your products
- You didn’t try to pressure me. I’m very much an individual farmer and I don’t like to be pushed into something.
- Your relaxed manner and understanding that we had a process we had to work through with the government funding
- Your builder and how helpful and approachable he was.
- The speed that the shed was built
- And how he kept the work site clean & tidy

“As soon as I spoke to you about 18 months ago I realised that you really know your business. Maybe it’s because it’s a family business. It was more than just selling me a shed. It was clear that in that first conversation, you

wanted to help me get a shed that was going to be appropriate for our needs. I instantly realised that you could build me the type of shed that I was after.”

“I had spoken to two other shed people and I just didn’t get the feeling that they were going to be able to give us the type of shed we wanted.”

You’ve all been very extraordinarily approachable through the whole process. You Brenton, and your father and everyone on the staff. So you made it extremely easy.

And your builder; he rang me a few months in advance to introduce himself and while he was in the area, he came on site to have a look and gave

us a few recommendations about site levelling .

We’ve built other things, like our house, and it’s been a pain in the arse. I was really glad to get to the end of it, but building this shed with Grant Sheds has actually been a very enjoyable process.

And it’s a magnificent shed!

“If I was going to buy another shed, I’ve got sufficient confidence in Grant Sheds that I don’t think I’d even go to another shed builder. We’d definitely come back to you. And I’m certainly singing the praises of Grant Sheds.

“You’d be foolish to go and buy a shed from anyone else.”

Strong UB columns and welded OWJ roof trusses, along with sturdy roof and wall bracing mean that this super-sized 18m span hay shed is strong enough to withstand the strongest of winds ... and down Meningie way, they certainly get plenty of those.



Solid Steel Cross-Bracing in the roof and walls

ensures the shed cannot ‘sway’ in high wind and uplift situations. The turnbuckle tensions the brace to the correct working tension and assists constructors to square the frame up.

Heavy duty, welded fascia brackets create strong connections

Hay Bale bumpers protect the rear wall when stacking



Fly braces from the bottom chord of the roof truss to each purlin prevents twisting in high-wind, uplift conditions.

Galvanised ‘Z’ section roof purlins & wall girts overlap to give stronger connections than butt-joined C-section alternatives

Aussie-Tough OWJ Roof Trusses. These welded, open web joists are made of strong RHS steel, suited to the biggest sheds.

Super Strong Galvanised UB Columns for shed strength in these mega-sized farm sheds. The hot-dip galvanising prevents rust.

From Our Family To Yours... MERRY CHRISTMAS



Front: Grandsons Riley & Ayden, Ali's Dad Grant, Danny's parents Otto & Helga (sadly Otto died this year so Christmas 2015 will be hard), our daughter Melanie (works in the office with us) and her kids Nate & Kallie, Danny. **Back:** Ali, Brenton (who works with us) & his wife Melinda (their boys in front row at left), niece Kerry & partner Shannon, new daughter in law to be Amy Lidgerwood & our son Tony (they got engaged this year), nephew Max & new wife Jess (got married this year), Danny's brother Garry and his wife Annette, son in law Matt (wife Melanie & kids in front row, right). Missing from this photo is new 2015 grandson, baby Jaxon.



CHRISTMAS HOLIDAY HUMOUR



Who says men don't remember!

A COUPLE were Christmas shopping. The shopping centre was packed and as the wife walked around she was surprised to discover that her husband was nowhere to be seen.

She was quite upset because they had a lot to do and hence, she became so worried that she called him on her mobile phone to ask him where he was.

In a quiet voice he said: "Do you remember the jewellers we went into about five years ago, where you fell in love with that diamond necklace that we couldn't afford, and I told you that I would get it for you one day?"

The wife choked up and started to cry and said: "Yes I do remember that shop."

He replied: "Well, I'm in the pub next door!"



BREAKING NEWS...

A man who took an Airline company to court after his luggage went missing has lost his case.

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GRANT SHEDS PO Box 29, Monash, SA 5342 FAX 08 8583 5402 WEB www.grantsheds.com.au

