

The Australian Cane Farmer

Leading farmers into the future

IN THIS ISSUE:

Page 2: MIS carbon forests

Page 3: The future of SRDC

Page 4: Ken Shaw retires

Page 5: AIAST Conference

Page 6: Waterproof paper

Page 7: Farm Office

Page 8: SRDC Update

Page 9 - 11: Regional Reports

MIS Carbon Sink Forests Helping a few, hurting most

The Senate Rural and Regional Affairs and Transport Committee has recently conducted an "Inquiry into the Implementation, Operation and Administration of the Legislation Underpinning Carbon Sink Forests."

On 26 June 2008, the Senate referred the following matter to the Senate Standing Committee on Rural and Regional Affairs and Transport for inquiry and report by 22 August 2008.

The Australian Sugar Milling Council (ASMC) in submission states that over the past three years "more than 14,000 hectares of land previously growing and supplying sugar cane to Northern and Central district mills has been planted with trees associated with Managed Investments Schemes."

Investment company, Integrated Tree Cropping (ITC) in a public statement on its operations in Queensland said that; "Queensland is the fastest expanding area for ITC operations nationally.

The company commenced plantation operations in the State during 1999 and has invested more than \$220 million to date towards land acquisition.

The ITC Queensland estate now exceeds 30,000 hectares and will continue to expand on a sustainable basis to build a long-term resource for domestic and export markets."

Great Southern operations in its Queensland report on Teak (Ingham to Cairns, far north Queensland) states that 600 hectares were be planted up to May 2008.

Continued over page...

MIS Carbon Sink Forests Helping a few, hurting most

...from previous page

(Great Southern 2007 High Value Timber Project - Investment Update, May 2008 p2)

The Rewards Group and related entity the ARK Fund report acquisitions of 1,707 ha of north Qld sugar cane land in Ingham, Tully and Innisfail for about \$14.5 million (August 2008).

The tragedy here is many-fold.

First, the obvious risk is to mill viability.

Second, the risk to farmers is that only those who sell early get a good price.

If a mill is closed, the remaining farms will in many cases be stranded assets, often with considerable debt.

The cost of fencing and the returns from grazing or the risk of transition to other crops would be impractical for many farm businesses.

The ASMC quoting The Centre for International Economics (CIE) states that: "Economic model results indicate local economies centred around a mill area could lose:

- "– economic activity of between \$32 million and \$111 million a year;
- "- between 500 and 1000 people, or between 200 and 400 households."
- "For small sugar towns, such losses could have significant consequential impacts on schools, infrastructure and small businesses.
- "Mills located around the Innisfail, Tully, Ingham. Proserpine and Sarina

townships appeared to be most under threat at the time.

"These developments were putting sugar regions and towns under considerable adjustment pressures."

On current performance, MIS Carbon Sink Forests are often reported as a public menace – a haven for weeds and vermin.

They can also fragment farms raising the cost of inbound freight of cane to mill.

ASMC correctly makes the point that "...forestry MIS land use is driven not by economics, nor by any perceived environmental benefit that forestry proposes in comparison to sustainable, commercial farming uses, but primarily as a provider of short term tax offset benefits to high income investors."

The most serious knock-on effect is the damage to off farm income, the sustaining income of perhaps most farming families. If the town goes – what then?

Family members moving further afield for employment places increased pressure on the family unit. Communities suffer as voluntary services are threatened - the social costs are enormous.

On a point of equality and the public interest, MIS Carbon Sink Forests should not receive preferred treatment favouring the big end of town.

The paddock must be levelled!

Farmers have held out until they no longer can.

Continued on page 4...

SRDC: to be or not to be an RDC

The recently formed Australian Sugar Industry Alliance (ASA) as been busy planning the future of research, development and extension in the Australian Sugar Industry.

ACFA is not a member of ASA (formerly ASIA) because ASA will not recognise ACFA as an industry representative body.

The discussion about research, development and extension grew out of a paper circulated by ASA in 2007, putting the options for SDRC as;

- Improve SRDC to work more closely with the industry.
- Reduce SRDC funding.
- Fold SRDC into The Rural Industries
 Research and Development Corporation (RIRDC).
- Disbanding SRDC
- Folding SRDC into an industry owned company.

This exercise was born from a frustration by some over the changing philosophy of SRDC, the priorities of government and what was perceived to be an unsatisfactory focus by SDRC on "soft" projects; and additionally, a too general and shallow portfolio.

While it is prudent to evaluate structure from time to time, in the interest of efficiency and maximising outcomes, it is also advisable to know where one wants go before charging off!

What the industry urgently needs is for clear key targets to be set along the supply chain and to engage researchers to evaluate the feasibility/attractiveness of these goals of the industry; not those conceived by researchers starved of industry input.

The hope of pulling some 'white rabbit' from the hat to please an industry that can't

agree on specifically what it wants might be rewarded with a "white elephant".

The unfortunate result often being that the only target focused on is the researchers.

The expectation that research bodies can and should pull rabbits from hats is just not responsible.

In difficult times people can be drawn to the compulsion to change structures, in the hope that change will cause a better outcome.

But undirected change is sign of hopelessness and of a lapse of creative thinking.

Rather than operating cliques, the sugar industry needs to engage all funding stakeholders on an equal footing in order to identify clear goals for RD and E

Bureaucracies engaging in revolving structure won't help the Australian sugar industry. However; inclusively forming clearly achievable goals, toward ongoing viability, transmitted through sound strategy, just might.

And it just might because our researchers would have some clear, consistent and representative aims.

The industry desperately needs to implement cost savings along the value chain but most of all we need varieties, varieties and again varieties and an accelerated delivery program.

We gladly acknowledge that work on this is ongoing and positive.

Continued over page...

Industry stalwart calls it a day

Divisional Manager for Aon Rural Insurance, Ken Shaw, recently retired. Ken had a long and distinguished career in the insurance industry and this particularly applies to the ACFA – AON Insurance Sugar Scheme which was part of his responsibilities.

It is the largest in the sugar industry, was set up well and has been very competitive.

The Scheme has been very successful and well supported by farmers across the industry.

ACFA Chairman Ross Walker said 'this is in no small way due to Kens involvement and dedication over a long period of time. ACFA and Aon have had a good working relationship.

The Scheme has grown over the years and continues to do so.

Ken has worked closely with the ACFA Board and they have appreciated his counsel, honesty and commitment and are sorry to see him leave.

Ken has been a strong advocate for ACFA and farmers. He regularly attended ACFA meetings throughout the industry.

ACFA values highly the partnership with Aon Insurance and will be striving to maintain the close working relationship.

On behalf of ACFA and the thousands of cane farmers who have benefitted, thank you Ken for your efforts and I want to wish you and your family all the best in the years ahead.

SRDC: to be or not to be an RDC

...from previous page

Finally we need to cover risk by some form of diversification – our competitors are and this is their staying power!

We need to acknowledge that although the good times may not make us rich, it is the lean times that can and are eroding our industry – some of it permanently.

Risk management is therefore not optional. Removing the RDC from SRDC is not the answer.

The vehicle is sound and arguably the most suitable.

The question is, where do the owners wish to drive it?

MIS Carbon Sink Forests, helping a few, hurting most

...From page 2

Many farmers are of retirement age, wishing to sell-up and prices of \$7,000-\$10,500/ha (depending on plant and fixtures) have been enough to trigger sales.

If farmers had been able to negotiate a little more for their crop they may have continued farming or perhaps other farmers could have afforded the purchase so that land would not have been lost to the industry.

We'll never know but it certainly hasn't been for the want of asking.

By refusing to pay farmers for biomass in addition to sugar derived from their crop, some mills have played a role in the making of this bed of sorrow!

Desmond Barnes

The sugar industry recently mourned the passing of Desmond John Barnes.

Mr Barnes was born on the 27th of October 1932 and lived at Majuba Hill, just outside of Mackay. At 14 he left school to work on the family farm and eventually purchased the farm from his parents.

Mr Barnes was a passionate supporter of the sugar industry and was a delegate of the Australian Sugar Producers Association and the Australian Cane Farmers Association from 1968 until 1998 and was a keen supporter until his passing.

He was also a Director of Mackay Sugar Cooperative from 1988 to 1996.

ACFA Chairman Ross Walker said Des was a great supporter of ACFA and the entire sugar industry.

"He always played an active and constructive role in industry affairs," said Mr Walker.

"We need more people like Des to guide this industry into the future."

Mr Barnes received a Queen's Bravery Award for his efforts in rescuing those who were threatened during the 1958 floods in Mackay.

Mr Barnes succumbed to cancer on the 11th of August after batting the disease for the past 25 years.

Agriculture explores its options in the carbon economy

Challenges for agriculture in a changing carbon economy will be highlighted and opportunities explored at an Queensland science symposium in Brisbane.

The Queensland Division of the Australian Institute of Agricultural Science and Technology (AIAST), in conjunction with Commonwealth Bank AgriBusiness, presented a symposium called 'Challenges and opportunities for agriculture in a changing carbon economy'.

AIAST Queensland Division president and Department of Primary Industries and Fisheries' (DPI&F) principal pasture agronomist, David Lloyd, said following the first Garnaut climate change report, this was an ideal time to hold this symposium.

"It is timely now to integrate the issues for agriculture in the complex issue of reducing carbon emissions that are the direct cause of climate change," Mr Lloyd said.

Mr Lloyd said the symposium boasted a "who's who" of leading speakers to discuss issues of science, the economy and policy.

The keynote address 'Implications of climate change and the effect on the economy, with particular reference to agriculture' was presented by Professor John Quiggin from The University of Queensland.

Other presentations included: 'Issues of climate change and carbon science' by Dr Craig Miller from CSIRO and Dr Ram Dalal from Natural Resources and Water; 'Issues of policy' by Drew Wagner from AgForce; 'Emerging use of food products to produce biofuels' by Dr Deborah O'Connell from CSIRO; and 'Adaptation, mitigation and technology for the future' by Professor Snow Barlow from the University of Melbourne.

Future issues of the Australian Cane Farmer will present further coverage of the symposium focusing on presentations relevant to the sugar industry.

Brisbane scientists invent world first: waterproof paper

In a world first, a group of Brisbane biotechnologists have invented a way to utilise the cellulose in unused sugarcane plant material to produce waterproof papers and industrial cardboards.



Principal researchers and biotechnologists, Dr Les Edye and Dr Bill Doherty, made their discovery while working for the Cooperative Research Centre for Sugarcane Innovation through Biotechnology ("CRC SIIB").

The CRC SIIB, based at the University of Queensland, St. Lucia, was formed in 2003 to add new value to Australia's sugarcane industry... and adding new value to sugarcane is exactly what this invention potentially could do!

The scientists have been working for the CRC SIIB in the area of bio-refining - an offshoot of biotechnology, which helps identify down-stream product opportunities, or new manufacturing potential, based on knowledge available to scientists working on sugarcane.

According to Dr Doherty, the untapped/'green' potential of sugarcane's biomass is enormous and extremely exciting for the Aussie sugarcane industry.

"Our work is revealing how we may actually use more of the entire sugarcane plant,

millions of tonnes of unused plant matter (or biomass), for future manufacturing and energy production of which waterproof cardboard might provide just one very promising commercial option," Dr Doherty said.

"The CRC process requires the extraction of cellulose (taken from the cane biomass) and then combined with new fermentation technology to make a type of lignin that would form the basis of a waterproof coating for a variety of papers.

"Our process would potentially allow sugarcane growers and mills to team up with paper manufacturers to produce an internationally sought-after waterproof and biodegradable products waterproof cardboard boxes and containers, waterproof paper bill-boards, even waterproof paper tarpaulins for emergency relief all made from natural materials and all 100% recyclable and environmentally friendly.

"Across the globe, food and beverage manufacturers are dependent on paper based packaging and cardboard to store and transport their goods safely to the consumer.

Today, the only available technology to manufacturers is cardboard coated with a petroleum-based wax which renders the packaging non-recyclable or petroleum based plastics.

Fully recyclable, waterproof paper board could reduce billions of tonnes of landfill around the world."

Solutions in Industrial Relations and Human Resource Management

Don't know an employee's position has become redundant? You might find out the costly way...

Redundancy will occur when you no longer wish the job your employee has been doing to be done by anyone.

It may result from technological change; a downturn in production; relocation of a business; destruction of a workplace; a merger or takeover; etc.

Your non award employees will only have an entitlement to redundancy pay if it forms part of your contract with them, or part of your business' normal practices and procedures.

However, most "Award" employees (or employees on Notional Agreements Preserving State Awards [NAPSAs]) whose positions are made redundant will have an entitlement to "redundancy pay"...this will be contained in the relevant Award or NAPSA.

For example, the QLD "Clerical Employees Award/NAPSA" provides that an employee who has worked for an employer for at least five years, is entitled to nine weeks redundancy pay.

In addition to the obligation to pay "redundancy pay", you may also have an obligation under the relevant Award/NAPSA

to follow certain procedures, for example, to notify and discuss with the Union the changes proposed.

This is what Transpacific Industries Pty Limited failed to do, and as a result, in May this year the Federal Magistrates Court fined them \$22,000.

In light of this decision, you need to be very careful when constructing redundancies.

It requires a well considered and meaningful paper trail that ensures you meet all the requirements of the Award/NAPSA.

I trust this has been both of interest and informative.

If you have any questions, please feel free to call us...

Scott McSwan on (07) 4963 0860 or smcswan@mckayslaw.com or

Karen Porter on (07) 4963 0870 or kporter@mckayslaw.com or

Cyndel Da Rin Perette on (07) 4963 0878 or cdarinperette@mckayslaw.com

Short and Sweet

SAO PAULO (Reuters) - Independent sugar cane suppliers in Brazil's top producing state, Sao Paulo, signed an agreement with the state's government, setting a date to stop cane burning, Brazil's agriculture ministry said.

Under the accord, the state will end burning in flat areas by 2014 and in hilly areas by 2017 -- well ahead of the targets of 2021

and 2031 for flat and hilly areas, respectively, which were set by a state law.

Twenty-three associations, involving 13,000 producers and a total cane output of 91 million tonnes, signed the agreement.

More than 50 percent of Sao Paulo's cane crop this season is expected to be harvested mechanically, which does not require burning.

SRDC Update

New report paints bright future for second-generation biofuels

Australia could develop a sustainable biofuels industry without forcing up food prices according to a new report.

The report provides an encouraging outlook for second generation biofuels that could reduce Australia's reliance on oil, add value to agricultural industries without impacting on food crops and develop new opportunities for rural communities.

Future Biofuels for Australia, produced by CSIRO for the Rural Industries Research and Development Corporation (RIRDC), provides an outline of the current state of lignocellulosics, or second generation, biofuel

development in Australia and highlights areas in need of further research. SRDC's current call for project proposals targets participation in the green energy economy through biomass utilisation and product diversification.

SRDC is hopeful that proposals will help the industry capitalise on opportunities around the energy industry.

Changes to the SRDC Investment Management team

SRDC has changed the way its Investment Management team manages its portfolio.

Rather than managing one Investment Arena (Regional Futures, Emerging Technologies and People Development), Investment Managers will now be responsible for projects based on location.
Diana Maldonado is now managing projects from the Burdekin north and scholarships, while Bianca Boseley is managing projects from the Central district south. Robert Troedson will continue to oversee the entire portfolio as well as Brisbane based projects.

SRDC is in the process of appointing an Investment Manager to replace Les Robertson who will retire in mid-October.

Project participants have been sent a letter advising them of the these changes.

Contact details for our Investment Management team can be found on the SRDC website.

Regional Reports

Innisfail Report

CCS levels are still up high which has been a bonus as they have been high for a quite a few years.

The weather has been good but there has been isolated showers.

The high input costs e.g. fertiliser and fuel has curtailed a lot of planting and farms are switching into fertilising mode.

Smut was detected in the Mulgrave area and spores were also detected in the Babinda mill area in the last round of spore trap settings by the BSES.

It is now a matter of hygiene and farmers changing to appropriate varieties.

The mills are progressing satisfactorily and it is a pity sugar prices aren't better than what they are.

The Maryborough merger has taken place and Mulgrave and Tully are also having talks regarding a possible merge.

John Blanckensee Innisfail Director

Herbert Report

Production figures for the Herbert, week

Regional Reports

ending 13th September 2008.

Total tonnes crushed to date 110,629 for week ending 13th September, 2008 - Season to date Total Tonnes 2,272,070 Best performing varieties are Q200 with 14.94 CCS.

Q135 14.16 Q204 13.89 Q158 13.76

Widespread rainfall across the district brought harvesting and operations to a mid week halt.

Crushing operations were shut down for approximately 2.5 days at Victoria and 4 days at Macknade.

CCS levels were down 0.7 units on the previous week as the wet weather took its toll.

A review of the crop estimate has had a downward revision of the crop estimate from 4.64 MT to 4.55 MT.

With the escalating prices all farmers are now facing especially with fertilizer costs the industry is facing a major crisis

Federal Minister Tony Burke visited the Herbert Region on September 9.

He knows the problems the industry is facing as the farmers told him about the cost increases handing him figures to substantiate their claims.

He listened, took notes, addressed the meeting and we await the outcome of his investigations.

Carol Mackee Herbert Director

Burdekin Report

Despite some initial difficulties, the Pioneer Mill is operational again and total cane crushed for the district currently stands at 2.16 million tonnes from a revised estimate of 7.5mt, with an average ccs of 14.1.

CSR's Mark Day has stated, "The project has been an excellent display of teamwork and we thank everyone for their efforts. It shows what can be achieved when we are focused on a joint goal and work together."

While CSR had made available some compensation (including a cash payment) and limited employment for harvesting contractors affected by the Pioneer clarifier collapse, they have still come to no agreement to compensate growers in the area for their considerable and ongoing losses.

This brings into question CSR's willingness to honour their June commitment to growers for a speedy resolution or to focus on this "joint goal and work together" in the interests of fair compensation for CSR's acknowledged failing with mill performance and maintenance.

The earlier commitment made for ACFA to be represented at scheduled September negotiations with CSR for grower compensation has recently been reneged upon and discussions have stalemated with the Canegrower representation at the present time.

Mill performances have been troubled by further stoppages over the past month and estimates for the season are looking considerably lower than CSR's initial expectations.

Previous years seasonal delays and mill breakdowns which contributed to late finishes to the crushing have taken their toll on district tonnage, with the repercussions causing serious problems for growers and contractors.

Claims have been lodged for pre-payment on scheduled crop harvesting to assist with cash flow for both groups.

Crushing of standover crops is finally nearing completion with Q208 performing poorly in most standover (possibly because of its high percentage of lodged stalks).

BSES and BPS have been working towards formulation of the Burdekin district Reef

Regional Reports

Rescue package which will be submitted by early September, with the funds available by November, 2008.

Trevor Berryman, Executive Officer, Burdekin Productivity Services, is currently re-developing all policies and procedures required under Compliance Audits as well as the BPS Strategic Plan.

Fertilizer prices continue to create serious difficulties for growers and we continue to explore all avenues to gain a more reasonable price for fertilizer.

It is curious that the world price for sugar can be imposed on us as farmers, yet the same does not apply to the corporate producers of fertilizers in this country.

The ACCC report proved disappointing.

An increase in legume fallow cropping is likely to be a flow on effect of the high fertilizer prices if the season end date allows, with nutrient management courses ongoing in the district.

A district group has been formed to meet with Minister Mulherin with regard to his letter on burning of agricultural residues and a combined letter is presently being drafted to invite the Minister to meet with the group to address industry concerns and hear what assistance the departmental staff can provide in the ongoing efforts the industry is making to process whole of crop in the Burdekin as a viable alternative to cane at some time in the future.

Despite continuing misinformation, provided for media with monotonous regularity, the National Inventory Report 2005 (revised) Vol 1 Pg 143 states that field burning of agricultural residues total 0.4 Mt CO2-e (see Table 6.1) while prescribed burning of savannas total 8.7 Mt CO2-e.

This puts in some perspective the miniscule effect of pre and post harvest burning of cane (only a portion of the total agricultural

residues represented) and trending downwards as indicated by The National Greenhouse Gas Inventory 2006 report which records the net CO2-e emissions from field burning of agricultural crops at 0.3 Mt CO2-e or 0.1% of Total net national emissions (Table 3: Agriculture sector CO2-e emissions, 2006, Pg 18).

Margaret Menzel Burdekin Director

Central Region Report

Harvesting conditions are excellent and CCS levels are continuing to rise.

Planting has been in full swing with soil moisture good.

Mackay Sugar is in the process of planning for the closure of Pleystowe Mill.

Upgrading of the remaining three mills and tramline extensions are scheduled before the start of crushing next year.

Mackay Sugar and Proserpine Cooperative are continuing merger talks which has the potential to benefit both regions.

Crushing statistics are as follows:

WEEK ENDING: 06/09/08	MACKAY SUGAR	PROSERPINE	CSR PLANE CREEK
CCS for the week	14.38	14.30	14.34
CCS season to date	14.26	14.15	14.16
TONNES crushed for week	296,372	98,556	65,302
TONNES crushed to date	3,041,914	821,489	580,809
SEASON estimate/tonnes	5.5 million	1.7 million	1.25 million
% HARVEST to date	55	48	46
HIGHEST CCS varieties	Q208,Q209, Q207, Q200	Q208, Q190, Q197, Q157	Q208, Q135, Q207, Q209

Ross Walker Central Region Director

Regional Reports

Southern Region Report

There has been crushing stoppages due to rainfall from 15 to 78 mm across Bundaberg, Isis and Maryborough.

The mills are around the halfway mark.

Mill averages are holding 13 plus so there is one good point.

Newspaper reports of Bingera Mill closing almost for certain will have farmers and mill staff planning and replanning.

The distribution of new varieties and their performance is going well.

Q177 does not do well with frost though, and we have had plenty.

Smut is being reassessed as the cost of planting is forcing a rethink on what is the loss threshold.

I have personally cut 150 tonnes per hectare Q205 grown on a trickle and at smoko we sat down and there in front of us in the standing cane was Smut everywhere.

As a farmer, I struggle to comprehend. But there it is.

Barley, as another rotation crop, is having it's moments.

A rust, similar to orange rust, has attacked it.

Fungicide has been very effective and we hope to see the crop get through to finish.

Mike Hetherington Southern Region Director

New South Wales Report

The harvest continues in New South Wales with only minor stoppages for weather. Both Condong and Broadwater Mills are still crushing a mixture of whole crop and burnt cane trying to control season length.

A frost in August has made an impact in both Broadwater and Harwood with some isolated areas being severely effected. Chris Connors has now taken the position of CEO of the New South Wales Sugar Cooperative and is already putting his own management style in place.

We are looking forward to working together with Chris into the future.

I would also like to take this opportunity to thank Greg Messiter for more than 20 years service as CEO and wish him all the best in the future.

NSW Sugar Milling Co-operative Limited
Crushing Season Report

Week ending 14 September 2008	Harwood	Broadwa ter	Condong
Cane crushed (tonnes for week)	22,802	36,808	12,433
Cane crushed (tonnes year to- date)	341,419	359,563	236,849
Average % Pol (week)	13.23	11.21	11.17
Average % Pol (year to-date)	12.47	10.56	10.82

Wayne Rodgers New South Wales Director

Your Local ACFA Directors

North Queensland Representatives:

Don Murday Home Phone (07) 4098 1635 Mobile 0418 774 499

Email: mangopk@bigpond.net.au

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

Herbert Representative:

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

Burdekin Representative:

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

Central Queensland Representative:

Ross Walker - Home Phone (07) 4954-3126

Mobile: 0429 615 711.

Email: walker@easynet.net.au

Southern Queensland Representative:

Michael Hetherington Home Phone (07) 4126-9118

Email: hethostiny@optusnet.com.au

New South Wales Representative:

Wayne Rodgers Home Phone (02) 6683-4852

Mobile 0414 834 430

Email: wvrodgers@optusnet.com.au

Australian Cane Farmers Brisbane Office

GPO Box 608 Brisbane Qld 4001 Tel 1800 500 025 Fax 07 3303 2024

Email: info@acfa.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>.

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.

The Australian Cane Farmer is proudly supported by:





