

# the Australian Cane Farmer

## Smut discovered in the Far North

BSES Limited recently confirmed sugarcane smut disease had been found in the Innisfail district.

Eoin Wallis, BSES Chief Executive Officer said infected stools were found in a fourth ratoon field of sugarcane variety Q166A by a grower in the Mundoo West area.

The grower reported the find to the Innisfail Babinda Cane Productivity Services (IBCPS) On February 26.

“BSES Principal Research Scientist, Dr Rob Magarey travelled immediately to the farm with BSES Senior Extension Officer Neil Judd and IBCPS co-ordinator Jason Benn,” Mr Wallis said.

“The symptoms were confirmed to be a primary infection of sugarcane smut disease.”

“Being a wind borne fungal disease, there was a high chance it would spread to the Innisfail area, but it is still unfortunate such an incursion has now occurred.” he said.

Mr Wallis praised Innisfail growers for their vigilance in inspecting cane crops and said “attention by dedicated farmers has been central to the early detection of many smut infections in the state”.

Smut disease has recently intensified in the Herbert district, approximately 150 km to the south of Innisfail.

Mr Wallis also stated that the Tully sugar district located between the Herbert and Innisfail regions remains with no recorded sightings of smut.

Innisfail industry representatives have already met in the Innisfail region to activate the district's smut incursion plan.

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mail: GPO Box 608  
Brisbane 4001  
phone: 1800 500 025  
fax: 07 3303 2024  
email: [info@acfa.com.au](mailto:info@acfa.com.au)  
Web: [www.acfa.com.au](http://www.acfa.com.au)

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4. La Nina leaves its footprint

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### Breaking News

ACFA has been touring Queensland and New South Wales in the wake of the floods. ACFA Chairman Ross Walker said many farmers were concerned about QSL's future and were worried that they would become increasingly marginalised.



Leading farmers into the future

### Farmers ownership, control and influence continues to decline



By ACFA.  
Chairman  
Ross Walker.

In the last two articles I raised very serious issues in relation to the performance of grower-directors on the board of Queensland Sugar Limited (QSL).

Three directors are currently also directors of the Canegrowers organisation and the other director has been a senior executive in Canegrowers.

To date the only response has been from Canegrowers and was an attack on ACFA presumably for daring to put the facts on the table. Actions speak louder than words and the lengthy response three weeks ago does not ring true.

Canegrowers fully

supported and signed off on the changes for transitional arrangements, which has had serious consequences for farmers' right across the state.

Farmers in the proprietary mill areas have been affected the greatest.

The following questions need to be answered

1. Why were negotiations done in secret and farmers not consulted before changes were made to QSL and ownership of sugar was handed to millers? A review of marketing was to start in 2006 and be finalised by December 2007. Why did Canegrowers agree to form a voluntary marketing working group and not go through with the review as planned?

2. Secondly, why wasn't the process open and transparent as opposed to a secretive operation that ended as a

disaster for many farmers? We may have ended up with a similar result but the transition process at least could have been open and orderly and planned so that farmers and QSL would not have been excluded from long-term pricing.

Why was the previous QSL structure abandoned and no mechanism put in place to allow farmers to hedge prices on equal terms to millers?

Why didn't they ensure that QSL could price years ahead taking advantage of the high prices available in 2007 and 2008.

This is gross incompetence and the reason why ACFA has called on QSL farmer directors to resign.

This debacle has cost farmers tens of millions of dollars in lost income.

The current standoff between

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### Farmers ownership, control and influence continues to decline

some millers and QSL is continuing to compound the problems and is again hindering QSL in its endeavours to achieve the best outcome for farmers.

3. Why did Canegrowers support and not oppose the transfer of ownership of sugar to millers.

4. Why were assurances given that 'nothing will change', 'the single desk will remain in tact' and 'it will be business as usual' when the opposite was always obvious?

5. What will they tell farmers when QSL or its successor has no farmer directors and farmers have little or no say when farmers' incomes are still closely tied to the company's performance.

There are a lot more questions that farmers deserve answers to but the above will be a start at least.

The industry must now work together and ensure QSL has a future and is representative for both millers and farmers.

ACFA supports a strong QSL with a competent and balanced board which enables both farmers and millers to optimise returns.

Next time those who purport to act on behalf of farmers should ensure that solid foundations are in place before removing the old ones.

This error has become all too common. During February and early March ACFA Deputy Chairman, John Blanckensee; General

Manager, Stephen Ryan and I ran a series of farmers meetings throughout New South Wales and Queensland.

A constant theme emerged from recent ACFA meetings.

And that was the huge increases of prices for fertilisers, chemicals, labour costs and fuels and many farm consumables like batteries and tyres.

Some of the recent fertiliser price increases can be attributed to cost increases in relation to inputs like natural gas.

However, a check on overseas prices shows local suppliers are abusing their almost monopoly power and the Australian Competition and Consumer Commission (ACCC) needs to act to ensure price gauging is not allowed.

More competition in the Australian marketplace is urgently needed.

I was on the selection committee responsible for the appointment of the Board of Directors of SRDC. There was a lot of interest and a large number of applications were received.

The new board will commence their term in May.

In conclusion the crop across the industry is looking good with the only exception being the Burdekin and New South Wales regions.

A delayed finish in the Burdekin is the cause there while a late finish and flooding is to blame in New South Wales.

## Smut Discovered in FNQ

*...from front page*

Meetings have been planned to fully brief all farmers and industry representatives on issues such as availability of resistant varieties and the potential impact of the disease on the district.

Farmers in the Innisfail area are asked to inspect fields of susceptible sugarcane varieties for signs for smut and report any suspect findings to local BSES or IBCPS staff.

Susceptible sugarcane varieties include: Q138, Q166A, Q167A, Q174A, Q181A, Q186A, Q187A, Q198A, Q201A, Q204A, Q216A, Q217A, Q218A, and Q229A.

Mr Wallis recommended growers consult their local BSES and IBCPS staff to discuss individual varietal selection options.

He emphasised that in other smut-infested areas, the main control strategy has been an orderly replacement of susceptible varieties with smut-resistant or intermediate-resistant sugarcane varieties.

“Smut can take some time to reach damaging levels and in most cases growers have time to manage the replacement of susceptible varieties with minimal disruption to their farm,” he said.

In the Innisfail district recommended varieties include: Q172A, Q199A, Q200A, Q208A, Q219A, Q231A, and KQ228A.

Intermediate-susceptible varieties such as Q220A may be grown if care is taken with plant sources and they are not exposed to high smut pressure from surrounding blocks.

## \$25,000 grants for flooded farms

Primary producers and small business owners who have suffered direct damage from recent monsoonal flooding are now eligible to apply for Special Disaster Flood Assistance grants of up to \$10,000. A further grant of up to \$15,000 is available depending on the extent of the damage.

The grant is part of the new Special Disaster Flood Assistance Scheme announced by Prime Minister Kevin Rudd and Queensland Premier Anna Bligh on 24 January 2008.

The Scheme is administered by QRAA and is designed to assist flood affected primary producers and small businesses following the January monsoonal rains.

Acting QRAA Chief Executive Officer, Tony O’Dea, has welcomed activation of the Scheme and encourages affected producers and small businesses to contact QRAA for information about their eligibility and how to apply.

“QRAA’s administration of the Special Disaster Flood Assistance Scheme will provide those who have been affected by this disaster with the means to assist in recovery efforts by covering costs associated with repairs, removal of debris and the clean up of properties and premises.” Mr O’Dea said.

“I encourage primary producers and small businesses who wish to apply for this assistance to visit QRAA’s website at [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) and contact us on Freecall 1800 623 946 for more information

*Continued over page...*



## \$25,000 for flood damaged producers and small business

about the assistance available and how to apply.

Alternatively, they can contact the one-stop-shops that have been established in affected areas to receive more information.”

The Department of Communities one-stop-shops, which provide access to financial support, emotional support and a broad range of referral services, are operating in Emerald, Sapphire, Charleville and Finch Hatton. A link to the locations and opening hours of these facilities is available on QRAA’s website at [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au).

In addition to the grant assistance, QRAA’s Natural Disaster Relief Assistance Scheme offers affected producers and small businesses with low interest loans of up to \$150,000 for repair, replacement of infrastructure, carry-on and restocking requirements following the flooding.

These loans have a low interest rate of four per cent, no fees or charges and repayment terms of seven years, with the option of up to two years interest only.

To be eligible for the grant and loan assistance available from QRAA, producers and small business owners must be located in a local government area declared eligible for Natural Disaster Relief and Recovery Assistance.

Further eligibility requirements do apply and are outlined in the Scheme’s guidelines which are available on QRAA’s website.

Primary producers and small businesses owners directly affected by the recent monsoonal flooding can visit [www.qraa.qld.gov.au](http://www.qraa.qld.gov.au) and contact QRAA on Freecall 1800 623 946.

QRAA has Client Liaison Officers in Mackay, Rockhampton, Roma, Bundaberg, Innisfail, Kingaroy, Longreach and Toowoomba who are available to provide assistance with enquiries and the application process and can be contacted on QRAA’s Freecall number.

Local government areas eligible for the Special Disaster Relief Assistance Scheme, January 2008

Aramac, Atherton  
 Barcaldine, Barcoo, Bauhinia, Belyando,  
 Blackall, Booringa, Bowen, Broadsound,  
 Bulloo, Bungil, Burdekin  
 Cairns City, Cardwell, Carpentaria, Charters  
 Towers, Cook, Croydon  
 Dalrymple, Douglas, Duaringa  
 Eacham, Emerald, Etheridge  
 Fitzroy, Flinders  
 Herberton  
 Ilfracombe, Isisford  
 Jericho, Johnstone  
 Livingstone, Longreach  
 Mareeba, Mackay, McKinlay, Mirani, Murweh  
 Nebo  
 Palm Island Aboriginal Shire Council, Paroo,  
 Peak Downs  
 Quilpie  
 Richmond, Rockhampton City, Roma Town  
 Sarina  
 Tambo, Taroom, Townsville City, Thuringowa  
 City  
 Whitsunday, Winton, Woorabinda Aboriginal  
 Shire Council

### March 2008 Raws & White Contracts Expire

*By Cally Wilson, QSL Marketing Analyst*

The ICE No.11 May 2008 raw sugar futures contract commenced February at US 12.86 c/lb and found itself constantly under pressure early in the month as profit taking pushed down the contract.

The May 2008 contract's descension was halted halfway through February as heavy fund buying on the back of record oil prices and a weak United States dollar reversed the downward trend.

The May 2008 contract climbed steadily upwards and on the 27th February reached the months high of US 14.99 c/lb.

The ICE No.11 May 2008 raw sugar futures eventually settled at US 14.62 c/lb at time of writing, a US 1.76 c/lb increase on the beginning of February.

The London No.5 (LDN5) white sugar May 2008 contract began the period at USD 354.50 per tonne and followed the raws market for much of the month, coming under pressure early on.

Like the raws market, heavy fund buying rallied the May 2008 contract mid-month and on the 27th February reached an all time contract high of USD 389.00 per tonne.

The LDN5 white sugar May 2008 contract closed the month at USD 387.20, an increase of USD 32.70 per tonne.

The ICE No.11 March 2008 raw sugar expired

at US 14.27 c/lb on Friday 29th February with 8,531 lots delivered to the tape.

All the sugar was tendered in Brazil with Sucden, Vitol and Cargill the major receivers and ED&F Man, Al Khaleej and Dreyfus the chief deliverers.

The London No.5 March 2008 contract expired on Thursday 14th February at USD 358.70, with a total of 42,000 tonnes or 840 lots of white sugar tendered against it.

All the sugar was tendered in Brazil at the Maceio port. JB Morgan Securities Ltd and Sucden Ltd sold the sugar with UBS Ltd and UBS Clearing and Execution Services receiving.

The AUD strengthened against the USD in February, reaching 24 year highs late in the month.

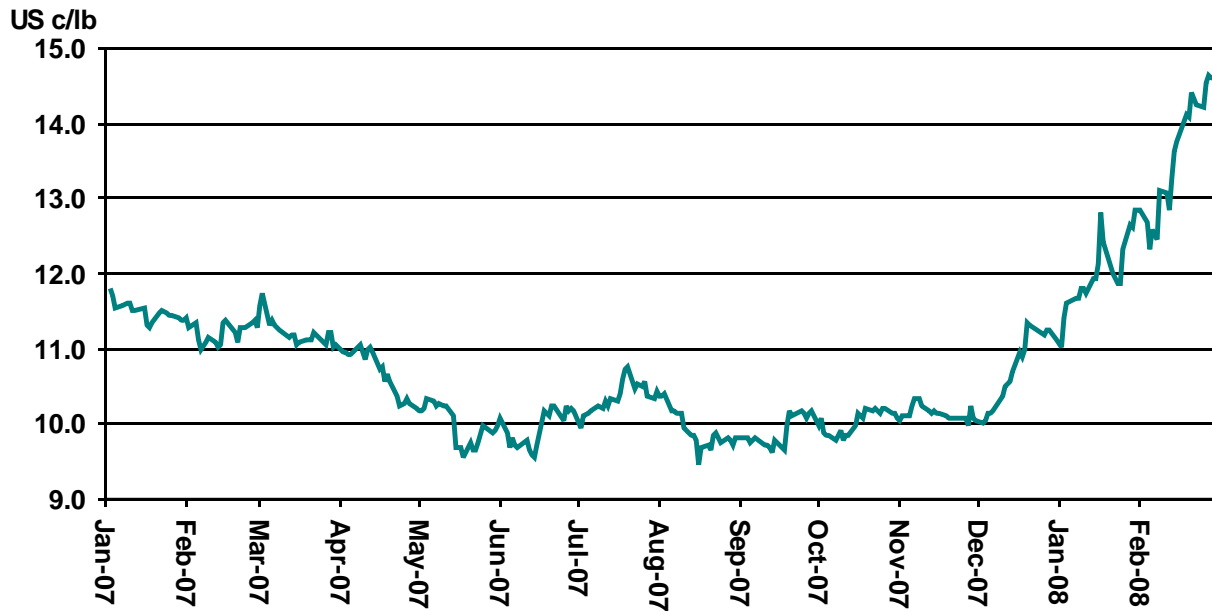
Record commodity prices especially for oil and gold helped rally the AUD against the greenback.

The AUD traded between 0.8907 0.9466 against the USD.

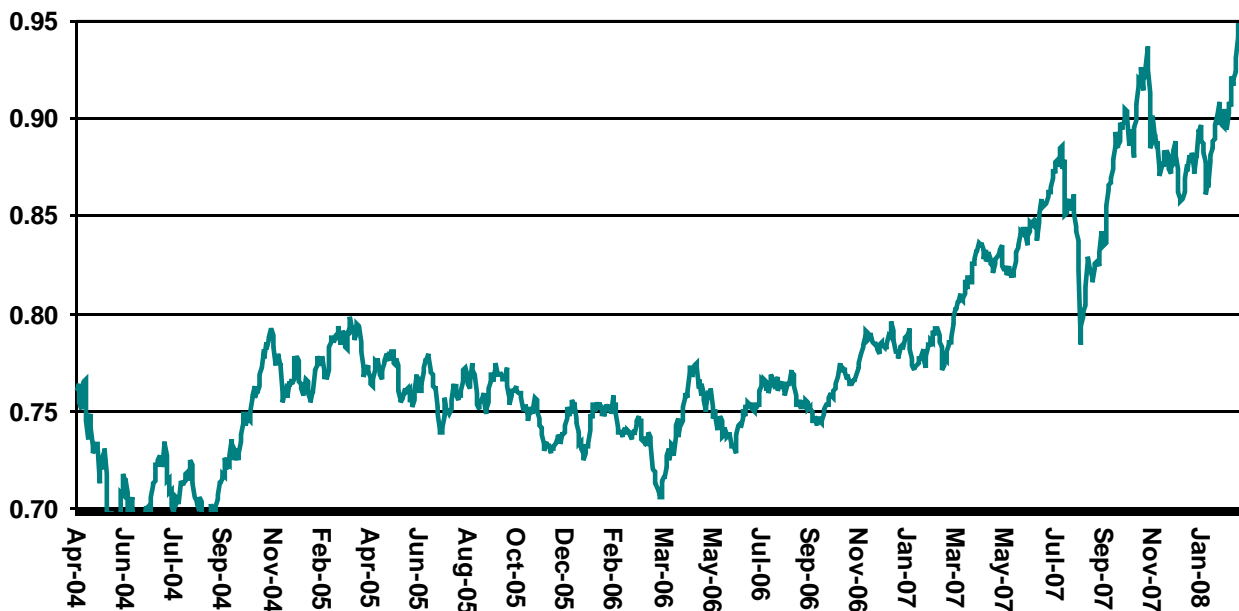
The AUD was trading at 0.9370 against the USD at time of writing.

## March 2008 Raws & White Contracts Expire

### ICE No.11 Raw Sugar Futures Prompt Contract Price



### AUD/USD



### La Niña Leaves Footprint

by Yvette Everingham (JCU) 25.1.08

The monthly average SOI for February was 21 compared to plus 13 for January.

Therefore, the SOI phase for February came out as "Consistently Positive" (see Figure 1). This is the fourth consecutive month when the SOI phase has been consistently positive.

A positive SOI phase at the end of February will increase the chance of receiving above median rainfall for the next few months in selected coastal regions, particular Northern coastal NSW (Figure 2).

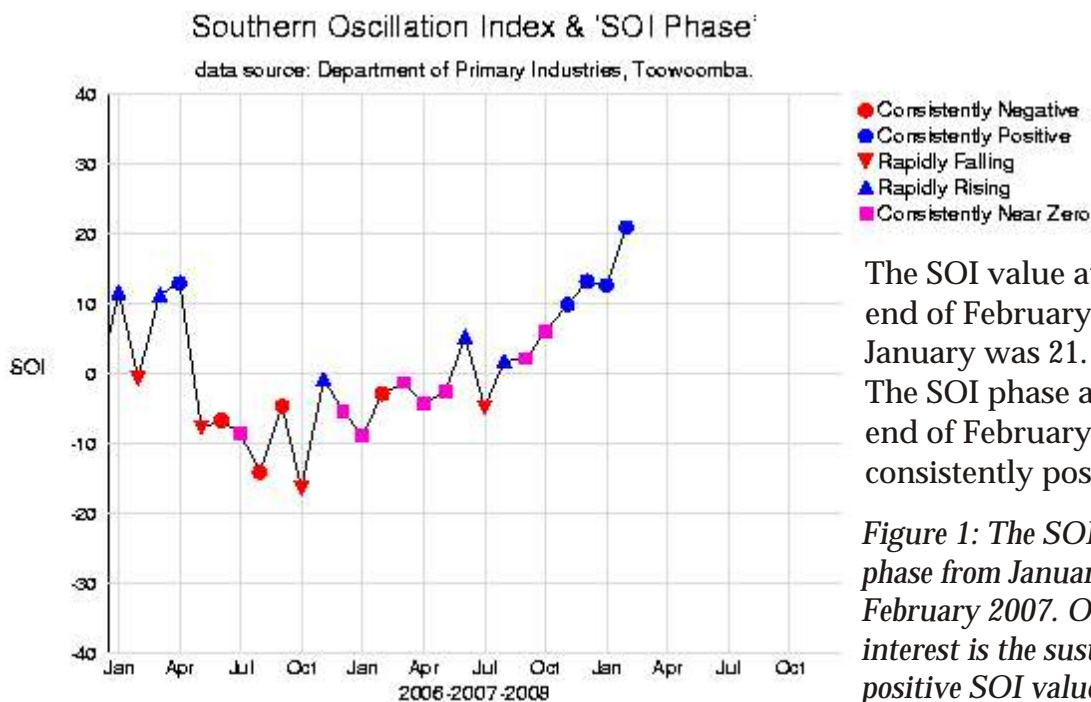
Figure 3 shows the La Niña sea surface temperature anomaly map for January 2008. Figure 3 also shows sea surface temperature

maps witnessed in January 2007, 2000 and 1999 for a visual comparison.

The current sea surface temperatures are some one degree celsius cooler than average along the equator from South America.

We can expect the La Nina pattern to break down or weaken during the Autumn period, but our new research is hinting that a La Nina pattern could re-emerge post Autumn.

As we progress through this Autumn period, a time of year when climate patterns can breakdown or rapidly change it is important to regularly monitor the status of the SOI and sea surface temperature anomaly patterns.



The SOI value at the end of February January was 21.  
The SOI phase at the end of February was consistently positive.

*Figure 1: The SOI index and phase from January 2006 to February 2007. Of particular interest is the sustained strongly positive SOI values witnessed in recent months.*

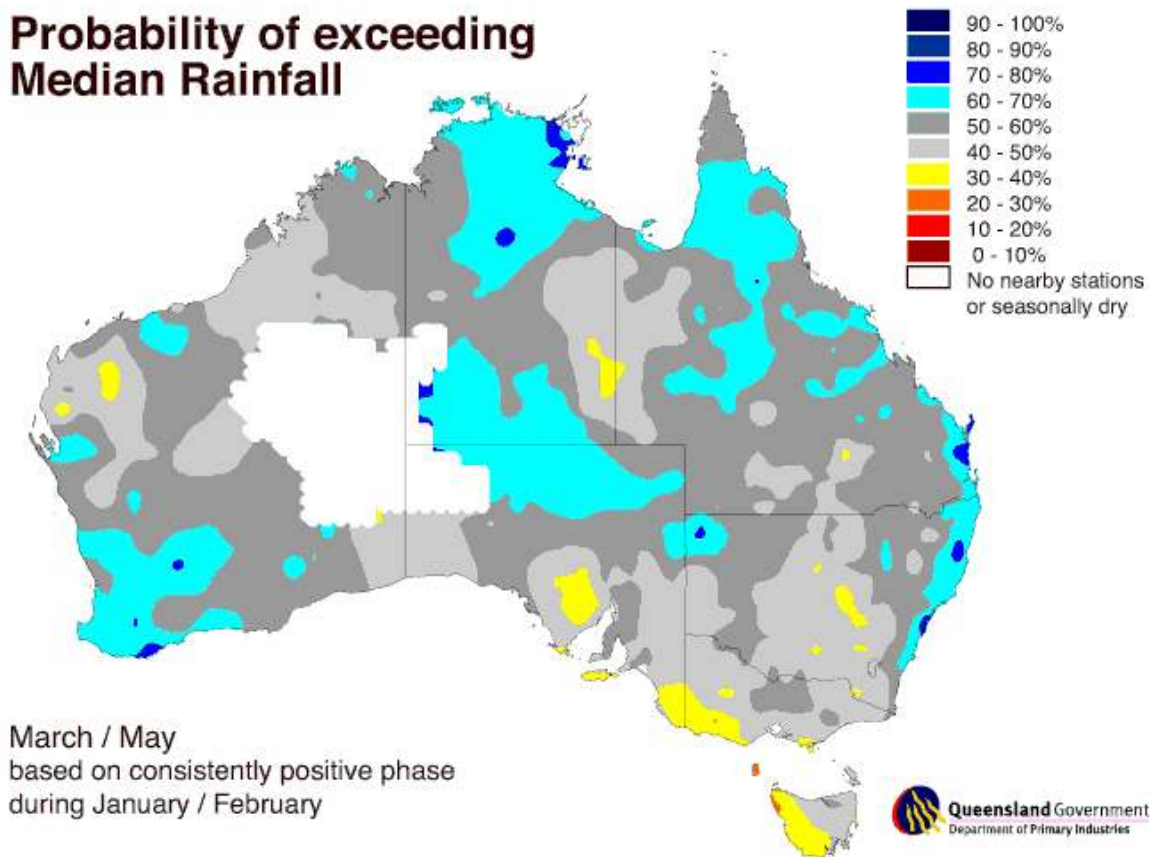
[www.LongPaddock.qld.gov.au](http://www.LongPaddock.qld.gov.au)



## La Niña Leaves Footprint

by Yvette Everingham (JCU)

### Probability of exceeding Median Rainfall



*Figure 2: The chance of receiving above median rainfall for March to May based on a consistently positive SOI phase at the end of February. The normal chance of reaching median rainfall is 50% and is represented by the grey shading in the map. Regions shaded in blue have a higher chance of exceeding their median March to May rainfall.*

### Short and Sweet

Royal Dutch Shell Plc, Europe's largest oil company, and closely held Virent Energy Systems Inc. are studying ways to produce gasoline from plant sugar that would be cheaper to use than biofuels such as ethanol, Bloomberg News reported.

So-called biogasoline would have higher energy content and fuel efficiency than

ethanol and be mixed in greater proportions with regular gasoline to fuel standard vehicles, the companies said in an e-mailed statement.

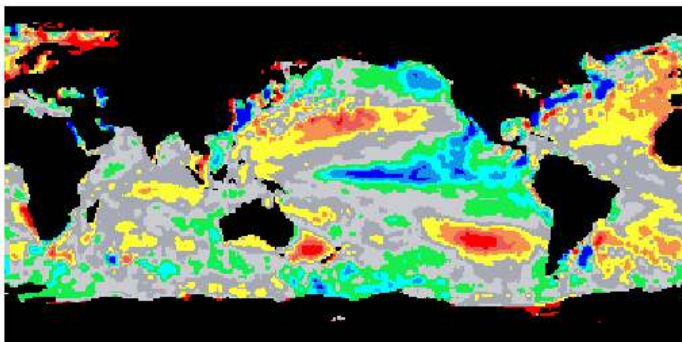
The fuel wouldn't require adaptation of current engine designs and could be made from nonedible feedstocks such as sugarcane pulp and switchgrass, Bloomberg said.

## La Niña Leaves Footprint

by Yvette Everingham (JCU)

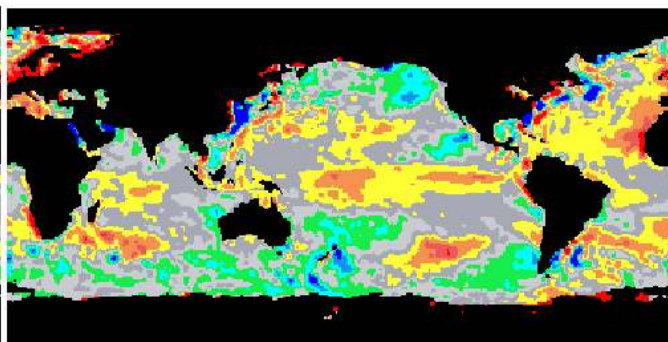
### Deviation from Average Sea Surface Temperatures

January 2008



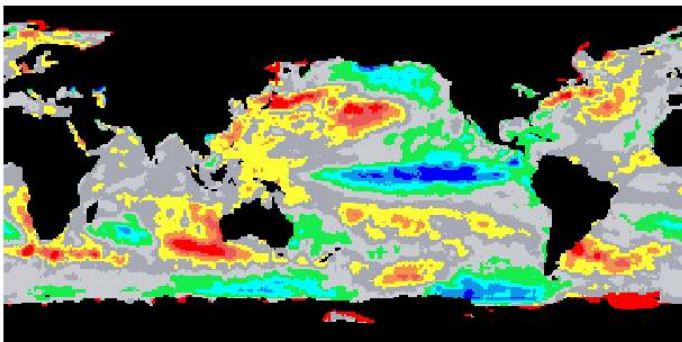
*La Nina*

January 2007



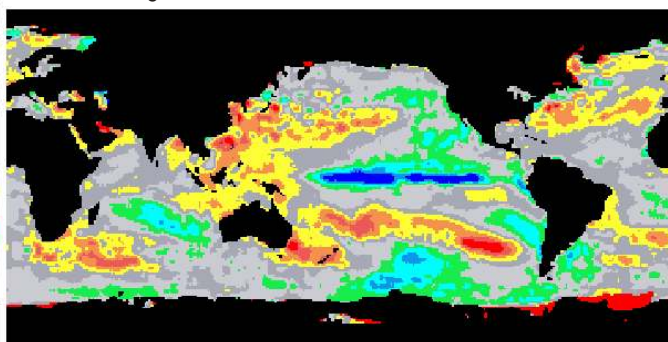
*El Nino*

January 2000



*La Nina*

January 1999

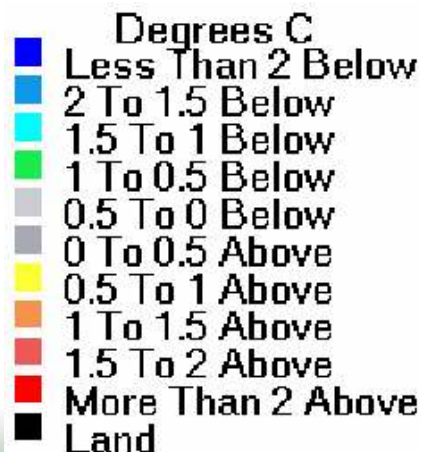


*La Nina*

Figure 3: Map of sea surface temperature anomalies for January 2008 (La Niña), January 2007 (El Niño), January 2000 (La Niña) and January 1999 (La Niña).

#### Short and Sweet

More than a month after an explosion killed 13 workers at its Georgia sugar refinery, the Imperial Sugar Co. has shut down a section of its Louisiana plant out of concern for combustible dust.



## Proposed abolition of AWA's... and your workplace strategy

*Article provided by McKays Consulting, a division of McKays Solicitors*

Recently the Government introduced to Parliament the first stage of its reforms to industrial relations.

These reforms are designed to abolish AWAs, and make substantial changes to WorkChoices.

The Bill is the Workplace Relations (Transition to Forward With Fairness) Bill 2008.

The Bill details many proposed changes... over the coming months I'll explain the changes to you and recommend relevant strategy. I'll start here with the changes to AWAs.

### AWAs

You can continue to make AWAs until the commencement date of the new laws... which is likely to be some months away.

AWAs lodged prior to the commencement date, or made prior to that date but lodged within 14 days after that date, will continue in force until they are terminated or replaced.

Transitioning from WorkChoices to the new Forward With Fairness IR System - Individual Transitional Employment Agreements (ITEAs)

Once the new Law commences it will still be possible to enter into individual employment agreements with some of your employees (ITEAs), but only until 31 December 2009, after which time the Government's new Forward With Fairness IR system will be in place. ITEAs will not be available to all employers in the transitional period to 31 December 2009 only employers with at least one employee on an AWA, a pre-reform AWA, an individual preserved State agreement or an individual Victorian employment agreement at 1 December 2007.

Also, ITEAs will only be able to be made with employees if they are either:  
an existing employee of your company (as the date of commencement of the new laws) employed under an AWA, a pre-reform AWA, an individual preserved State agreement or an individual

Victorian employment agreement; or a new employee who has not previously been employed by your company.

### Strategy

If you have existing AWAs, and you believe it is worthwhile continuing with them, you should transfer as many employees on to AWAs as is possible prior to the commencement date of the new laws.

You may also wish to extend existing AWAs where practicable. If those agreements expire prior to 31 December 2009, they can be replaced with ITEAs. All other employees will either be on collective agreements or common law contracts. For assistance with AWA's and your workplace strategy then please contact Scott McSwan on (07) 4963 0860 or [smcswan@mckayslaw.com](mailto:smcswan@mckayslaw.com) or Karen Porter on (07) 4963 0870 or [kporter@mckayslaw.com](mailto:kporter@mckayslaw.com) in our Mackay office.

*This newsletter is for the general information of McKays' clients and associates.*



### What's going on in the sugar regions?

#### Mossman/Mulgrave Regional Report

Ideal growing conditions continued through most of February as Mulgrave and Mossman regions were spared the devastating flooding further south.

March however has been very wet with flooding, strong winds lodging the more advanced cane and with very little sunshine growth has slowed.

Providing the weather improves early estimates for both mill areas suggest the crop may achieve an approximate 10 per cent increase on last year.

A disturbing incident in Mossman recently should have all farmers wary of the excessive behaviour the Environmental Protection Agency (EPA) are capable of.

Chemical drums stored outside were deemed to have contaminated the soil resulting in an order to have the soil tested.

The testing failed to find contamination and cost over \$7000, a lot of money to prove your innocence.

Don Murday  
ACFA Northern Director

#### Innisfail Regional Report

There has been very hot and humid conditions in the wet tropics and the crop progressing extremely well.

Most farmers are confident of having higher yielding crops this year than they have for many years.

Smut has arrived in the district and farmers are asked to use appropriate hygiene and may be more aware of varietal response to it.

Cane supply contracts are currently being negotiated.

ACFA's conference and Annual General Meeting is coming up north for the first time and will be held in Cairns on May 12 and 13 at the Pacific International Hotel.

John Blanckensee  
ACFA Northern Director

#### Herbert Regional Report

At the time of writing this report it is still raining.

The rain has been scattered over the district with different areas experiencing more rain than other areas.

We have been also experiencing strong wind gusts.

There has been one new outbreak of smut discovered in the district while other farms which already have smut have recorded more outbreaks in other blocks.

On March 4th, there was a Smut workshop held at BSES in Ingham for Technologists from BSES and the Productivity Board.

## What's going on in the sugar regions?

Dr. Rob Margery addressed Technologists from Tully, Burdekin, Mackay and Herbert districts.

Concerns on the level of Feral Pig activity saw the district losing 31,000 tonnes of cane to Feral Pig damage last year.

The current level of activity is of great concern.

The Herbert River Productivity Board has had a part time pig trapper for 12 years.

Recreational shooters and Farmers have also been involved in fighting Feral Pig damage.

Carol Mackee  
ACFA Herbert Director

### Burdekin Regional Report

There has been little change over the past month with more rain across the district...a return to the 'old' wet season with more rain already recorded in the Burdekin to date, than in the whole of 2007.

The latest round of CPI meetings have commenced and BSES Principal Extension Officer for the Burdekin, Evan Shannon reports that attendances have been excellent.

Topics include Productivity reports, management of stand over cane, Itch grass, fertilizer and herbicides.

Issues BSES are dealing with include:

- 2007 productivity performance which shows the relatively poorer performance of the BRIA

groups with the wet season effects on later ratoons, and the late start to the early planting in 2006.

- That the Burdekin crop in 2008 will be approx 45-50% intermediate-resistant/resistant to sugarcane smut

- Nutrient management and the need to reassess fertilizer requirements and to encourage growers to attend "6Easy steps" courses starting in April.

- Agronomic needs of standover and when to harvest

- Herbicide courses

Most, if not all growers will be planting KQ228 when planting begins.

BSES held its internal varietal assessment meeting in late February to discuss latest varietal information in BSES.

BPS reported that they are conducting RSD elizer testing on all board plots as of 6th of March and will be starting with Inkerman through to Milaroo.

Also the yearly RSD commercial survey will be done on Pioneer and Invicta (Clare, Giru) farms this year. Last year saw Kalamia and Inkerman farms producing negative results in all tests, an excellent outcome

BPS in conjunction with BSES headed to Ingham for a disease identification course on the 4th and 5th of March to refresh on what diseases look like and what impact they can have on sugar cane farms.



### What's going on in the sugar regions?

BPS and the Burdekin Shire Council (Mike Spinaze) are working together to control the escalating number of pigs that farmers are forced to deal with across the district.

The increasing impact is continuing to be very costly.

The March Regional ACFA meeting was held at Haller's Meeting Rooms in Ayr with spirited discussion followed presentations from guest speakers, including: Evan Shannon and Rob Magarey from BSES who gave an update on the progression and management of SMUT and local BSES activities respectively; Stephen Ryan, General Manager ACFA and Ross Walker, Chairman, ACFA who gave an overview of the present situation with QSL and STL and responded to concerns raised about present arrangements for futures pricing and lack of transparency with CSR's forward mill supply contracts.

Margaret Menzel  
ACFA Burdekin Director

#### Central Regional Report

Mackay Sugar's announcement of Quentin Hildebrand as the new CEO was of great interest to farmers.

It's going to be important that Mackay Sugar deliver on diversification options and restructure.

Former CEO John Pollock is retiring and I wish to record our appreciation to John for his efforts during what was a difficult time for the company.

Mackay Area Productivity Services (MAPS) are holding their annual presentation nights during March and April and ACFA is pleased to be able to sponsor some of the awards.

All farmers in the central region with flood damage are encouraged to contact the QRAA as grants of up to \$25,000 are available to repair drains dams and roads etc that were damaged during the recent heavy flooding.

I understand the paperwork is minimal and farmers should phone Peter Crowley on 4967 0728 for further assistance.

The intermediate Smut resistant variety Q208 constituted 56 per cent of the area planted in 2007, Q178 constituted 10 per cent and Q209 and Q226 are at seven per cent each.

25 per cent of plantings were on row spacings of 1.8 m or greater I understand the DPI will make the final decision soon on whether Q138, Q209 and Q170 will be removed from the approved planting list.

Ross Walker  
ACFA Central Region Director

#### Southern Regional Report

On the same day as record rainfalls occurred in Mossman, Bundy, Isis and Maryborough farmers began pushing the buttons to start the irrigation pumps.

The early heavy rain has left crops with little root development and this makes the shock of returning dry more serious.

The top end of the farm needs water, the bottom

## What's going on in the sugar regions?

end needs drainage.

Sugar pricing options have hit the streets here and Millers are hoping farmers will attend information sessions to come up to the speed required to make informed decisions.

Small group meetings would seem to be best.

ACFA can help with arrangements.

Smut resistant varieties are going out in nucleus quantities as of mid March.

Autumn planting is being revived as growers strive to find a balance with rotation crops and work Springtime work loads.

24/7 harvesting and the loss of workforce to the mining Industry is driving the need to even the workload throughout the year.

People are happy to work in the sugar industry but individual arrangements are necessary to get that employer/employee trust to work.

Hourly rates aren't everything and this is where we can fight back against the big miners.

We need to stop the brain drain.

Crop wise, 2008 is looking good, so the Southern Region has at least a good place to launch from.

Mike Hetherington  
ACFA Southern Region Director

### New South Wales Report

The crop estimates have not been finalised as yet; however, the crop in New South Wales for the 2008 season is well below average due to lack of sunshine and heat over a very mild summer compounding on this is the very large amount of cane harvested late in the season.

A sizeable area has also been damaged or destroyed by the floods which occurred in early January.

These floods also destroyed large areas of soya beans leaving some growers with a very serious cash flow problem.

Due to these previous conditions all farmers are certainly hoping for a milder winter.

I would like to also thank those members who took time out recently to attend the local branch meetings.

Wayne Rodgers  
ACFA New South Wales Director

Got an idea for a story?  
We'd love to hear from you!  
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mail: GPO Box 608  
Brisbane 4001  
phone: 1800 500 025  
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## Your local ACFA

### DIRECTORS:

#### North Queensland Representatives:

Don Murday  
Home Phone (07) 4098 1635  
Mobile 0418 774 499  
Email: [mangopk@bigpond.net.au](mailto:mangopk@bigpond.net.au)

John Blanckensee  
Home Phone (07) 4061-2034  
Mobile 0407 162 823  
Email: [jblancke@bigpond.net.au](mailto:jblancke@bigpond.net.au)

#### Burdekin Representative:

Margaret Menzel  
Home Phone (07) 4783 4776  
Email: [mailsack@bigpond.com](mailto:mailsack@bigpond.com)

#### Central Queensland Representative:

Ross Walker - Home Phone (07) 4954-3126

Mobile: 0429 615 711.

Email: [walker@easynet.net.au](mailto:walker@easynet.net.au)

#### Herbert Representative:

Carol Mackee  
Home Phone (07) 4777 4957  
Email: [cjmackee@ozemail.com.au](mailto:cjmackee@ozemail.com.au)

#### Southern Queensland Representative:

Michael Hetherington  
Home Phone (07) 4126-9118  
Email: [hethostiny@optusnet.com.au](mailto:hethostiny@optusnet.com.au)

#### New South Wales Representative:

Wayne Rodgers  
Home Phone (02) 6683-4852  
Mobile 0414 834 430  
Email: [wvrodgers@optusnet.com.au](mailto:wvrodgers@optusnet.com.au)

## ACFA services

### Publications:

The Australian CaneFarmer - published eleven months per year.  
Australian Sugarcane - the leading R&D publication - Bimonthly.

**Representation:** ACFA has a proven record of fighting for farmers where others have either given up or not begun.

### Branch Network & Local

**Representation:** Make use of your local ACFA branch, call your local director or visit [www.acfa.com.au](http://www.acfa.com.au).

**Corporate services:** World sugar news, Market information, Politics, Local sugar related news, Wage & industrial relations, information Environmental

matters Water issues.

**Industry surveillance:** ACFA is constantly monitoring matters relevant to canefarmers.

**Insurance:** General insurance - ACFA insurance is the market leader. It has the largest share of cane farm general insurance in Qld & Australia:

- Crop insurance
- Life insurance & personal accident insurance - ACFA insurance provides life & personal accident insurance via AON and Australian Casualty & Life.
- Financial planning - ACFA members have access to AON financial planners.

**Pays:** For a low fee, ACFA members have access to an automated pays service.