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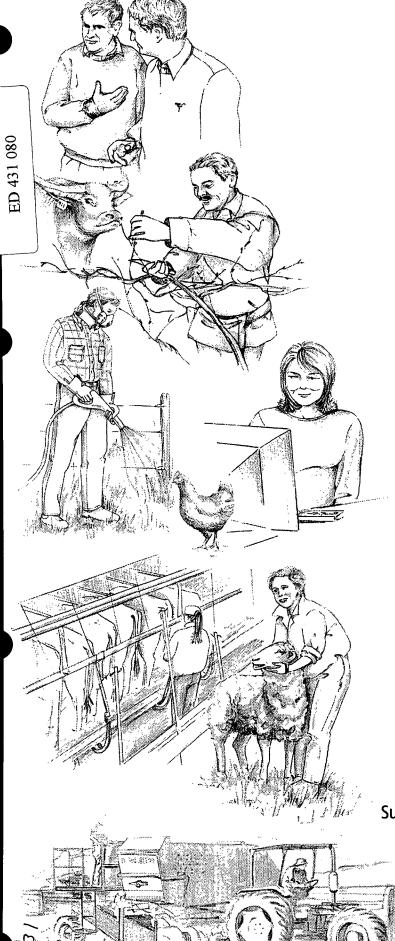
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#### ABSTRACT

This publication contains the three communication skills units of the three levels of Support Materials for Agricultural Training (SMAT) in agricultural production: Level 1 (starting), 2 (continuing), and 3 (completing). The units are designed to help the learner improve his or her written and spoken communication skills needed to deal with agricultural production. SMAT materials can be used by the individual, with a mentor, or in a group or class. An introduction describes how to use the materials, types of activities, and materials needed. Four types of activities are found in the communication unit: key word activities, reading activities, writing activities, and spoken communication activities. Model answers are provided. Topics covered in Level 1 are commodities, discussions, yellow pages, a census form, and information sheets. Topics covered in Level 2 are exports to Asia, crop information, fertilizers, mind your language, and land care. Topics covered in Level 3 are conservation and land care, gathering information, consulting the experts, and negotiating with the bank. (YLB)

\*





## **Agricultural Production**

Level 1

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**Support Materials for Agricultural Training** 







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### **Introduction**

Welcome to this unit of the SMAT materials, Agricultural Production 1.

SMAT stands for Support Materials for Agricultural Training. SMAT will help you improve your written and spoken communication skills and your numeracy skills, so you can succeed at training programs or communicate more successfully in your workplace.

This unit helps you with the reading, writing and spoken communication skills you need to deal with agricultural production. This unit is not a course in agricultural production, but it will support you if you do a course in agricultural production.

#### Where this fits

SMAT has four topics: Agricultural Production, Farmers as Employers, Farm Management and Leadership, and Occupational Health and Safety.

This unit is Level 1 of Agricultural Production. There are three units of Agricultural Production: Level 1 (starting), 2 (continuing) and 3 (completing). Each unit has two parts: Communication Skills and Numeracy.

After you finish this unit, you could try the other units at the same level: Farmers as Employers 1, Farm Management and Leadership 1, Occupational Health and Safety 1.

Then you could try the units at a higher level.

You do not have to complete every unit in SMAT. It is up to you to choose the most useful parts and work through them.



1...6

#### How to use these materials

You can use the SMAT materials by yourself, with someone to help you, or in a group or class. It is hard to work by yourself, so it is a good idea to have someone who can give you advice and feedback (a mentor). This person could be a trainer from a college or community centre, a relative, a neighbour or a friend.

The unit is written so you can start at the beginning and work through it. Or if you like you can choose parts of the unit and only do those parts. Spend more time on the parts which are most useful for you. If something is not useful, you can skip it.

There is no certificate to go with the SMAT materials. But SMAT helps you improve your skills so you can do other courses and get other certificates. For example: Farm\$mart, Rural Business Management and courses run by the Department of Natural Resources and Environment. You will also find that working through SMAT improves the communication and numeracy skills that you need in your working life.

#### **Outcomes**

After you finish the SMAT materials, you will be able to communicate more effectively in speech and writing and use numeracy skills more effectively. You will be able to fill in forms, scan information and improve your telephone skills.

#### How long should I spend?

This depends on you. The amount of time will be different if you are working by yourself or in a group, with a mentor or without, and if you do all the activities or not. Take enough time to do all the activities that are relevant to you, to a standard high enough to satisfy you.

#### **Activities**

Each unit has a number of activities for you to do. In the communications units there are four types of activities:



- key word activities
- reading activities
- writing activities
- · spoken communication activities.

In the numeracy units there are numeracy activities.

Sometimes you can write answers to these activities in the book. Sometimes it is better to write them in a notebook. Sometimes, for the spoken communication activities you will need to speak to some other people.

In some places there are also practice writing and practice reading activities. These are extra activities. You can choose to do them if you think you want extra practice in something.

Most of the activities have model answers in the back of the book. You can also ask your mentor to check your answers.

#### What you need

Before you start, make sure you have the following:

- a notebook (A4 size is best)
- · pens, pencils, highlighter pens
- a file or folder to keep extra papers.

#### **Assessment**

There is no formal assessment for SMAT. But it is a good idea to have a mentor look at what you have done. That way you can decide together what you have learned and what you still need to improve.

Remember, the SMAT materials are a resource for you to use to improve your skills. It is up to you how you use them and how much of them you use.



### **Commodities**

Grains, beef, pigs, wool, milk, fruit are all examples of commodities. The picture below shows you some commodities.

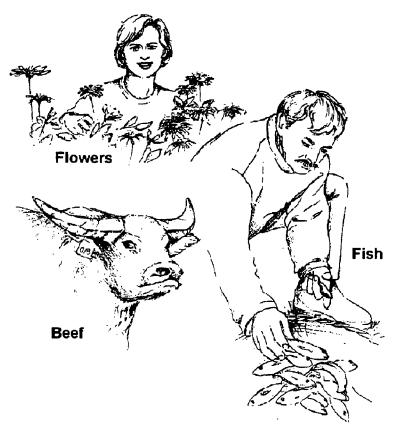


Figure 1: Commodities

Look at the following two pictures of farms. How are they different? What commodities do they produce?



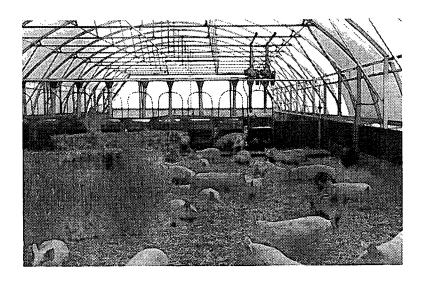




Figure 2: Two farms

Photos courtesy of Victorian Landcare Magazine

Many farms only produce one or two commodities, such as milk or wool. But some farmers have branched out into farming new commodities. This is called diversification.





#### production

commodities the different things you grow

on your farm

diversification producing new commodities

on your farm

production how much you grow or

produce

profit the money you make in your

business



#### **Activity 1**

This activity helps you practise writing the names of commodities.

1. Here are some examples of commodities. Write them under the headings: livestock, poultry, grains, horticulture, flowers, others. Add any other commodities you can think of.

Apples, beef, wheat, potatoes, malting barley, pulses, canola, lupins, oats, asparagus, fish, citrus, rye, vetch, linseed, lentils, tomatoes, daffodils, milk, prime lambs, vealers, wool, eggs, broilers, goat meat, porkers, ostrich feathers, boat wethers.

Livestock	Poultry	Grains	Horticulture	Flowers	Others
milk	eggs	barley	potatoes	daffodils	



2.	Write a list of the commodities produced on your farm.			

#### **Predicting**

The following article in Activity 2 is from the *Weekly Times*. It describes a farm where diversification is very important. Reading this article will help you develop your reading skills in detail.

Before you start you can probably predict something about the article.



#### Reading skill: predicting

You can often guess the subject of an article before you read it. You can predict what the article is about by looking at the heading and the pictures.



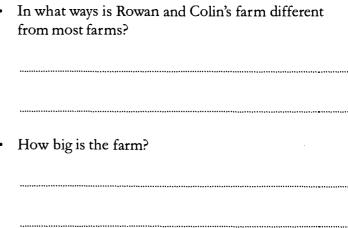


1.	Look at the picture with this article. What does it show you about the farm?



Figure 3: Rowan and Colin Peel
Photo courtesy of The Herald & Weekly Times

2.	Read these questions first. Then read the article and
	answer the questions.
	• In what ways is Rowan and Colin's farm different





	What commodities do they have on their farm?				
	Which commodity is the largest part of their production?				
	Page 6				
	Rowan and Colin Peel are two brothers from south west Victoria. Their farm is an example of diversification.  The brothers, with their wives Erika and Sally, produce fine wool, prime lambs, grain, poultry and hydroponic tomatoes.  Their 1300 ha properties are in Winchelsea and Inverleigh. In the past, like most farms in their region, they produce wool and crops. In the 1980's, 50,000 broilers were introduced.  Today, cropping is 20% of the operation, wool 15%, broilers 30%, lambs 20% and tomatoes 15%.  Cropping on the farm is 100 ha of canola, 200 ha of winter  wheat and 110 ha of malting barley. Linseed is also cropped when the season starts wet.  The brothers have changed their farming practices too. They have also changed the bloodline of their sheep.  They use computers to record farm finances and data. "The computer gives you a great feel for the farm - you keep track of your costs and it helps with decision making," says Rowan. "We've always run the farm as a business." With their diversification and modern methods, the brothers are looking at a bright future.  Joanne Collins				
3.	Figure 4: Diversification article Reprinted coursesy of the Herald & Weekly Times  Think about your own farm. Could you diversify same way? Would it be a good idea?	in the			



Make a list of possible commodities you could produce in future.

#### **Abbreviations**

Sometimes we do not write a word in full. We write a short form, like 1300 ha for 1300 hectares.

Short forms are called abbreviations.



#### **Activity 3**

- 1. Do you know these abbreviations? They are written in italics. Write the full word next to each example.
  - Young lambs sold for 149c/kg.

    The city is 200 km from here.

    Beef prices are falling in the USA.

    OH&S is important on farms.



• The price of wheat has fallen 3.5 pc.	
2. Make a list of some more abbreviations you know.	
	••••
	••••
	••••



11. 16

### **Discussions**

Everyone has different views about issues. Here are some things farmers at a Victorian Farmers Federation (VFF) meeting had to say about diversifying.



#### **Having a say**

All the people who had a say about diversifying were easy to understand. Telling other people what you think is easy if you:



- use simple language
- choose words carefully
- make points clearly
- keep to the topic.



### Activity 4

2.

	Let's practise giving an opinion. What is your view? Is diversification a good thing?
	You can make some notes here.
	What do you think about these questions:
	<ul><li>Are rural rail services good enough?</li><li>Are agricultural census forms easy to fill in?</li></ul>
•	Think about:
	<ul><li>what words you would use</li><li>what points you would make.</li></ul>
•	Write down your ideas here.
	·



: 13 18

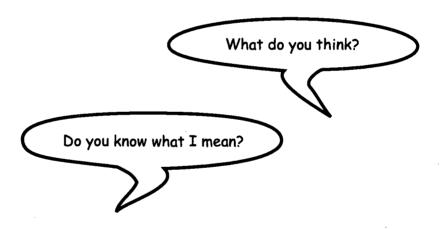
#### **Getting a response**

All of us like to have a say and share ideas. We also like to hear what other people think about our ideas.

Let's go back to that VFF talk. Al joined in.



Asking people is a good way to hear what they think.



But you don't always have to ask. Often, looking at people as you talk to them gives you an idea of their reactions.

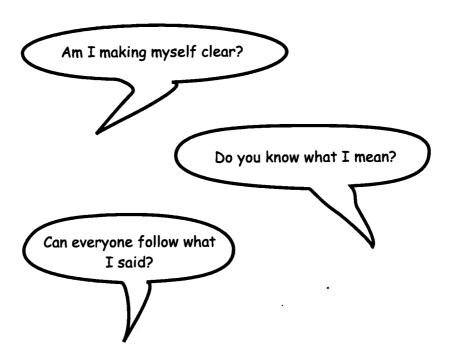
They may nod to show they agree or disagree. They may frown to show you that you are using words they don't understand. You might be talking too quickly for them, so they look confused.

You might need to stop and check.



<sup>14</sup> 19

You can ask:



# ベivit Activity 5

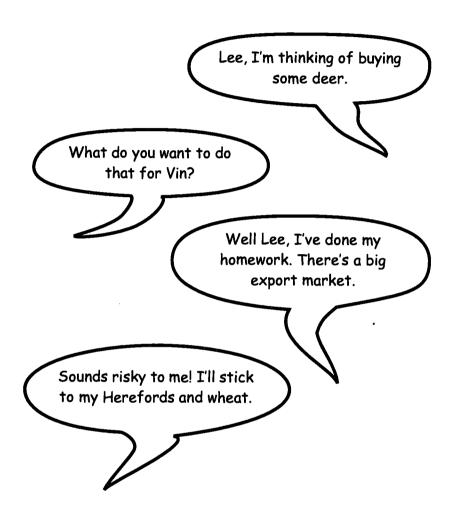
1.	Next time you have a conversation in a group, notice what people do as they listen to others. Note down what you
	see.
2.	How did the person check if people understood or agreed with their ideas?
	<u> </u>



15. 20

#### **Listening to others**

Let's go back to the VFF talk. Here Vin is telling Lee about his idea to buy some red deer.



We all like to think that we are good listeners, but many of us are not. Often we are so keen to have our say that we don't listen to others. Lee does not listen to Vin. She is talking at him, rather than thinking about what he is saying. She just wants Vin to listen to her ideas.





#### **Activity 6**

Next time you are in a discussion check how well you listen. Fill in the following checklist.

	Yes	No
Did you listen to the person?		
Did you look at the person speaking?		
Did you ask questions?		
Did you let other people have a say as		
well as you?		
Did you interrupt?		
Did you nod to show agreement or		
disagreement?		

#### **Disagreeing with someone**

We need to be prepared to have people disagree with what we say. How do you show that you disagree with someone's ideas?

Look at this conversation between Vin and Lee.



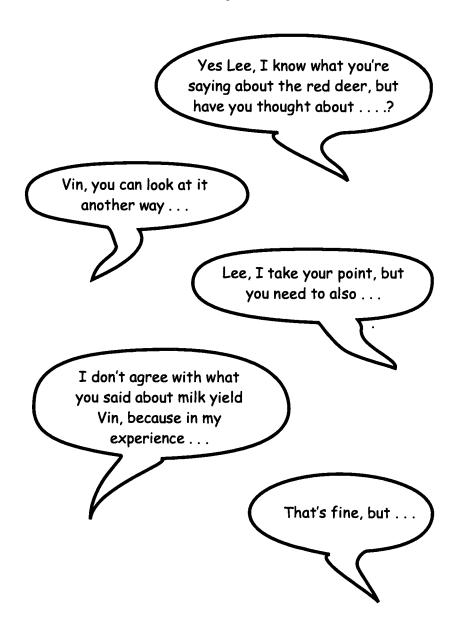
There are better ways Lee could have shown that she disagreed with Vin.



When we have a discussion, we will not always agree with the ideas of others. Yet they should have their say. Then we can disagree with them, without making them feel bad.

If you want to show that you don't agree with an idea, focus on what a person says. Don't have a go at the person. It could lead to ill feeling.

Here are some ways you can disagree with someone.



Notice how these people disagree. They comment on the point being made and then say "but" to show that they have a different viewpoint.





#### **Activity 7**

See if you can express disagreement without having a go at the person.

Here's what a government minister said at a community meeting last year.

We're closing the local hospital because there's a bigger and better one 50 kilometres down the road. Your hospital is old and needs a lot of money spent on it. Most of you go to the city to see a specialist anyway.

What would you say to the minister? Make some notes for a response.

#### **Advertisements for sales**

There are different ways of reading. You do not always read things in detail.

Sometimes you just want to find something quickly. For example, if you want to buy some sheep, you can look in the newspaper advertisements (ads) for the key words "Sheep sale". This kind of reading is called scanning.





### Reading skills: scanning

Scanning means reading quickly to find something you want. You just look for the words you want and ignore the rest.



### **Activity 8**

The next activity helps you practise your scanning skills. You are going to scan some small ads for a number of commodities for sale.

The following farmers are looking at sales in the paper:

•	Kon wants to buy some merino rams.
•	Ali needs some Hereford cows.
•	Maureen wants to buy some sows.
•	Fred needs some ostriches.
•	Maria wants some Pink Lady apple trees.
•	Mike needs some chickens.



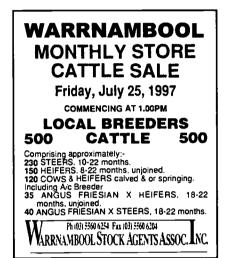
Here are some ads from a newspaper. Look at them quickly, and find one ad that is of interest to each person, Ron, Ali, Maureen, Fred, Maria and Mike. Scan for the key words for each person. Write the letter and title of the ad under the person's name. For example, the first answer is:

• Ron wants to buy some merino rams.

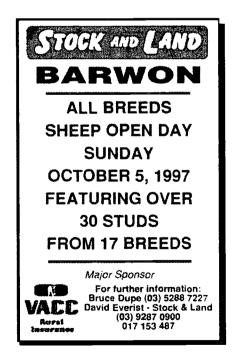
A: Melbourne Merino Classic



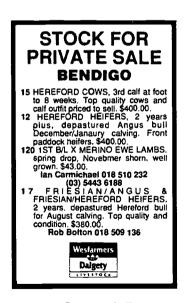
Sale ad: A



Sale ad: B



Sale ad: C



Sale ad: D

**BEST COPY AVAILABLE** 



#### - POULTRY-

POULTRY AUCTION EUROA POULTRY CLUB INC. Sun. July 20. Penning 9 a.m. to 11 a.m. Auction-ing begins 11.30 a.m. 150 pens quality birds followed by 400 general lots, max. 15 lots per exhibitor. No invitation auction for 1997. Licensed auctioneer 17.5% commission. Full catering available. For all bookings and enquiries phone Roly Holmes (03) 5798 1361

Sale ad: E

ewe Nov/Dec 96 drop lambs May shorn. Offers invited. RAMS 19-21 MiC.

LARGE QUANTITY OF BALANSA CLOVER SEED.

PIT SILAGE FOR SALE.
Walking floor truck
available for canage. Or
can load tippers. Test
available. Ex quality.

Surplus Machinery. 40 bag oat feeder \$800 Bofors trailer \$300; 5 rotary hoe as new \$3000; 2 row planters as new \$1000; 2 row fert box & tool bar \$1500; 40 Harrow bar as new \$3000 ONO, 70' Hyd fold boomspray goodorder \$6500.

Ph. (03) 5496 2222 Fax (03) 5496 2227

Sale ad: F

#### PIG DISPERSAL SALE

At Ballarat Saleyards In The Dairy Pavillion Friday, July 25, 1997

> **12 NOON** A/c O.D.P. Pty Ltd CRESSY, TASMANIA

#### 250 JOINED SOWS

Av parity 3.2 cycles Herd is based on PIC pigs using Camborough 15 females and PIC 350 boars.

Due from 25/08/97 Onwards Register by Number System, Terms: Cash Catalogues & further particulars from the Conjunctional selling agents.

BALLARAT PH (03) 5335 8604 Trevor Bosher

AH (03) 5344 8222

Mobile 018 508 190

#### MAX & BRUCE CRAWFORD DOWLING BALHARRIE P/L

ACN 056 175 190 BALLARAT PH (03) 5332 4794 Max Balharrie Mobile 018 503 106 Bruce Balharrie Mobile 018 503 656

Sale ad: G

#### FRUIT TREES FOR SALE

- Red Breaburn
- Top Red
- · TAS AG 8
- · Fuji (AKI FU 1)
- Fuji (NAGA FU 2)
- · Pink Lady
- Jonagold

۵n either M9, M26 or MM106 rootstock

Available

Now's the time to start planting so don't be disappointed, callifax us now for more information.

Tumut Plains <sup>rd</sup> Nursery (069) 47 3301

Sale ad: H

#### **Ostrich Auction**

Sunday 20th July, 1997. 11.00 AM 960 McDonalds Drain Road East Pakenham 3810

Under Instruction From Various Vendors

Approx 150 Birds To Be Offered African Blacks, Australian, F1s. Zimbabwe Blue Hen Breeders, Juveniles & Chicks Transport Available Light Luncheon Available

An Outstanding Opportunity To Acquire Quality Stock

Ostrich computer programme on display Terms: Strictly cash or approved cheque on day of sale.

All birds to be sold separately other than chicks.

#### WORLD OSTRICH AUCTIONS

CRANBOURNE (0359) 98 2559 David or Robert Grant

Sale ad: I

Figure 5: Sales Ads



### **Yellow Pages**

The phone book, especially the Yellow Pages, can be very useful for farmers, if you know how to find what you want.

In this section you will do some activities using the Yellow Pages. This will help you to use it in your business and personal life.

The information in phone books, street directories and dictionaries is listed in alphabetical order, so you need to know the alphabet to use these books.



#### Reading skills: alphabetical order

An alphabet ruler can help if you are not sure of the order. An example of an alphabet ruler is given below.

You can make an alphabet ruler like this if you are not sure of alphabetical order. You can write it on a card, cut it out and keep it to use when you need it.

A	В	C	D	E	F	G	H		J	K	L	М	N	0	P	Q	R	S	T	U	V	W	X	Y	Z
a	b	С	d	e	f	æ	h	i	j	k	1	m	n	О	p	q	r	S	t	u	v	w	x	у	z

Figure 6: Alphabetical ruler



#### **Activity 9**

If you want to practise the alphabet, try this activity. You can use your alphabet ruler.

- 1. These services are all advertised in the Yellow Pages. Here, they are mixed up. Put them in alphabetical order:
  - VETERINARY SURGEONS
  - MARKETS
  - COMPUTER SERVICES



**23**. 28

- INSURANCE
- FARM EQUIPMENT

The initial letters are V, M, C, I, F. As you can see on the alphabet ruler, the first of these letters is C, so COMPUTER SERVICES should come first. Now complete the list:

CO	MPUTER SERVICES
diff san alp	the last exercise, the first letters of the word were all ferent. Now try these words, which all begin with the ne letter. The words are mixed up. Put them in habetical order by looking at the second or third letters decide the alphabetical order.
For	example, SEMI-TRAILERS should come before EARERS because E comes before H in the alphabet.
•	SHEARERS
•	SEMI-TRAILERS
•	SEED MERCHANTS
•	STOCK AND STATION AGENTS
•	SPORTS GROUNDS



### **Using the index**

The index is at the front of the Yellow Pages. It lists all the services in alphabetical order, with a page number. Here is part of the index from the Melbourne Yellow Pages.

Yellow Pages®	1997 Melbourne — ©Telstra Corporation Limited	1996 Help Line call 13 2378		45 Fabric—Fitting F
	FARM CONTRACTING	FEEO SUPPLEMENTS-See	FILM DEVELOPING &	TO FASTEIND
	SERVICES 1113 See Also	Stock Feeds & Supplements L-Z 2790 FEEDERS—INDUSTRIAL—See	PRINTING (Cont'd) —See	FAST-FIND
F	Artificial Breeding Services	Vibratory Feeding Equipment L-Z 3086 FEEDING EQUIPMENT—	Professional L-Z 2279 FILM GRIP SERVICES—See	Help Line call 13 2378
<u> </u>	Fencing Contractors	LIVESTOCK—See Farm Equipment & Supplies1113	FILM GRIP SERVICES—See Film Production Facilities &	Nelson Help Line Call 13 2378
<del></del>	Spreading 1130	FELDENKRAIS METHOD—See Alternative Health Services	Equipment	
TARRES DOLLDING & COATING AGE	Fertilizer ∨ insecticide Spreading 1130 Livestock Transport Services. L-Z 1763 Seed Cleaning, Drying & Grading Services. L-Z 2643 Shearing Contractors. L-Z 2643 FARM EQUIPMENT &	EET I MANCEDS_See	Investment Services 1605	FINISHING SCHOOLS—See Modeling & Finishing Schools L-Z 1931 FIRE ALARM MDNITORING—See
ABRIC BONDING & COATING 1097 ABRIC PROTECTION—See	Shearing Contractors L-Z 2643	FELLMONGERS—See Hide & Skin Merchants	FILM LIBRARIES—See	Modelling & Finishing Schools L-Z 1931 FIRE ALARM MDN/TORINGSee
Carpet &/or Furniture Cleaning & Protection	FARM EQUIPMENT & SUPPLIES 1113	FELT W'SALERS & MFRS 1117 FENCE PAINTING & STAINING-See	FILM LIBRARIES—See Film Production Services	
	See Also	FENCE PAINTING & STAINING—See Fencing Contractors	FILM LIGHTING & ELECTRICS—See	Consultants
Services L-Z 1962 ABRIC PROTECTION SUPPLIES—See	Agricultural Machinery	Clubs—Fencing		Fire Protection Equipment & Consultants
SUPPLIES—See Carpet &/or Furniture Cleaning &	SuppliesL.Z 2643	Can Airo	Film Production Services	Consultants 1146 FIRE BRICK MFRS &/OR
Protection 524 Furnishings—Retail 1272 FABRIC TESTING—See	See Also	Balustrading 269 Fencing Materials 1128 FENCING—ELECTRIC—See	FILM MAKE-UP ARTISTS—See	REPAIRERS
ABRIC TESTING—See	FARM HOLIOAYS—See	FENCING—ELECTRIC—See	Film Production Facilities & Equipment	FIRE DOORS &/OR WINDOWS 1148
Inspection & Testing Services	Holidays & Resorts	Electric Fences	Make-Up-Film, Television &/or	See Also Windows—Aluminium L-Z 3178
Inspection & Testing Services	FARM HOLIOAYS—See Holidays & Resorts 1493 FARM MACHINERY—See Agricultural Machinery 123 FARM MANAGEMENT ADVISORY	See Also	FILM PRODUCTION FACILITIES	Windows PVC L-Z 31B3
	SERVICES—See Farm & Agricultural Advisory	See Also Gates	Film Production Facilities & Equipment	Windows—Aluminium L-Z 3178 Windows—PVC L-Z 3183 Windows—Steel L-Z 3184 FIRE EXTINGUISHER
Aluminium Fabricators	Farm & Agricultural Advisory	FENG SHUI—See Designers—Interior 880 Interior Decorators 1590		SERVICINGSee
Processors L-Z 2321	PARM SHEUS—See	Interior Decorators	Film Production Facilities & Equipment	Consultants 1146 FIRE EXTINGUISHERS—See Fire Protection Equipment &
Stainless Steel Products & Equipment Lz 2769 Steel Fabricators & for Mfrs Lz 2782 FABRICS—INOUSTRIAL 1098 FABRICS—KNITTED OR	Buildings—Prefabricated &/or Transportable—Commercial &	FEKN KUUSES—See	Equipment	Fire Protection Equipment &
Steel Fabricators &/or Mfrs L-Z 2782	Industrial		Services & SuppliesL-Z 2902	
FABRICS—KNITTED OR	FARM SUPPLIES—See	Water Taxis L-Z 3127	Services L-Z 2922	FIRE HOSES—See Fire Protection Equipment &
MOTEN 1000	FARMERS 1114	See Also	Theatrical Supplies &/or Services L-Z 2922 FILM SCRIPTS—See Writers, Consultants &/or	Consultants
FABRICS—RETAIL—See Curtains & Curtain Fabrics—RetailB19	366 7130	FERTILIZERS 1130	Services L.Z 3204 FILM SOUND RECORDISTS—See	SENICE 1503
Drapers	See Also	Soil Conditioners &		Insurance—Fire, Marine, Accident & General
Furnishings—Retail	Beekeepers 31B	Treatments L-Z 2708	Figure 1134 FILM SOUND STRIPING—See Film Production Services	FIRE PROTECTION EQUIPMENT
FABRICS—WOVEN—See	Deer Farmers	FESTIVALS—See Entertainment Promoters &	Film Production Services	& CONSULTANTS 1146 See Also
FABRICS—WOVEN—See Fabrics—Knitted or Woven 1098 Textile Mills L-Z 2915	Deer Farmers   840	Consultants	Slides & Film Strips L-Z 2706 FILM SUPPLIES—See Photographic Equipment & Supplies—Retail & RepairsL-Z 2271 Photographic Equipment &	Dangerous Goods Storage835
Textile — W'sale			FILM SUPPLIES—See Photographic Equipment &	FIRE RESISTANT MATERIALS &/
FACE PAINTING—See	Mushroom &/or Spawn	Novelties—Dance, Carnival & Magic L-Z 2082 FIBRE BOXES & CARTONS—See	Supplies—Retail & Repairs L-Z 2271	OR SUPPLIES 1151
Entertainers &/or Entertainers'	Suppliers L-Z 2061	FIBRE BOXES & CARTONS—See Boxes & Cartons—Cardboard &/or	Supplies—W'salers & Mirs L-Z 2275 FILM & THEATRICAL MAKE-	Fire Protection Equipment & Consultants
FACIAL TREATMENT—See	Farmers L.Z 2141	Fibre 370  Boxes & Cartons—Cardboard &/or Fibre—Secondhand 374  FIBRE CEMENT BUILDING	FILM & THEATRICAL MAKE- UP—See	Fire Protection Equipment & Consultants
Beauty Salons 276	Pig Breeders &/or Dealers L-2 2300 Poultry Farmers & Dealers L-2 2382	Fibre—Secondhand	Make-UpFilm, Television &/or Theatrical L-Z 1796	FIRE SPRINKLERS—See
Entertainers & Agr Entertainers' Agents	Stud Breeders—Cattle 6/or	PRODUCTS 1130	UP—See Make-Up—Film, Television &/or Theatrical	
SUBDITES & SERVICE 1000	Sugarcane Growers &/or	FIBRE OPTICS 1130	Services L.Z 3097 FILM & VIDEO DISTRIBUTORS 1135	FIRE WINDOWS—See Fire Doors &/or Windows1146
FACSIMILE SERVICES— INTERNATIONAL—See	Horse Stud Breeders & Jor Dealers. 1504 Mushroom & Jor Spann & L. Z. 2061 Oyster Suppliers & L. Z. 2061 Oyster Suppliers & L. Z. 2141 Pig Breeders & Jor Dealers . L. Z. 2101 Poultry Farmers & Dealers . L. Z. 2302 Poultry Farmers & Dealers . L. Z. 2302 Stud Breeders—Cattle & L. Z. 2807 Sheep L. Z. 2807 Mills L. Z. 2807 Mills L. Z. 2807 Mills L. Z. 2807 Winters & Jor Vingards . L. Z. 3074 Winters & Jor Vingards . L. Z. 3074 Winters & Jor Vingards . L. Z. 3074 FARMERS ORGANIZATION S—See	FIBREBOARD—See Cabinet Makers' Supplies	FILM & VIDEO DISTRIBUTORS 1135 FILMS—RETAIL &/OR FOR	FIDEADMS_See
	Wineries &/or Vineyards L-Z 3196 Worm Farms L-Z 3204	Cabinet Makers' Supplies	HIRE 1136	GUAS & AMMUNICION1390
Services	FARMERS' ORGANIZATIONS—See	Plastics Consultants L-Z 2316	See Also	Land Clearing &/or Firebreak
Services	Organizations—Primary Production & Rural		FILMS—W'SALE—See Film & Video Oistributors 1135 FILTERING MATERIALS &	Land Clearing &/or Firebreak Contractors L-Z 1716 FIREPLACE BUILDERS—See
COMMUNICATION SERVICES 110	Blacksmiths &/or Farriers	F10013 Indh2n1st 1707	FILTERING MATERIALS &	Bricklayers
See Also	FASCIA—METAL—See	FIBREGLASS MATERIALS	SUPPLIES 1136	ACCESSORIES 1151
Services 1590 FACTORING ORGANIZATIONS—See	FASCIA—METAL—See Guttering & Spouting 1391 FASHION ACCESSORIES 1114 FASHION AGENTS 1114	REPAIRS 1133	FILTERS &/OR FILTER SERVICE 1136	FIREWOOD 1156 FIREWORKS 1157 FIRST AIO SUPPLIES OR INSTRUCTION 1157
Finance—Factoring	FASHION AGENTS	FIBREGLASS ROOFING—See Fibreglass Products &/or Repairs	SERVICE 1136 FINANCE—COMMERCIAL	FIRST AID SUPPLIES OR
FACTORY BUILDING MAINTENANCE SERVICES—See	FASHION BUYERS—See Buying &/or Advisory Services	Roofing Materials L-Z 2552	BILLS	INSTRUCTION 1157 FISH FARMS—See
Building Maintenance Services.	Designers—Textile &/or Fashlon883	FIBREGLASS SPRAYING EQUIPMENT—See Spray Equipment & dro Supplies. L-Z 2758 FIBRES—TEXTILE—See Textlle Fibres. L-Z 2918 FIBROUS FILASTER—See Plaster & Plasterboard W'salers & L-Z 2305	FINANCE—CONFIRMING 1140	FISH FARMS—See Aquaculture
Commercial 42:			FINANCE—FACTORING 1140 FINANCE—INDUSTRIAL 1140	FISH PONDS—See Fountains, Statuary &/or Sundials1239
Cleaning Contractors—Commercial & Industrial	Jewellers—Retail 1614 Jewellers—Wisale &/or Mirg 1621 FASHION PHOTOGRAPHERS—See Photographers—Advertising & 7,2350	Textile Fibres L-Z 2918	See Also	Garden Equipment &/or Supplies1323 FISH & SEAFOOD PRODUCTION
Window Cleaning L-Z 317	FASHION PHOTOGRAPHERS—See	Plaster & Plasterboard W salers &	Leasing Services &/or Consultants L-Z 1744	A/OR PROCESSING 1159
OUTLETS 110	Photographers—Advertising & 1.7 2250		FINANCE—MONEY MARKET DEALERS (SHORT TERM) 1140	See Also
See Also	FASHION WEAR-LADIES-	Equipment	FINANCE-MORTGAGE LOANS . 1141	FISH & SEAFOODS—RETAIL 1159 FISH & SEAFOODS—W'SALE 1160
FAIRY FLOSS—See	RETAIL—See Boutiques	Buildings—Prefabricated &/or Transportable—Commercial &	See Also	
Amusement Equipment	RETAIL—See   369   Bourdques   22 1706   Bourdques   L. 2 1706   Ladler Wear—Retail   L. 2 1706   Ladler Wear—Specialised   L. 2 1711   Sportsward & Swimmear   L. 2 2737   FASTENERS—INDUSTRIAL   1115   FASTENERS—SLIDE &/OR 3NAP   1116	Industrial	Mortgage Brokers L-Z 1935 FINANCE—MOTOR VEHICLE 1143	Oyster Suppliers &/or
FAIRY SHOPS—See	Fittings L-Z 1711	FIELD GLASSES—See Optical Supplies L-Z 2125		FISH SHOPS—See
Gift Shops	2 Retail L-Z 2757	Optical Supplies L-Z 2125 FIELO NATURALISTS—See Drganizations—Conservation &	FINANCIAL COUNSELLORS—See	Fish & Seafoods—Retail
FAMILY CENTRES—See	FASTENERS—INDUSTRIAL 1115  FASTENERS—SLIDE &/DR	Environmental L-Z 2133	Community Advisory Services	
FAMILY COUNSELLING -See	8NAP 1116	FILING—See Business Records Management &/or	Accountants & Auditors77	FISHERMEN 1161 See Also
Persona 79	Facsimile Enginment, Supplies &	Storage	Retirement Planning &/or Advisory	Fish & Seafood Production &/or
Family Planning		Office & Business Furniture L-Z 2099	C Dellever # /s.	
FAMILY CRESTS—See	Services 1106	Shelving & Storage Systems L-Z 2650 FILING SYSTEMS—See	Annuity Consultants L-Z 2812 Trusts—Management Services L-Z 3034	FISHING CLUBS—See
Heraldry	NOVELTIES—See	Diffice & Business Systems L.Z 2111		FIGURAL FOUNDMENT.
Child Care Centres	Products	FILLING SERVICES—See Packaging, Filling & Assembling Services L-Z 2141 FILM CONVERTERS—PLASTIC—See	MANAGEMENT	COMMERCIAL—See Fishing Tackle
Genealogy 134 FAMILY PLANNING 110	Products 1117 5 FEATHER DUSTERS—See	FILM CONVERTERS—PLASTIC—See	See Also Leasing Services &/or	FISHING NETS 1161
FAMILY PLANNING 110	PERIDENS & UUWA-	Plastics—Fabricators L-Z 2318	Consultants L-Z-1744 FINE ART AUCTIONEERS—S.3	FISHING TACKLE
FAMILY WELFARE ORGANIZATIONS—See	SUPPLIES A/OR PRODUCTS 1117	Film Production Facilities &	FINE ART AUCTIONEERS—S.3 Auctioneers—General	
Organizations—Family Welfare L-Z 213 FAN & BLOWER MAINTENANCE &	5 See Also Quilts &/or Bedspreads L-Z 2449	FILM CUTTING & EDITING—See		
Fans & Blowers	0 MISCELLANEOUS—See	Film Production Facilities & Equipment	FINGERNALLS—See	FITNESS CONSULTANTS—See Health & Fitness Centres & Services 1431 FITNESS EQUIPMENT—See
FANCY DRESS—RETAIL &/OR	Organizations—Business & Professional L-7 2131	DDINTING_See	Artificial Nails	Gymnasium Equipment
FOR HIRE 110	Organizations—Civic L-Z 2133 FEED LDTS—LIVESTOCK—See	Photographic Processing	FINGERPRINT ANALYSIS—See Forensic Services	FITTING & TURNING—See Engineers—General
FARM & AGRICULTURAL	Farm Equipment & Supplies	Services L-Z 2276	FINISHING—CARD & PAPER—See	Mechanicai Engineers L-Z 1836
ADVISORY SERVICES 111	3 Stock Feeds & Supplements L-Z 2790	Continued Next Column	Mounting & Finishing L-Z 205	Precision Engineers L-Z 2394



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43 Fabric-Fitting F

# Figure 7: Yellow Pages index. Source: 1997 Melbourne Yellow Pages directory © Telstra Corporation Limited. Used with permission.

Some Yellow Pages are so big they have two books, A-K and L-Z. When the page number starts with L-Z, it means the entry is in the second book.



#### **Activity 10**

This activity helps you practise looking things up in alphabetical order and finding out information.

FARM EQUIPMENT AND SUPPLIES

Look at Figure 7 and find these entries. Write the page number after each one. The first one has been done for you.

1113
FIRE INSURANCE
FARMERS
FERTILISERS
FENCING MATERIALS



#### **Finding entries**

Sometimes under one word there are a lot of other words. For example, there are lots of different kinds of farmers, which are listed under FARMERS:

- · Alpaca breeders
- · Apple and pear growers
- Aquaculture
- · and so on

Sometimes the index tells you to look for a different word. For example:

FINANCIAL PLANNING - see Accountants and auditors 77

This means you might find what you want on page 77 under Accountants and auditors.

Say you are looking for people who sell farm equipment. You look in the index and find the page number for farm equipment is 1113. Page 1113 of the Melbourne Yellow Pages looks like this:



1996 Help Line call 13 2378	· .	Fans—Farm F 1113
WADE ROOTS BLOWERS	Carry and District Control of the Co	
AUSTRALIAN AGENT PNEUVAY ENGINEERING PTV LTD 5 Louvain Cobg	Farm Contracting Services	Farm Equipment & Supplies (Com o)
Western Ventilation Equipment 689 Helderberg Rd Alph	See Also—	FORD NEW HOLLAND
Woods Air Movement Unit 8.1-7 Attenborouch Dane 9794 9907	Artificial Breeding Services	AUTHORISED DEALER MELBOURNE TRACTORS PTY LTD
Ziehl Abegg See Advert For Fantech Pty Ltd" This Heading	Fencing Contractors	169-171 Vorthbourne Rd Campbfld 9305 2444 FAX 9305 2810
13-19 Duniop Rd Migree	Fertilizer &/or Insecticide Spreading	GLOBAL GREEN PTY LTD
See Advertisement Page 1111 ZIEHL ABEGG	Livestock Transport	Shapmax Vine Protection 39-41 Wilson S Y
See Manufacturers Advit For Ziehl - EBM This Class 59 Export Dry Bridge	Services Seed Cleaning, Drying	6 Haymer Crt Braesde
37 EARST BY BYRISH BOLD ENT.	& Grading Services	KILMORE PASTORAL
Farm & Agricultural	Shearing Contractors	Specialists in Rural Merchandise Livestock, Wool, Real Estate & Insurance
Advisory Services	Ablelyn Earthmovers Bridge Inn Rd Doreen	78 Sydney St. Kilmore 1800 636 206
AACM International Pty Ltd 9 Gellibrand Wmn	18 Brisbane Elth	XINNEARS PTY LTD See Our Adver Under "Rope & Twine"
Agribusiness Financial Management 597 Park Carl N	32 Brushy Park Rd Wnga Pk 9727 3785 Cope Agricultural Services Cam S Mobile Telephone	8 Twine" 130 Ballarat Rd Fiscy 9688 6200 Leader Products Pty Ltd
57 Fakenham Rd Ash	Dandenong Knackery 10 Cahill Dand 9706 5484	Hurne Hwy Craighn
AGRICULTURAL BUSINESS	David G.A. Douglas Forestry Contracting & Consulting Exping Rd Wustk	AUTHORISED DEALER MELBOURNE TRACTORS PTY LTD
CONSULTANTS Professional Planning, Advice,	Josiyn Geoffrey W 70 Research-Warrandyta Rd Resrch Mobile Telephone	169-171 Northoourne Rd Campbild 9305 2444 FAX 9305 2810
Appraisal, Management &	Joslyn R G & Sons Agricultural Contractors & Graziers	MELBOURNE TRACTORS PTY LTD
Loss Assessing in all Areas of Agriculture	Bridge Im Rd Doreen	MASSEY FERGUSON FORD INDUSTRIAL &
Level 1 26 Thorrson St South Melbourne 9696 4111		AGRICULTURAL TRACTORS CLARK "BOBCAT" LOADERS
Agricultural Weather Services 4/25 Prospect Box H	Farm Equipment & Supplies	FIATAGRI  SPARE PARTS & SERVICE 169-171 Northbourne Rd
Ahead Science Park Pty Ltd 127b Neville M Pk	Supplies :	Campbelifield 9305 2444 FAX 9305 2810
2 Morilla Pl Windyte N	See Also—	Miguel Willy 12 Hawkins Crt. Keysbro 9798 7719 M.R.W. Co-Op Ltd
Animal Species Unit 6 160 Charman Rd Ment 9584 7585 Australasian Agribusiness Services	Agricultural Machinery Sheep Shearing	13 Export Dry Brktyn 9314 9233 NETLON NETS & MESHES
93 Berkeley Hwthn	Equipment & Supplies	MANUFACTURED BY
Consultants 91 Rathdowne Carl 9662 1038 Australian Cattle Co. Ltd 455 Bourke Melb	All Diesel Engineering	KINNEARS PTY LTD 130 Ballarat Rd Ftscy
Australian Rural Group Ltd The Unit 9 58 Queens Rd Melb Mobile Telephone	Tractor Repairs & Engine Reconditioning 113a Pillars Rd Keysbro	31 Cielland Rd. Alt N
Australian Rural Property Management 455 Bourke Melb	Amco Vic. Pty Ltd 2/12 Metropolitan Ave Nunwdng 9857 5900	Cnr Brighton Rd & Attenborough St. Dand 9794 8622 Procom EDP Consultants Pty Ltd
80 Collins Melb	Aussie Tag Co Pty Ltd Hume Hwy Craighn	B Kinwai Crt Moorbn
Consultants To Small Famis 126 Arnold Carl N	16 Dingley Ave Dand	Rural Farm Equipment Pty Ltd
21 Freyer Want 9397 3466 FARM MANAGEMENT CONSULTANTS (AUST) PTY	Dandenong Farm Supplies Pty Ltd 155 Greens Rd Dand	Southport Tyre & Battery Service Batteries & Second Hand Tyres 81 Larimer S Meth
LTD Suite 4 31 Covenity S Melb 9645 9901 Ian Teese Agribus Iness	Datatron Vic Pty Ltd 13 Davey Mordic	Stewart Farm Supplies 60 Stubbs Kens 9376 1822 Sunbeam Corp Ltd
15 Genoa Crt. Mt Wurty	See Main Advert Under "Agricultural Machinery" 48-22 Dunn Crs. Dand	SUNBURY RURAL CENTRE
I TEXTILES	Exel Rural Pty Ltd 148 Main Llydie	59 Vineyard Rd Sunbry 9740 8200 Thunderbird Electric Fencing
Training & Technical Services 25 Dawson Bwick 9389 9111 Nutri-Tests & Agricultural Services P.O.Box 216	Farm Fair 8 Barrie Rd Tulmme9330 3909 Farmrite Products Pty Ltd 148 Main Llydle	Quamby Rd Guys HI
P.O.Box 216 Diamond Greek 3089 9438 4400 PrimeAg Pty Ltd Unit 8 45 Regent Mt Wyrly 9886 4666	FIAT AGRI  AUTHORISED DEALER	Walkers Rural Distributors 9438 3122
Regen 13 Bridge Attic	MELBOURNE TRACTORS PTY LTD 169-171 Northbourne Rd Eamphild	3 Seismic Crr. Revie 9764 8307 Watterscheld Aust Pty Ltd 9 Urban Braesde 9580 7300
Saunders J I 14a Thomson Ess 9331 2200	FAX	Warracrest Constructions Suite 15, 53 Pelham Carl 9389 3766 Werribee South Farm Supplies
16 Learmonth M Pds	Yellow Pages <sup>®</sup>	7858 Duncans Rd Werbee S 9742 1600 Wibo Sales Pty Ltd Mitters Rd British
Consultants & Researchers in Soil Reclamation, Irrigation & Drainage Waste Management & Recycling Also Water Quality	The handy way to	Winners Circle Stables Pty Ltd Stables Shelters Arenas Barns Suite 15, 53 Pelham Carl
14 Bayview Rd Frankston 9783 2504 THATCHER L P & ASSOCIATES	find people who  do things	The Yellow Pages® places your
12 Barkley Rutherglen(060) 32 8824 Toronto Lane Pty Ltd	• sell things • fix things	name and number before the buyer at the very moment he wants
275 Wattletree Rd Maly	- na uninge	your product or service.

Figure 8: Part of Yellow Pages page 1113.

Source: 1997 Melbourne Yellow Pages® directory

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As you can see, all the businesses are listed in alphabetical order. If you know the name of the business you want, it is easy to find it. If you don't know the name, you can look through the list to find a business near you that provides the service you want.

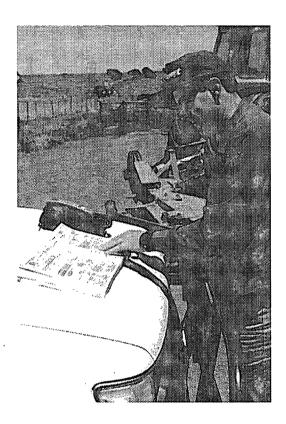


Figure 9: Using Yellow Pages can save you time (and money!)



#### **Activity 11**

This activity helps you practise finding entries in the Yellow Pages in alphabetical order.

1. The following people are looking for farm equipment and supplies. Look at Figure 8, and find the right information for each person. Write down the phone number, and the name of the business if necessary.



Number		·			
T	1	1 11. T	71		
Lee 11ee Name:	ls somebody w	no seus r	ord trac	iors.	
				•••••••••••••••••••••••••••••••••••••••	••••••
Number					•••••
		•••••	•••••	·····-	•••••
		••••••		•	
	t wants to call				
Margaro	t wants to call				
Margaro	t wants to call				
Margare Number	t wants to call	the Sunb	ury Rura	l Centre.	
Margaro Number	t wants to call	the Sunb	ury Rura	l Centre.	
Margare Number	t wants to call	the Sunb	ury Rura	l Centre.	
Margare Number Mario r Werribe	t wants to call	the Sunb	ury Rura	l Centre.	
Margare Number Mario r Werribe	t wants to call	the Sunb	ury Rura	l Centre.	
Margare Number Mario r Werribe	t wants to call	the Sunb	ury Rura	l Centre.	
Margare Number Mario r Werribe	eeds someone v	the Sunb	ury Rura	l Centre.	



2. Now you can develop your skills to find information that is useful to you. Use your local Yellow Pages and find the names and numbers of some services that you may need.

Service or product	Name	Telephone Number
Fertilizers	More Than Green Farming Supplies	5297-3342
Bulldozer work	We Move Dirt Pty Ltd	5236-4975
1.		
2.		
3.		
4.		
5.		
6.		



# **Telephone skills**

Now you have worked your way through the Yellow Pages, it's time to tackle the telephone.

We use telephones often, but many people don't like them and try to avoid them. For farmers, good telephone skills are a must.



Figure 10: Using the phone

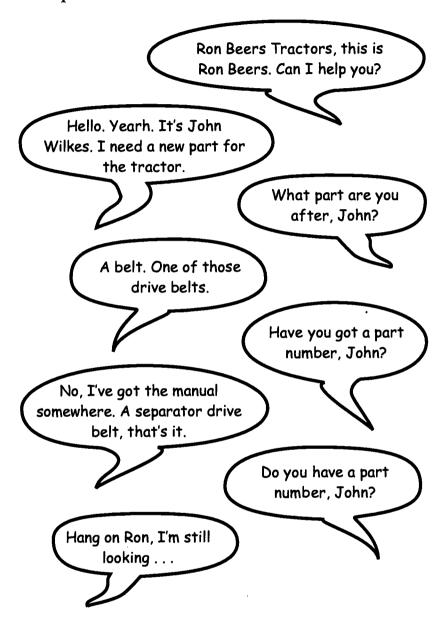
We make telephone calls for all sorts of reasons. We ring people to:

- · make appointments
- · ask for information
- complain
- pay bills
- buy or sell things
- make contacts and keep in touch.



Using the telephone is not as easy as it seems. Look at these telephone calls.

Example 1:





 $\sim 33^{\circ}$  38.

#### Example 2:



It's not hard to see which phone call was the most effective. Think about what the caller did better the second time.

Before you make a telephone call, ask yourself:

- Why am I ringing?
- Who do I need to talk to?
- What do I need? (part number, bank card number, delivery instructions)
- When is the best time to ring?





What do you need to do before you make the following calls?

	Paying your credit card by moving money from your heque account.
	•
•	
A	Arranging for delivery of hay making equipment part
	ou have ordered.
•	
•	
	Asking a TAFE College when you can do a Farm
(	Chemical Users' Course.



# Making the call

It is only when you have got everything you need that you should make the call.

When your call is answered make sure that you:

• say who you are:



say why you are ringing:



• if you know, say who you wish to speak to:





• if you don't, ask for the person you should to speak to:



• once you are talking to the right person, tell them why you are ringing and what you want:





Try to sound polite, but let the tone of your voice tell the person know how you are feeling. Are you unhappy with the service? Are you annoyed? Is it a serious matter? The tone of your voice is important.

Sometimes the way we make a telephone call will affect the service we receive. For example, vets receive a lot of calls for help, and they have to decide who to see first. Look at these two calls and decide which one the vet is likely to put first.

I need a vet to come and see a calf
I've got that's looking crook. It
doesn't seem to be too well. I'm a bit
worried.

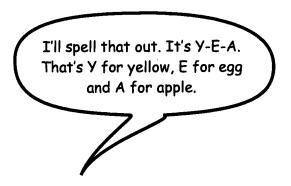
I have a two week old sick calf. It won't drink anything and is scouring badly and just lying in the corner. Can the vet come as soon as possible? The animal seems really sick.

Who do you think the vet will put on the top of the list? Why?

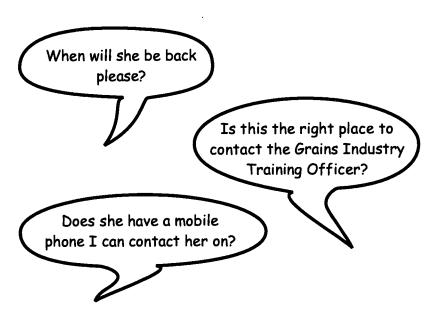
You need to think of the person on the other end. Give them as much detail as they need.

You may even need to repeat things. When you spell out your name or address, you may have to help the person at the other end.





Ask questions, it might save you making another call.







My name's Warne. That's Warne like the cricketer. W for water, A for apple . . .

Take either your name or address. Spell it out using words to assist the listener, like the example above.

# Listening on the telephone

Telephone calls don't just involve talking, you need to listen too.

This isn't always easy as sometimes people:

- · talk too quickly
- talk too softly
- have an accent.



If you don't hear something, ask the caller to repeat what they have said.



It's a good idea to keep a pen and paper near the phone. Then you can write down any details you need.



Figure 11: Making notes



Ask people to spell things out for you. Check you've got the message right by repeating it back to them.



Before you hang up, check what is to happen next. What action is needed to follow-up the phone call?







#### **Activity 14**

Your workmate Vin's mobile phone rings while he is in the far paddock. You answer it for him. Here is the message. This is what you hear.

Can you take a message for Vin. It's Lou from Beers Tractors. Tell him, the part he has ordered has come in. It's gone up in price and it will cost him \$63.50. We close tonight at five.

Write down the message for your workmate.				

#### **Answering machines**

Often when you make a telephone call, you get an answering machine. Don't hang up!

Leave the following information:

- your name
- who you wish to contact
- · date and time of the call
- what you want to talk about



, 1.

- · where you can be contacted
- when to contact you.

Make sure you talk slowly to the machine. It is a good idea to repeat your contact number.

It's Edith Holt from Foster. I would like to leave a message for John Taylor.

It's 10.00am, Tuesday, May 10. I want to know how to get a chemical user's permit.

My contact number is 03 5624 1132. The best time to ring back is late afternoon.



#### **Activity 15**

Next time you make a business call, check how well you went by filling in the checklist.

1. Who was the call to?



2.	What was the reason for the call?			
3.	Checklist	••••••		•••
		Yes	No	
Did y	ou plan what you were going to say?			
Did y	you start the call by saying who you were?			
Did you clearly state why you were calling?				
Did y	ou take notes?			
Did you get the result you needed?				
Why	or why not?			



#### A census form

Farmers have to provide information about their farms for the Australian Bureau of Statistics. They have to state how much they have of each commodity. They do this on a census form.

Most people only have to fill in a few parts of the form. You only have to fill in the parts which apply to you.



#### Writing skill: filling in forms

Most people find it hard to fill in forms. Here are some hints to help you fill in forms.

- · Read all of the form before you fill it in
- Collect any information you need to fill in the form
- Photocopy the form so you can practise before filling in the original
- · Take your time to fill it in
- · Fill in all the sections you need to
- Many forms need to be filled in with block letters or capital letters. Practise writing in block letters
- Read your completed form. Ask someone else to read it before mailing the final copy
- · Take a copy of the final form as a record
- Don't be afraid to ask questions most of us have to.

You can find more information about filling in forms in Farm Management 1, 2 and 3.





#### **Activity 16**

Look at the figure below. It shows parts of the Agricultural Census form. Which questions apply to you? Highlight them.

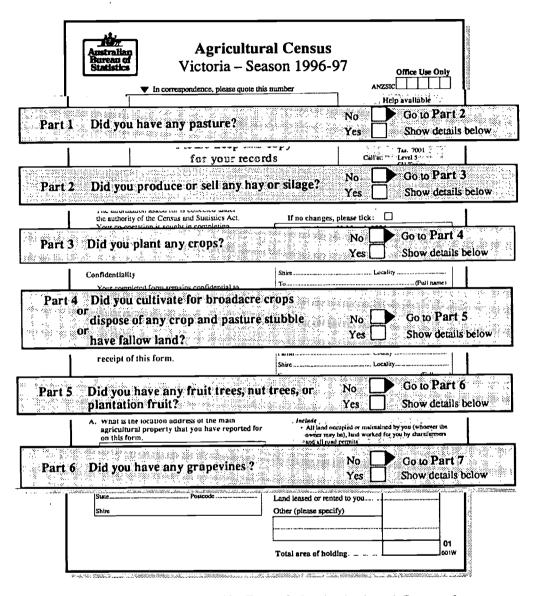


Figure 12: Part of the Agricultural Census form

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Here is an example of one section of a Census form completed by a grain farmer. The farmer states how much he has sown, and how much he has produced.

Crops – between 1 April	1996 and 31 March 1997	Area sown Hectares	Total production	on	. 19
. Complete fallure of	Cereal crops	480	1186		001
any crop should be	Wheat		1,700	Ł	יוטטו
denoted by 'P' in the production column,	Oats			1	008
but the area of the		סל	173		
crops that failed should still be shown	Barley			J.	017
according to the	Grain sorghum (1997 harvest)			,	0412
original intention of	, , ,				18
the grower. Areas of wheat, oats, etc.,	Popcorn		-	, <b>t</b>	005i
resown after	Maize (1997 harvest)				047
germination failure should be included	·				076
only once.	Millet (including panicum and canary seed)	400	201		0/6
	Triticale	120	296	_	088.
Where two separate crops have been	Other cereals for grain or seed		Quantity	Unit	
grown on the same	(please specify type and unit of quantity)		1		
area at different times during the			1		
year, include area			1		1
sown against	Cereals for silage or fed off				110

Figure 13: Census form cereal crops section

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# Writing Skill: Filling in forms

There is common information to most forms. Many forms need:

- name
- address
- postcode
- telephone number
- · date of birth
- · signature
- · date.

Practise writing these on forms cut out of magazines or collected from the Post Office.



Look for key words on forms:

- First name/forename: means your first name, e.g. Mary, Warren
- Surname: means your last name or family name, e.g. Beers or Smith
- D.O.B.: means Date of Birth.

If you feel unsure about any of this information, copy it onto a card. Keep the card in your wallet at all times.



sections of the census form. **Agricultural Census** Victoria - Season 1996-97 Office Use Only In correspondence, please quote this number Duplicate Please keep this copy for your records Collection Authority The information asked for is collected under the authority of the Census and Statistics Act. Your co-operation is sought in completing and returning this form by the due date. The Act provides me with the power, if needed, to direct you to provide the information sought. If no changes, please tick: sale, transfer, rent, lease, etc.... .... County .. Confidentiality Your completed form remains confidential to the Australian Bureau of Statistics. Duration of rest or lease (if applicable) Land acquired since 31 March 1996. Sum whether by Please complete this form and return it in the reply paid envelope to reach the Australian Bureau of Statistics within 14 days of receipt of this form. ...... Area acquired. \_ Locality\_ W. McLennan Australian Statistician Duration of rent or lease (if applicable) C. Area of holding at 31 March 1997 Include:
[All land occupied or maintained by you (who
owner may be), land worked for you by share
[and all road permits.] A. What is the location address of the main agricultural property that you have reported for on this form. All land leased or receed by you to other persons Hectares Land owned and occupied by yo Land leased or rented to you... Other (please specify) 01 Total area of holding. \_ \_ \_ What is the location address of the main A. agricultural property that you have reported for on this form. Property name (if any) DORSET GREEN REDLING No WSD 49 Road/street ..... WEST YEAOCK Locality ..... VICTORIA Postcode ..... 3072

Here is an example of how the farmer completed these sections of the census form.

Figure 14: Census form - address filled in

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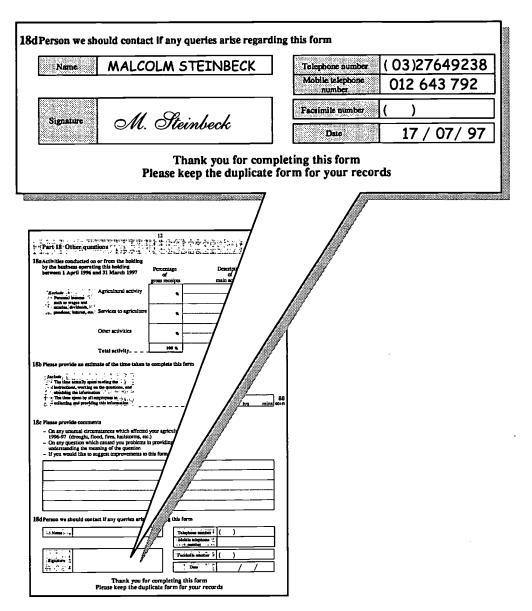


Figure 15: Census form - contact details filled in
© 1997 Commonwealth of Australia.

Reproduced with permission of the Australian Bureau of Statistics

In filling in the census form the farmer has:

- used block letters
- · gathered the information to fill in the form correctly
- · filled in the parts that he needed to
- · filled in the location and contact details.

**BEST COPY AVAILABLE** 



51~ 56



Fill in the form below giving your address and contact details. Remember to use block letters.

What is the location address of the main agricultural property that you have reported for on this form.	
Property name (if any)	
No Road/street	
Locality	
State Postcode	
Shire	

Figure 16: Census form - address

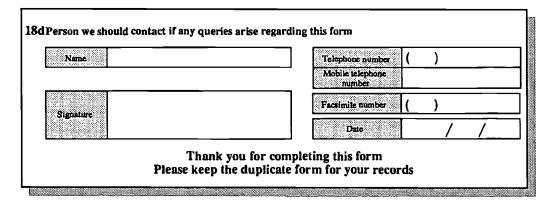


Figure 17: Census form - contact details © 1997 Commonwealth of Australia.

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#### **Information sheets**

The Department of Natural Resources and Environment (DNRE) provides information about diseases that affect crops and animals. These information sheets are important but you need to know some scientific words to read them.



#### diseases

bacteria tiny living things which can

cause disease

host a plant or animal which can

carry a disease

infect make something sick by

filling with diseaseproducing germs

symptoms signs that a disease is

present

Here is an information sheet about the disease fire blight, produced by the DNRE.

Earlier in this unit we practised scanning. This activity helps you develop the skill of finding specific information.



#### Reading skill: scanning for key words

To find specific information in a text, decide what are the key words you are looking for. Then run your eye down the page until you see those key words.



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# **Activity 18**

Use a highlighter pen. On the info sheet, find and highlight this information:

- treatment of fire blight
- · trees which can carry fire blight
- · countries where there is fire blight
- two symptoms
- how infection occurs
- · what to do if you think you see fire blight.

Look in the model answers section to check your answers.



May 1997

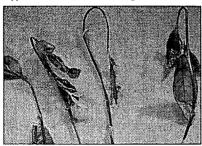


Early symptoms of Blight on Hawthorn

Blight of Apple fruit spur from a trunk canker. (Note adherence of dead leaves.)



Apple trees affected with Fire Blight



Typical shepherd's crook symptom on Cotoneaster shoot.

#### What is Fire Blight?

Fire Blight is a bacterial disease for which there is no single effective treatment. Hosts of Fire Blight include apple, pear, loquat, quince, cotoneaster, hawthorn, photinia, pyracantha and some other ornamental plants.

Fire Blight seriously affects fruit production worldwide and is present in South America, UK, Europe, Middle East, New Zealand and Japan.

#### What does Fire Blight look like?

Disease symptoms include:

- Brown wilting of blossoms, shoots and leaves with a scorched appearance. (Note: diseased leaves and blossoms remain attached to the tree.)
- Discoloured sunken areas or cankers on branches, limbs and trunks.
- Production of bacterial ooze in warn, humid weather.
- Red brown discolouration of the sapwood.

#### How does Fire Blight infect plants?

The bacteria can infect blossoms especially if transported on bees during pollination. Infection can also occur through injuries to the plant surface caused by hail, insect feeding and other mechanical damage.

#### If you see symptoms which look like Fire Blight:

Contact you local Department of Natural Resources and Environment office or telephone the Fire Blight Hot Line on Freecall 1800 646 961.



Twig Blight on young Pryacantha shoot.



Natural Resources and Environment



#### Figure 18: Fire Blight info sheet

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#### だいた。Activity 19

Here is another article about a disease, Johne's disease. What do you know about this disease?

The article is in four sections. Here are the headings:

- What is Johne's disease?
- · How do sheep get the disease?
- · What does Johne's disease look like?
- What can be done about it?

Complete the article by writing the above headings in the correct space, 1) to 4).

**FARM NEWS** Page 2 JOHNE'S DISEASE IN SHEEP 3)..... Sheep usually become infected with Johne's disease is a bacterial disease Johne's disease by eating pasture or of livestock. The disease can occur in both cattle drinking water containing faeces from and sheep, although sheep and cattle animals carrying the bacteria. The bacteria can survive a long time in do not infect each other. The disease is present in New South wet, boggy conditions. Wales and Victoria. 4) ..... 2)..... There is no effective treatment for Many sheep can carry and spread the infected sheep. There are a number of disease without showing any control options. These include symptoms. Most sheep do not show slaughtering all infected sheep to any signs of illness until after 2 years prevent further infection. Owners of of age. Affected sheep become very sheep with Johne's disease must inform thin and die after 6 to 12 weeks. In a buyers of the sheep or land. mob of sheep infected with Johne's For more information contact your local disease, the sheep range in condition vet or the Department of Natural from good to very poor. The poorer Resources and Environment. sheep continue to eat and drink normally until they are too weak, then they die.

#### Figure 19: Johne's disease article

This material is adapted from Johne's Disease in Sheep, October 1997,
published by the Department of Natural Resources and Environment
This publication may be of assistance to you but the Star of Victoria and its employees do not guarantee that the publication is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error. loss or consequence which may arise from you relying on any information in this publication.





Now answer these questions to check your understanding:

1.	Which animals can get Johne's disease?
2.	If a sheep has Johne's disease, what are the signs?
3.	How do animals get Johne's disease?
4.	Some of Fred's sheep have Johne's disease. What can he do about it?
5.	Fred wants to sell his land. What must he tell the buyer?



# **Model answers**

#### **Activity 1**

#### Question 1

Livestock: milk, prime lambs, porkers, vealers, boat wethers, goat meat, ostrich feathers

Poultry: geese, chickens

Grains: malting barley, wheat, oats, pulses, lentils, canola, rye, vetch, linseed, lupins

Horticulture: potatoes, apples, asparagus, citrus, tomatoes

Flower: daffodils

Others: fish

#### **Activity 2**

#### Question 2

- The farm is diversified. The brothers have changed their farming practices. They use computers to help manage the farm.
- 1300 hectares.
- Wool, lambs, grain, poultry and hydroponic tomatoes.
- Broiler chickens (30%).



#### **Activity 3**

#### Question 1

- Young lambs sold for 149c/kg. cents a kilogram or cents per kilogram
- The city is 200km from here. Kilometres
- · Beef prices are falling in the USA. United States of America
- OH&S is important on farms. Occupational Health and Safety
- This is a 4WD ute. Four wheel drive
- The price of wheat has fallen 3.5pc. per cent(%)

#### **Activity 8**

- Ron wants to buy some merino rams. A: Melbourne merino classic
- Ali needs some Hereford cows. D: Stock for private sale, Bendigo
- Maureen wants to buy some sows. G: Pig dispersal sale
- · Fred needs some ostriches. I: Ostrich auction
- Maria wants some Pink Lady apple trees. H: Fruit trees for sale
- Mike needs some chickens. E: Poultry auction

#### **Activity 9**

#### Question 1

- Computer Services
- Farm Equipment
- Insurance
- Markets
- Veterinary Surgeons



#### Question 2

- Seed Merchants
- Semi-Trailers
- Shearers
- Sports Grounds
- Stock and Station Agents

#### **Activity 10**

#### Question 3

- Farm Equipment and Supplies 1113
- Fire Insurance See Insurance-Fire 1576
- Farmers 1114
- Fertilisers 1130
- Fencing Materials 1128

#### **Activity 11**

- Jenny wants to contact Kilmore Pastoral. Number 1800 636 206
- Lee needs somebody who sells Ford tractors. Name: Melbourne Tractors Pty. Number: 9305 2444.
- Margaret wants to call the Sunbury Rural Centre.
   Number 9740 8200
- Mario needs someone who sells farm supplies in Werribee. Name: Werribee South Farm Supplies. Number: 9742 1600



#### **Activity 18**

May 1997

# TO SHEET

# 8

Early symptoms of Blight on Hawthorn

Blight of Apple fruit spur from a trunk canker. (Note adherence of dead leaves.)



Apple trees affected with Fire Blight.



Typical shepherd's crook symptom on Cotoneaster shoot.

#### What is Fire Blight?

Fire Blight is a bacterial disease for which there is no single effective treatment. Hosts of Fire Blight include apple, pear, loquat, quince, cotoneaster, hawthorn, photinia, pyracantha and some other ornamental plants. Fire Blight seriously affects fruit production worldwide and is present in South America, UK, Europe, Middle East, New Zealand and Japan.

#### What does Fire Blight look like?

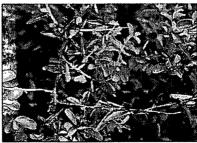
Disease symptoms include:

- Brown wilting of blossoms, shoots and leaves with a scorched appearance. (Note: diseased leaves and blossoms remain attached to the tree.)
- Discoloured sunken areas or cankers on branches, limbs and trunks.
- Production of bacterial coze in warm, humid weather
- · Red brown discolouration of the sapwood.

#### How does Fire Blight infect plants?

The bacteria can infect blossoms especially if transported on bees during pollination. Infection can also occur throug injuries to the plant surface caused by hail, insect feeding and other mechanical damage.

If you see symptoms which look like Fire Blight Contact you local Department of Natural Resources and Environment office or telephone the Fire Blight Hot Line on Freecall 1800 646 961.



Twig Blight on young Pryacantha shoot.



Natural Resources and Environment

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#### **Activity 19**

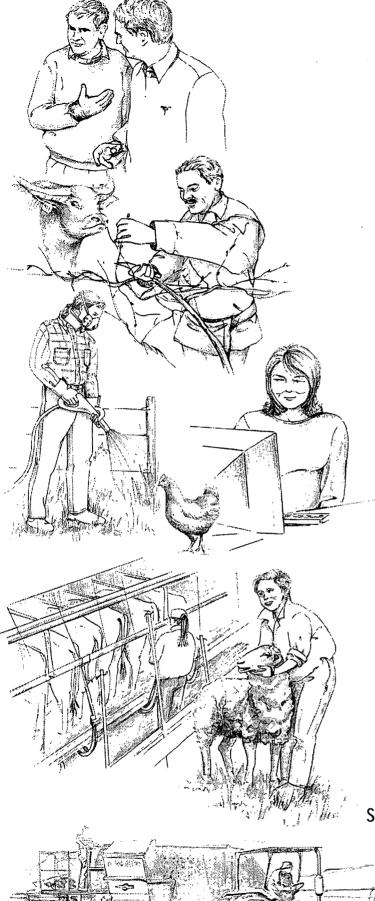
- Johne's disease in sheep
- What is Johne's disease?
- What does Johne's disease look like?
- How do sheep get the disease?
- What can be done about it?

#### **Activity 20**

- 1. Which animals can get Johne's disease? Sheep and cattle.
- 2. If a sheep has Johne's disease, what are the signs? Often no signs of illness, until the sheep become very thin and die.
- 3. How do animals get Johne's disease? By eating pasture or drinking water infected with the bacteria.
- 4. Some of Fred's sheep have Johne's disease. What can he do about it? There is no effective treatment. He may have to slaughter them.
- 5. Fred wants to sell his land. What must he tell the buyer? He must tell the buyer that Johne's disease is present.



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# Agricultural Production

Level 2

Support Materials for Agricultural Training









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#### Introduction

Welcome to this unit of the SMAT materials, Agricultural Production 2.

SMAT stands for Support Materials for Agricultural Training. SMAT will help you improve your written and spoken communication skills and your numeracy skills, so you can succeed at training programs or communicate more successfully in your workplace.

This unit helps you with the reading, writing and spoken communication skills you need to deal with agricultural production. This unit is not a course in agricultural production, but it will support you if you do a course in agricultural production.

#### Where this fits

SMAT has four topics: Agricultural Production, Farmers as Employers, Farm Management and Leadership and Occupational Health and Safety.

This unit is Level 2 of Agricultural Production. There are three units of Agricultural Production: Level 1 (starting), 2 (continuing) and 3 (completing). Each unit has two parts: Communication Skills and Numeracy.

After you finish this unit, you could try the other units at the same level: Occupational Health and Safety 2, Farmers as Employers 2, Farm Management and Leadership 2.

Then you could try the units at a higher level.

You do not have to complete every unit in SMAT. It is up to you to choose the most useful parts and work through them.



#### How to use these materials

You can use the SMAT materials by yourself, with someone to help you, or in a group or class. It is hard to work by yourself, so it is a good idea to have someone who can give you advice and feedback (a mentor). This person could be a trainer from a college or community centre, a relative, a neighbour or a friend.

The unit is written so you can start at the beginning and work through it. Or if you like you can choose parts of the unit and only do those parts. Spend more time on the parts which are most useful for you. If something is not useful, you can skip it.

There is no certificate to go with the SMAT materials. But SMAT helps you improve your skills so you can do other courses and get other certificates. For example: Farm\$mart, Rural Business Management, and courses run by the Department of Natural Resources and Environment. You will also find that working through SMAT improves the communication and numeracy skills that you need in your working life.

#### **Outcomes**

After you finish the SMAT materials you will be able to communicate more effectively in speech and writing and use numeracy skills more effectively.

#### How long should I spend?

This depends on you. The amount of time will be different if you are working by yourself or in a group, with a mentor or without, and if you do all the activities or not. Take enough time to do all the activities that are relevant to you, to a standard high enough to satisfy you.



### **Activities**

Each unit has a number of activities for you to do. In the communications units there are four types of activities:

- key word activities
- · reading activities
- · writing activities
- spoken communication activities.

In the numeracy units there are numeracy activities.

Sometimes you can write answers to these activities in the book. Sometimes it is better to write them in a notebook. Sometimes for the spoken communication activities you will need to go and speak to some other people.

In some places there are also practice writing and practice reading activities. These are extra activities. You can choose to do them if you think you want extra practice in something.

Most of the activities have model answers in the back of the book. You can also ask your mentor to check your answers.

# What you need

Before you start, make sure you have the following:

- a notebook (A4 size is best)
- pens, pencils, highlighter pens
- a file or folder to keep extra papers.



#### **Assessment**

There is no formal assessment for SMAT. But it is a good idea to have a mentor look at what you have done. That way you can decide together what you have learned and what you need to improve.

Remember, the SMAT materials are a resource for you to use to improve your skills. It is up to you how you use them and how much of them you use.



# **Exports to Asia**

In the past, Australian farmers exported most of their produce to Britain. These days, Australian farmers are selling their products to many different countries. It is important to find new customers and new markets. To find them, a lot of farmers are looking to Asia.



### exports

export

import

marketing

domestic

market

consumers

convenience products

income

demand

annually





Match the key words with the meanings here.

1.	Money coming in
2.	Something sold out of the country
3.	A place where products can be sold
4.	People who buy and use a product
5.	Products which are ready to use
6.	At home
7.	Every year
	• •
8.	Something bought in from another country
9.	The need or want for a product
10	Finding out about where to sell your product





## **Activity 2**

Here is an article about exporting to Asia. Read it carefully, then look at the questions which follow.

Page 3

# The north Asia export challenge

Japan has been a trading partner of Australia for a long time, as most people know. But now the north Asian markets of Taiwan and South Korea are starting to rival Japan. These countries are becoming major markets for Australian food producers. Taiwan and South Korea have rapidly growing economies. In Taiwan, rising incomes have caused a change in demand. Consumers now shop in different ways. People want convenience products such as pre-packaged foods. In Korea there is rapid growth in convenience stores and hypermarkets right across the nation. Consumers are prepared to pay for quality imported products.

Across north Asia, consumption of processed foods and foods containing Western ingredients such as wheat flour, is increasing. One of the most exciting market openings is an increasing demand for wine. At present wine is not a well-known product for most consumers. In Taiwan and Korea. supermarkets and wholesalers are looking for inexpensive wine that is well promoted. An excellent opportunity exists in Taiwan for sales

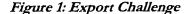
An excellent opportunity exists in Taiwan for sales of lean beef, which Taiwanese consumers prefer.

The volume of flowers imported into Japan has doubled every year for the last several years. The market offers great opportunities for cut flower sales.

A specialty market for fresh fruit exists right across the region, but especially in Taiwan where fruit is used in temples and ceremonies as well as for domestic consumption. In Japan, fruit is sold in special gift packs. The health food market is growing in all three countries and Australia's reputation as a source of clean food will be an asset in efforts to capture market share.

The challenge for Australian food producers is to tap into consumer demands in Asia and support their products with sound marketing.

(Article from Agriculture Victoria.)



Adapted from The North Asian Export Challenge' in Agriculture in Victoria No. 3, May 1997, p.7 published by the Department of Natural Resources and Environment. Used with permission. This publication may be of assistance to you but the State of Victoria and its employees do not guarantee that the publication is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error loss or other



consequence which may arise from you relying on any information in this publication. 1. Which countries does the article mention? 2. Which products are becoming popular in north Asia? Find them in the article and write them here: 3. Why are north Asian countries buying more Australian food products? 4. Look at the map. Which of the countries shown on this map are important markets for Australian produce, or could be in future? 5. Which products does Australia export there?





Figure 2: Asia-Pacific region





Choose words from the key words and write one word in each Australian farmers now ...... a lot of products Asia. Asian ...... like Australian food because it is high quality and different to what they grow at home. ..... for Australian products is rising. There are many opportunities for Australian farmers in the Asian ..... will make Asian people more aware of Australian products.

## **Exporting our expertise**

More and more farmers are looking for overseas markets to sell to. This often involves travelling overseas or dealing with buyers from different cultural backgrounds.

Here are some farmers talking about their travels last year.





But we don't even have to travel to meet people from other cultures. They may be living next to us or working with us. In fact, the 1995 census showed that 23% of Australians had been born overseas.





# **Activity 4**

Think about these questions and write your responses.

Where and when did you learn this?  Do all cultures greet each other this way?
Do all cultures greet each other this way?
He didn't shake my hand when we met. I just stood there not

All of us have a cultural background. From childhood we have learnt ways of mixing with others, thinking and acting in our culture. This sometimes makes it difficult to communicate with people from other cultural backgrounds. They may have different:

- customs
- attitudes
- beliefs.



However, as Len and Ada's experiences show it is worth the effort. Len has an asparagus farm in the Sunraysia and Ada runs a large grain farm near Dunkeld.

I employed a family to pick my asparagus. They hadn't been in Australia long and couldn't speak much English, but they sure worked hard. They'd done a lot of picking in their country and showed me a thing or two.

Some farmers get more involved in marketing their own produce. Last year my husband travelled to Europe with a grains group to look at exporting our lentils. We couldn't survive if we just relied on the local market.





### **Activity 5**

Do you agree with any of the following statements?

	True	False
All Australian farmers are slow to adopt new methods.		
Rural people are ignored by the government.		
Australians are friendly and easy going, but don't know what hard work is.		

# **Diversity**

Look at the statements again. Is this true of all Australian farmers? Are all Australians like this? Does this apply to all people from rural areas?

Just as there is no typical farmer, there is no typical Japanese, Korean, Greek person. There are great differences between:

- different cultures
- members of the same cultural group.

I met an Australian last week. He wasn't wearing shorts and an Akubra hat and he didn't have a sun tan. I offered him a beer and he said he didn't drink!





#### Intercultural communication

It is not possible to learn about other cultures quickly. They have taken centuries to develop. However, the starting point for good intercultural communication is realising that your way of doing things is not the only way.

Intercultural communication is more than just using language well, but it is a start.

First you need to work out what your listener knows or is able to do. Then you can communicate with them in a way that they will understand. Look and listen to see how the person is responding to what you do or say. You may need an interpreter to help you communicate.

If your listener does speak English, you still need to be patient. Listening to a language that is not your own needs concentration and can be stressful.

Here are some things you may find useful when communicating with a person from a different culture.

#### Give only essential information

Plan what you are going to say and clearly state your point. Don't think aloud. This can be distracting.



#### Use complete sentences

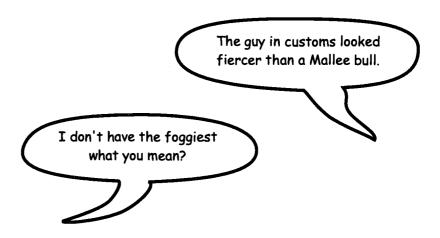
Sentences are easier to follow and single words can often be confusing.





#### Use simple English

Try not to use technical words or slang. Terms you use every day may be difficult for someone who has not grown up with the language.



Use positive statements, rather than negatives. See how this statement is confusing.





Think how you could say this more clearly. Is this any better?



#### Show what you mean

If possible, show the person what you mean. Demonstrating or showing samples can make your meaning clear.

#### Check for understanding

Give the person a chance to ask questions. Take care with your questions. Asking, "Now you've got that, have you?" is confusing. Questions that ask when, where, how are clearer.





# **Activity 6**

How could you say these things more clearly for both Australians and those from other cultural backgrounds?



	I need to shake a leg. My plane leaves in two hours.	
		-
	You've got Buckley's of getting it for that price.	)
	7	
•••••		
		······
	I haven't the foggiest idea!	



# **Crop information**

If you are thinking of producing a new crop, it is important to be well informed. The Victorian Farmers Federation (VFF) and the Department of Natural Resources and Environment publish guides to crops. The guides contain information about the following:



## crop information

varieties

pests

sowing time

diseases

sowing depth

harvesting

adaptability

sowing rate



# **Activity 7**

1. Here is some information about canola. Complete the information by choosing words from the key words and writing them in the spaces a) to h).



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Page 4

# Guide to a crop: canola

grown in south-west Victoria.
Canola performs well in well drained paddocks. Poor paddocks, especially if rainfall is over 650 mm a year, may cause crop failure. Canola is crushed for oil for use in margarines, cooking oils and similar domestic market produce. The residue, called meal, is a

Canola is the most

important oilseed crop

a).....

New, improved canola
varieties are released every
few years. Always grow the
best available variety.
b)......

high protein stock feed

ingredient.

Well drained soils with pH 5.5 to 7.5 are essential. Canola prefers good moisture throughout growth.

d)......
The correct rate is 6 to 8 kg/ha.

e)...... The ideal depth is 12 mm.

Red-legged earthmite: use seed treatment or insecticide sprays.

Small birds at seedling stage: sow early, use high seed and fertiliser rates.

Aphids: may require spraying post-flowering.

Windrow when 60% of seeds have turned from green to brown. Use open front header with crop lifters or pick up belt. Thresher speed: 450 to 800 rpm

Concave clearance: 12 to 38 mm

Fan speed: low Top sieve: 12 mm Bottom sieve: 2 to 3 mm Rotor speed: slow (rotary machines).

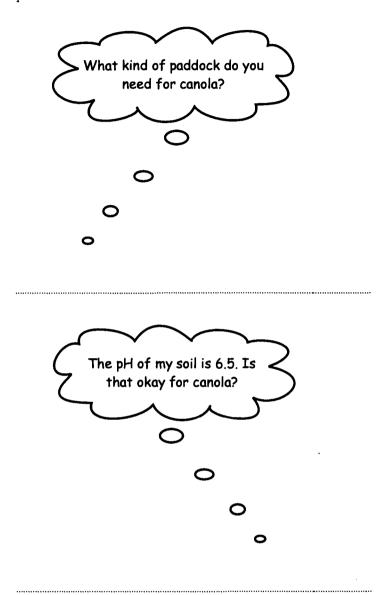


Adapted with permission from Cropping in South West Victoria, March 1996, FarmSmart, Victorian

Farmers Federation



2. Dennis is thinking of growing canola. He has a few questions about it. Refer to the article to answer Dennis's questions.















#### Writing a guide to a crop

3. Choose a crop that you know well. Suppose a friend or relative has asked you for information about it. Before you talk to them, write some notes for yourself. Write a brief description of the crop, using the description of canola as a model.



# **Fertilisers**

Many farmers use fertilisers to increase production. They believe fertilisers can provide the land with extra nutrients.

On the other hand, some farmers do not use fertilisers. They say that fertilisers are not necessary and are bad for the land in the long term. They say that fertiliser often ends up in rivers or the bay, causing damage to the environment. What do you think?

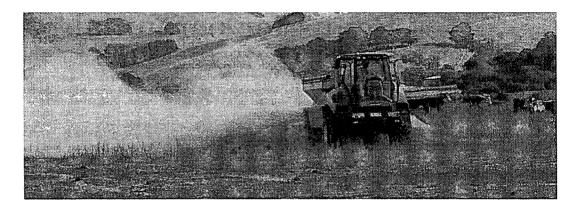


Figure 4: Farmer applying fertiliser



#### nutrients

nutrient substance (such as protein

or fat or vitamin) which provides energy for a plant

or animal to grow

agronomist scientist who studies crops

deficiency not enough

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chlorophyll green pigment in plants

photosynthesis process by which green

plants use sunlight to convert carbon dioxide and water into sugar and oxygen



macro large, major
micro small, minor
acid soil soil with a low pH (below 6)
alkaline soil with a high pH (above 8)



# **Activity 8**

Here is an article about fertilisers. Read it to find this information:

l.	What nutrients are necessary for life?
2.	What is the difference between macro-nutrients and micro-nutrients?

Note that each nutrient is followed by its chemical symbol. For example, the chemical symbol for nitrogen is N.



Page 7

# The nitty gritty of fertilisers

Fertilisers are widely used by farmers throughout the world to correct nutrient deficiency and improve the fertility of the soil. Fertilisers can improve farm production when used appropriately. Barry Robinson, an agronomist at the Victorian Institute of Dryland Agriculture in Horsham, said fertilisers could be divided into macro-nutrients and micro-nutrients. All of them are necessary for life. Macro-nutrients include nitrogen, phosphorus, sulphur, potassium, and in some cases, calcium. Micro-nutrients include zinc, copper, magnesium, molybdenum, cobalt, boron and selenium. They are required in very small amounts and only for specific problems.

#### **Macro-nutrients**

Nitrogen (N) is the nutrient in major demand for all plants. It is needed in large quantities when plants are growing. It is normally provided by legumes but fertiliser substitutes can be used to boost production. Deficiency may be seen when leaves become yellow and die.

Phosphorous (P) is very important for pasture

growth. It helps plants develop large root systems. The main phosphorus fertilisers are superphosphates. Sulfur (S) is essential for the healthy growth of pasture. Superphosphates also contain sulfur. Potassium (K) stimulates the growth of strong stems and gives plants some disease resistance. Calcium (Ca) is required for plants to grow. It is rarely deficient, except sometimes in highly acidic soils.

#### **Micro-nutrients**

Zinc (Zn) is an essential nutrient. It is most likely to be deficient in alkaline, sandy soils. Copper (Cu) is needed for healthy growth of plants and animals. Grazing animals need more copper than plants. Copper deficiency is a serious condition of cattle. Magnesium (Mg) is a part of chlorophyll. Magnesium deficiencies are not common. It can be added in the form of ground limestone. Molybdenum (Mo) or "moly", is necessary for plants to make use of nitrogen. In some cases, liming will correct a

molybdenum deficiency. Cobalt (Co) is more commonly deficient in animals than plants. It is essential for growth and good health. Young stock are more at risk than older stock.

Boron (B) is required by all plants. Symptoms of deficiency include poor growth.

Selenium (Se) is required by grazing animals, not by plants. It can cause ill thrift in all grazing animals including horses.

#### Replace what you use

Mr Robinson said farmers, especially broad-acre farmers, are advised to look at what they are removing from the land and to replace it

For example, for one tonne of wheat you will have to replace four kilos of phosphorus, twenty kilos of nitrogen and three kilos of sulfur.

He said farmers should seek advice from the Department of Natural Resources and Environment, farming neighbours and local fertiliser distributors.

By Monica Jackson, the Weekly Times, August 20th 1997.



Reprinted courtesy of The Herald and Weekly Times.



3. Use the information in the article to complete this table about nutrients. Your own knowledge and experience may be useful too.

Nutrient	Why plants need it	Sign of deficiency	Source of nutrient
Nitrogen (N)	Necessary for growing	Yellow and dead leaves	Legumes and fertiliser
	_		
		_	





# **Activity 9**

### Keeping records of fertiliser use

It is important to keep a record of what fertiliser you use, how much and where. Complete the following table of your fertiliser use:

Type of fertiliser	Nutrients	Quantity	Location
			_



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# Mind your language

Farming like all occupations has its own specialist terms and technical words. You hear them when farmers talk about farming.

Some examples of the words used in this unit include:

- concave clearance
- · macro-nutrients
- pH level
- molybdenum deficiency
- high yielding mid-season varieties.

How many non-farmers would know what was wrong if you said you had a molybdenum deficiency?

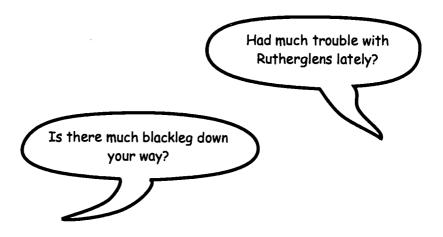
Technical words can aid communication. They give us a quick way of talking about complex ideas. However, technical words can confuse people who do not share your knowledge.

When you communicate with others, you need to quickly work out your shared knowledge.

Meeting a person for the first time and hearing what their occupation is, gives you an immediate clue about what they may or may not know about farming.

For instance, talking to a grain and oil seed farmer, you could assume you have some shared knowledge. You could probably have a discussion about blackleg, Rutherglen bugs and midseason varieties.





However, at a computer course attended by students from all different occupations, your comments about blackleg and Rutherglen bugs may not be understood.





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### **Activity 10**

Think of 10 terms and words that are part of your everyday vocabulary that non-farmers or farmers who produce different commodities may not understand.

# **Choosing words carefully**

Look back to the crop description you wrote in Activity 7. Think about how you would change it for a person who had little or no knowledge of farming.

Would you:

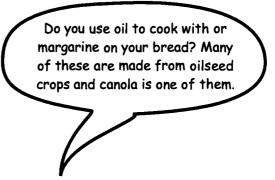
- leave out some information?
- simplify the ideas you discussed?
- leave out all technical language?

It is probably not necessary to change the content and take out all the technical words. People don't like to be spoken to as if they know nothing.

A better way to describe this crop to the person with no farming experience would be to start by relating the crop you are telling them about to something they know.



For example, if you were talking about canola you could say:

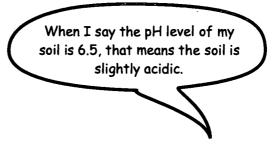


Show them a sample of the crop if you can. Looking at something often helps a person understand and remember.

Once the person knows what you are talking about then you can move on to less familiar information. Now you can talk about:

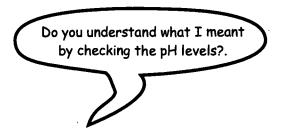
- planting
- soil conditions
- harvesting
- diseases.

You don't have to leave out all the technical words. This is part of informing people and giving them the correct terms. Use the correct terms where necessary, but explain them as they come up. Emphasise them, repeat them or spell them for the listener.





As you talk, check that the person is understanding by looking at them to see if they are nodding in agreement or looking confused. Ask if they have questions.



Look back at the 10 terms you wrote down in the last activity



# **Activity 11**

(Activity 10). Think about how you would explain the meaning of these terms to someone. Write down your explanation for 5 of them.

## **Plainly speaking**

Technical or difficult language is sometimes used deliberately.

Some people think using long words and technical terms makes them seem clever and well-informed. They are more concerned with how they appear, rather than if they are communicating well.



This is what a visiting vet products representative said to a group of trainees from the cattle industry. He meant to tell them a vaccine for salmonella was available. Instead he said:



No wonder the audience looked worried.

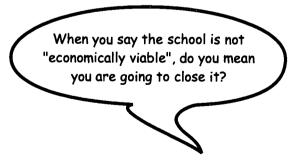
Technical language can be used to:

- confuse listeners
- hide information.

Politicians often do this when they talk about why they won't lower taxes or provide services to rural communities!

Technical terms and long confusing sentences make it difficult for learners. Listeners will just turn off and stop listening.

If you think someone is using language to hide the real facts, ask questions. Ask them to explain themselves more clearly.







## **Activity 12**

This activity will help you practise explaining yourself clearly. If you were asked these questions by a non-farming member of your community, how would you answer them?

Think about the answers you would give.

- 1. What fertilisers and chemicals do you use at your farm?
- 2. Why do you use these fertilisers and chemicals?
- 3. Aren't fertilisers and chemicals bad for the environment?
- 4. Aren't products better grown without fertilisers and chemicals?

Think about your answers now.

- 1. What technical terms did you use?
- 2. What words and ideas would be difficult for non-farmers to understand?
- 3. How could you answer these questions without using technical terms?
- 4. How easy is this to do?



# Landcare

Landcare is becoming more and more important. In the past, many of the common farming practices damaged the land. We are living with this damage today. As a result, many farmers have changed their farming methods.

# **Common problems**

Some common landcare problems include:

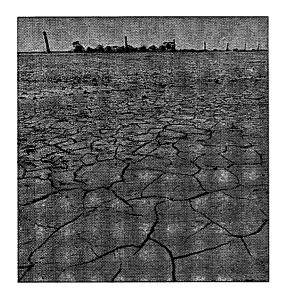
- salinity
- erosion
- weeds
- rabbits and foxes

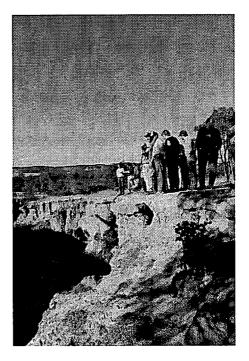


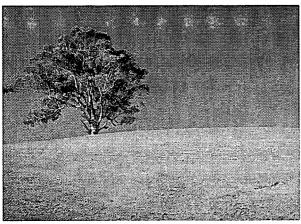
# **Activity 13**

What landcare problems can you see in the pictures? Label the pictures.









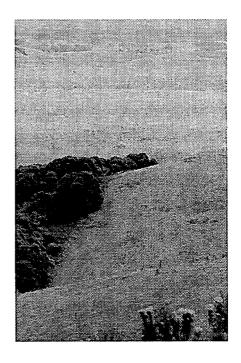


Figure 6: Landcare problems

Photos courtesy of Victorian Landcare magazine

ERIC

What other landcare problems exist in Australia? What can be done about improving the situation?



# **Activity 14**

### Landcare survey

Landcare groups often send surveys to landowners to collect information about the condition of the land. This information helps everybody to prepare a plan for the area. Here is an example of a survey:



# LANDCARE SURVEY

Which catchment issues listed below do you consider are serious problems, even if they affect you directly or not? (please tick box)

Which ones do you think may not be serious but still concern you? (please tick box)

**W**hich do you think are the issues that are generally well managed throughout the catchment? (please tick box)

 $\mathbf{R}$ ank the top three issues important to you on the left hand side (please number: 1 = highest).

	Serious problem	Have concerns	Well managed
Weeds any particular one/s?			
Rabbits & foxes			
Quality of our waterways			
Salinity			
Erosion			
Clearance of native vegetation			
Loss of native wildlife			
Roadside management			
Public land use (i.e. use and management of reserves, parks, beaches)			
Planning for urban and semi-rural development		<b>.</b>	
Comments			
How do you use your land?			
Road Name:		Ph:	

Figure 7: Thompson's Creek Catchment Survey

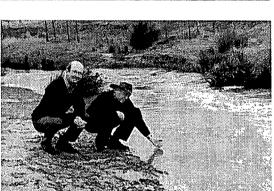
Reprinted with permission from Victorian Landcare magazine



- 1. Read the survey and complete it for your own farm.
- 2. What steps could be taken to improve the situation regarding Landcare on your farm? The pictures below may help you.

.....





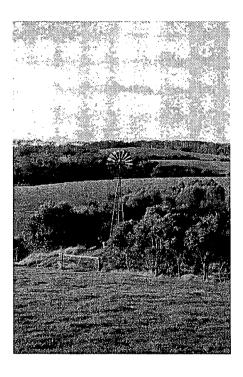




Figure 8: LandCare Solutions
Photos courtesy of Victorian Landcare magazine



# **Model answers**

## **Activity 1**

1.	income	money coming in
2.	export	something sold out of the country
3.	market	a place where products can be sold
4.	consumers	people who buy and use a product
5.	convenience products	products which are ready to use
6.	domestic	at home
7.	annually	every year
8.	import	something bought in from another country
9.	demand	the need or want for a product
10.	marketing	finding out about where to sell your product

# **Activity 2**

- 1. Taiwan, Korea and Japan
- 2. Processed foods and foods containing wheat flour; wine; lean beef; cut flowers; fresh fruit.
- 3. Rising incomes have changed consumer habits. There are more convenience stores and hypermarkets. Consumers want pre-packaged convenience foods. They will buy quality imported foods.



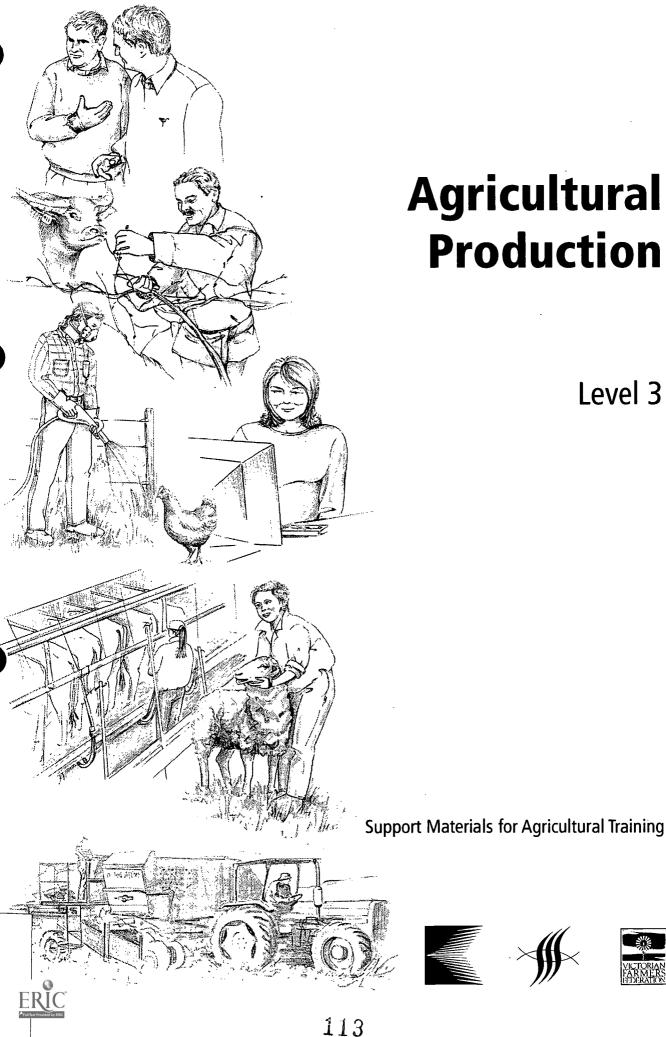
# **Activity 3**

Australian farmers now *export* a lot of products to Asia. Asian *consumers* like Australian food because it is high quality and different to what they grow at home. *Demand* for Australian products is rising. There are many opportunities for Australian farmers in the Asian *market*. Good *marketing* will make Asian people more aware of Australian products.

# **Activity 7**

- a) varieties
- b) adaptability
- c) sowing time
- d) sowing rate
- e) sowing depth
- f) diseases
- g) pests
- h) harvesting





### **Acknowledgments**

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# Introduction

Welcome to this unit of the SMAT materials, Agricultural Production 3.

SMAT stands for Support Materials for Agricultural Training. SMAT will help you improve your written and spoken communication skills and your numeracy skills, so you can succeed at training programs or communicate more successfully in your workplace.

This unit helps you with the reading, writing and spoken communication skills you need to deal with agricultural production. This unit is not a course in agricultural production, but it will support you if you do a course in agricultural production.

#### Where this fits

SMAT has four topics: Agricultural Production, Farmers as Employers, Farm Management and Leadership and Occupational Health and Safety.

This unit is Level 3 of Agricultural Production. There are three units of Agricultural Production. Level 1 (starting), 2 (continuing) and 3 (completing). Each unit has two parts: Communication Skills and Numeracy.

After you finish this unit, you could try the other units at the same level: Occupational Health and Safety 3, Farmers as Employers 3, Farm Management and Leadership 3.

You do not have to complete every unit in SMAT. It is up to you to choose the most useful parts and work through them.

#### How to use these materials

You can use the SMAT materials by yourself, with someone to help you, or in a group or class. It is hard to work by yourself, so it is a good idea to have someone who can give you advice and feedback (a mentor). This person could be a trainer from a college or community centre, a relative, a neighbour or a friend.



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The unit is written so you can start at the beginning and work through it. Or if you like you can choose parts of the unit and only do those parts. Spend more time on the parts which are most useful for you. If something is not useful, you can skip it.

There is no certificate to go with the SMAT materials. But SMAT helps you improve your skills so you can do other courses and get other certificates. For example: Farm\$mart, Rural Business Management, and courses run by the Department of Natural Resources and Environment. You will also find that working through SMAT improves the communication and numeracy skills that you need in your working life.

#### **Outcomes**

After you finish the SMAT materials you will be able to communicate more effectively in speech and writing and use numeracy skills more effectively. You will be able to complete a list of resources, access expert advice and prepare a negotiation with your bank.

# How long should I spend?

This depends on you. The amount of time will be different if you are working by yourself or in a group, with a mentor or without, and if you do all the activities or not. Take enough time to do all the activities that are relevant to you, to a standard high enough to satisfy you.

#### **Activities**

Each unit has a number of activities for you to do. In the communications units there are four types of activities:

- key word activities
- reading activities
- writing activities
- spoken communication activities.



In the numeracy units there are numeracy activities.

Sometimes you can write answers to these activities in the book. Sometimes it is better to write them in a notebook. Sometimes for the spoken communication activities you will need to go and speak to some other people.

In some places there are also practice writing and practice reading activities. These are extra activities. You can choose to do them if you think you want extra practice in something.

Most of the activities have model answers in the back of the book. You can also ask your mentor to check your answers.

## What you need

Before you start, make sure you have the following:

- a notebook (A4 size is best)
- · pens, pencils, highlighter pens
- a file or folder to keep extra papers.

#### **Assessment**

There is no formal assessment for SMAT. But it is a good idea to have a mentor look at what you have done. That way you can decide together what you have learned and what you need to improve.

Remember, the SMAT materials are a resource for you to use to improve your skills. It is up to you how you use them and how much of them you use.



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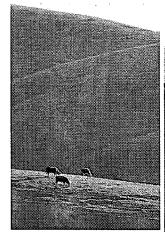
# **Conservation and landcare**

Conservation and landcare are hot topics these days. Lots of farmers are realising that the old ways of doing things are not necessarily the best ways.

These photographs shows some of the effects of the agricultural methods of the past. What problems have been caused?







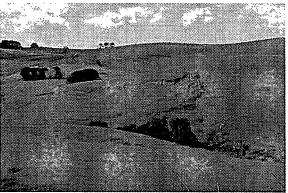


Figure 1: Soil erosion problems

Photos courtesy of Victorian Landcare Magazine



Julie, a conservation farmer from the Port Phillip district, says "Lots of farmers don't look after their farms. They knock every tree down and don't think about wetlands and shelter. They use too much fertiliser and it ends up in the rivers and the bay. We have to change our whole approach."

But Kevin of Shelford, a farmer involved in Landcare, says: "Over the last few years the changes in attitude have been enormous. Many farmers are now committed to the environment. We are tackling salinity, improving pasture, regenerating native vegetation and developing sustainable farming practices."



## **Activity 1**

1.	What do you think? Have farmers changed their attitude to the environment, and what are they doing about it?
2.	What environmental problems exist in your local area? What can you and others do about them?
	Write some ideas here:



Here are some key words related to this topic.



#### Landcare

degraded land

erosion

salinity (salting)

acidity

organic

land protection

wetlands

sustainable



## **Activity 2**

Here is a newspaper report of a survey about the condition of the environment on Australia's farms. Read it in detail, then look at the activities which follow.

Page 6

17 September 1996

A new Australian Bureau of Statistics report shows that 16.4 million hectares of land in Australia are degraded in some way, including 473 000 hectares in Victoria. In general, the situation is worse in Queensland and New South Wales.

Wind erosion is most common in inland cropping and grazing areas, but the number of dust storms has reduced since 1942.

Improved land management is probably a factor. The survey also shows that farmers have begun to realise the need for protection of the environment. In 1993, 18 000 farm businesses (17% of the total) were involved in Landcare. By 1997 there were 3000 Landcare groups across Australia, involved in activities such as tree planting and revegetation, soil conservation, pest control and alternative crop farming.



title	e article has no title. Which of these three possible es do you think is the most suitable? Choose one and te it above the article.
•	Land healthy and productive, says survey.
•	Farmers respond to environment crisis.
•	No future for Australia's farmers.
eac info	re are the first halves of four sentences. Complete the sentence in a way that makes sense. You can use formation from the article, but you do not have to use exact same words.
•	A common problem is
•	The situation in Victoria
•	Farmers are taking action to
Wł	nat is the main point of the article?
******	
Do	you agree with the writer?
*****	
*****	



# **Gathering information**

Margaret and Don have a traditional grain and sheep farm in western Victoria. They are worried about the condition of their land. They have noticed that as the years go by the soil structure is deteriorating. They want to make sure the farm is in good condition to hand on to their children and grandchildren, so they decide to look into other ways of farming.

They want their land to improve like others they have seen. At the same time, they are not getting the prices they used to get for wheat and barley. They are thinking of diversifying.



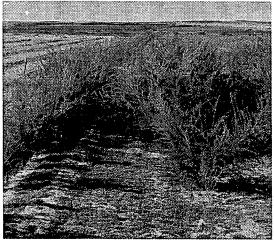


Figure 2: Before and after diversification



123<sup>8</sup>

Photos courtesy of Victorian Landcare Magazine

Here are some questions they have:

- Is traditional farming good for the land?
- How can we make sure our farm is still productive in our children's and grandchildren's time?
- What are conservation farming methods?
- What are the problems of changing to conservation farming?



# **Activity 3**

but they	and Ron have heard of conservation farm
but they Where co	want to obtain more information. ould they go and what could they do to fin
but they Where co	want to obtain more information. ould they go and what could they do to fin ion? Make a list of possible sources of
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You may have thought of these sources of information:

- government departments like the Department of Natural Resources and the Environment (DNRE)
- schools, colleges, community centres and universities
- · CD-ROM and the Internet
- farmers organisations like the Victorian Farmers Federation (VFF)
- local farmers' groups
- · company representatives and agents
- · stock and station agents
- media, including television and radio programs, newspapers and magazines
- · libraries.

Different people can help you find information:

- government officers
- officers at farmers' organisations
- · family, friends, other farmers and neighbours
- librarians
- teachers and trainers at schools and colleges
- · rural counsellors.



# **Activity 4**

Start a database of sources of information that could help you.

Record the names, addresses and contact numbers of people and organisations that can provide you with information about conservation farming.

How can you obtain information from these sources? You can try:



- talking to people
- · participating in training
- writing letters to people
- reading
- · using computers.

It is usually easy to find a lot of information about a topic. In fact, you can easily get too much information! That means you have to be selective about exactly what you want. You need to choose information that is relevant and up-to-date.

At the local TAFE College library, Margaret and Ron find a CD-ROM of newspaper articles. With the help of a librarian, they search for articles about conservation farming. They find the title of a number of articles. Which articles do you think would be most relevant?





The third article would probably be the most useful for Margaret and Ron. They decide to start with the article about a farm where conservation farming methods are used.



### Paragraphs and topic sentences

Long articles are divided into short sections called paragraphs. Each paragraph describes a part of the topic. In each paragraph there is usually one sentance, often the first, which tells you the main idea of the paragraph. By looking at topic sentences you can quickly get an idea of the meaning of the article.



## **Activity 5**

Here is the article about a conservation farm. As you read it, think about Margaret and Ron's questions about conservation farming.

Page 6

Farming Today

# Conservation farming in Australia - the zero till approach

In that year there was a drought and dust storms that blew away most of their topsoil. At the time they had a traditional grain farm growing wheat and oats, and some stock. They sold all their stock and decided to change their approach to grain farming.

They have worked out new farming practices leaving the stubble in the ground. They harvest the crop 20cm from the ground, then plough and sow through the stubble. Yvonne

says "When we say 'zero till' we mean 'zero till' - all the stubble stays in the ground." They do not slash or spread the stubble. It takes 8 to 10 years for the stubble to break down completely.

year. There are fewer weeds and so there is less need to use fertilisers.

Conservation farming is not just zero tillage, crop rotation or less fertiliser. As Yvonne says, "It's a whole conservation package not just one thing."



- 1. The first sentence in the above article has been removed from each paragraph and the sentences have been mixed up. Choose one sentence 1) to 7) and write it in the correct space a) to g). This will help you see how topic sentences are connected to paragraphs.
  - 1) At the time there was not much information available about conservation farming methods and zero tillage.
  - 2) Yvonne and Alan Postlethwaite of St Arnaud realised they had to change their farming methods in 1982.
  - 3) There are several advantages to leaving the stubble in the ground.
  - 4) All of these methods work together.
  - 5) Variety of crops is an important part of the system.
  - 6) Over three years they did not burn any stubble.
  - 7) It was not easy to make the change.
- 2. After reading the article, look back at the questions Margaret and Ron asked about conservation farming. Which of Margaret and Ron's question are answered in the article? What information do you think they would still need? Write some more questions here about conservation farming.





# **Activity 6**

This activity will help you practise your research skills. Use the information sources and the people whose names you wrote down earlier to find out as much as you can about one of these topics:

- zero till agriculture
- permaculture
- diversification
- a particular crop that interests you, such as olives
- any other topic that interests you.



# **Consulting the experts**

When you are researching something, you would be wise to go to training sessions and talk to experts in conservation farming. These experts could include:

- · agricultural scientists
- · farmers who have experience in conservation farming
- · agricultural trainers.

However, you need to be careful who you approach and how you view the advice you are given.

Yetta Pazzaro was keen to take a zero till approach on her grain farm some years ago. It was a fairly new idea in Australia at the time and she found few farmers who knew much about it. She approached some agricultural scientists with her ideas and this is the response she got.

They told me I was naive and didn't understand the whole process.

Basically, they tried to confuse me with all their technical words and science.

I knew it was done in the United
States, but they discouraged me
telling me the conditions here were
not suited to zero till

It was only when I contacted some farmers in Canada that I got anywhere.





When buying a new piece of farm equipment or a new car, what research do you do before buying it?

List some ideas here:	
***************************************	

## Assessing the advice

When buying an expensive item such as a car or a piece of machinery, most of us do a great deal of research.

We:

- decide what our needs are
- find out what is available
- talk to others who have made a similar purchase
- investigate who makes the equipment and what they offer
- shop around for a good deal.

You need to be just as thorough when you shop around for experts. If you attend a talk, a training session or arrange a consultation with an expert, you want the best advice from people who know what they're talking about. Before you accept the advice of an expert you need to check on:

their experience in the relevant area



- their qualifications
- who they are working for.

You need to feel confident that they can give you up-to-date, impartial advice. Often, other farmers can tell you who they have found useful to consult. It's a good reference.

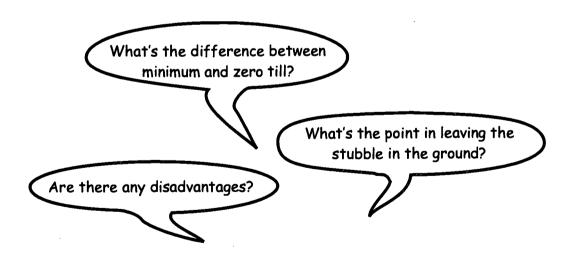
To get the most out of the training session or meeting with an expert, there are things you can do before and during the session.

## **Define your needs**

Before you attend the talk or session, think about:

- what information you want
- the questions that will give you the information you need.

The questions you prepare should be open questions. That is, questions that will give you detailed information, rather then a yes/no response.





1,2

## **Actively listen**

At the interview or training session, carefully listen and consider the information that is given. Look for the central message and repeated ideas. Focus on the content, rather than the person, their tone of voice or the way they pronounce their words. Take notes for later reference.

Assess how sure the speakers seem about the topic. Do they seem confident talking about the area? Can they answer unplanned questions? Do they admit when they don't know something?

Try to work out how the speaker stands in relation to the topic. Is there another side to the information?

Evaluate what is being said. Ask yourself:

- does this fit in with what I already know?
- is this new information?
- am I getting the full picture or are there gaps in the information?

Ask questions to clarify this. The response will help you work out how genuine and reliable the information is.

Sounds as though you think a zero till approach would not work with the crops I grow.

You seem to think it's a bit of a gamble, this conversation approach,



## **Question the experts**

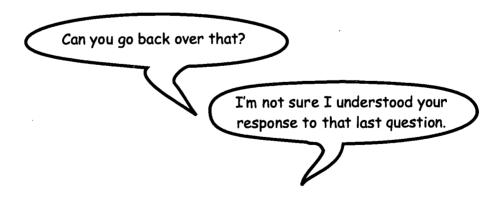
Ask your prepared questions and follow-up with more probing questions to:

- get more detail
- clarify a point
- · check on your understanding.



Remember, experts in a field can overlook the fact that other people do not share their knowledge or technical language.

Let them know you don't understand by asking questions.





Another way of checking that you have understood is to paraphrase what has been said in your own words.



You can also summarise what has been said. This helps you organise the information you have received and lets the speaker know if anything has been missed or needs restating.

Your main message seems to be that zero till will work if farmers are prepared to invest time and money introducing it on their farms.

#### **Review the information**

After the session, go back over your notes. Talk to others who may have been at the same session. Think back over the information you got. Ask yourself:

- What else do I need to know?
- What didn't I find out?
- How reliable was the information I got?

Just as you probably wouldn't buy the first tractor you saw in a show room, don't just rely on information from one source. Talk to other farmers, ring up your industry representatives or try the Internet. Keep looking for advice or training that gives you all the information you need.





# **Activity 8**

Next time you attend a talk or a training session or hear someone interviewed on the radio, evaluate the information you hear.

- 1. What is the topic?
- 2. What is the speaker's expertise in the area?
- 3. What information is given?
- 4. Is any of it new to you?
- 5. What other information would you have liked?
- 6. Do you think this information reliable? Why, or why not?



# **Negotiating with the bank**

Once Margaret and Ron decided to try a zero till approach, they found they had to purchase a new seeder. This meant they needed to negotiate with the bank to restructure their loan.

Here's what Margaret had to say about her approach to banks. She emphasises it's as much about presenting yourself well, as being able to put your case.

Some farmers jump off their tractor and go to see the bank manager in their working clothes. Already they're at a disadvantage. It's the manager's office, he's in a suit and tie and you're in your overalls. I make sure I dress up and look just as professional as he does.

She also gave this advice about preparing for the negotiation.

I've always done my homework beforehand. I work out what I want, the terms we are prepared to accept and what we won't negotiate on. I work out what I think the bank will ask and how I will answer their questions.



In the interview, it's time to present your case. Margaret says it's important to be straightforward in the interview from the start and present your situation honestly and simply. This is what she does.

I tell them up front where we've come from, where we are now and where we want to go. I want them to see themselves as part of our vision. Then I state what we want from them.

However, negotiating with a bank is not all just talk. It's about proving you're a reliable investment.

This is how Margaret does it.

I have the documents at my fingertips — the accounts, details of our assets, the bank statements and proposed payment schedules. I take in our farm plan and go through it with the bank manager.

Negotiations are also about hearing what the other party has to offer. It's important here to listen carefully to their terms and see what is up for negotiation. Ask questions to clarify anything that is unclear.



Margaret talks about how her homework paid off.

The bank manager said he was willing to restructure our loan, but I wanted more than that. I knew that there was a possibility of an interest-only loan for two years and I asked about that.

At the end of the negotiation it's important to give yourself time to consider the offer. You may want to talk about the offer with other people. Check that you understand what is being offered by asking questions. Note down the terms to take away with you.

Margaret advises:

Don't be rushed into anything. If they won't give me what I want, I can always shop around.

While Margaret makes it seem easy, negotiating with banks can be stressful. You don't have to go in alone. Rural financial counsellors are available to:

- help you prepare for the interview
- · go to the interview with you.

Cheryl Mora, a financial counsellor, gives this advice about negotiating with banks. She says it's important to communicate with your creditors.



Debt doesn't go away if you ignore it.

It just causes you to worry. Sometimes peace of mind is a phone call away. It's only through talking to creditors that solutions can be found.



# **Activity 9**

- 1. You need to go to the local bank to apply for a loan to buy new farm equipment.
  - How would you prepare for the interview?
  - How would you present yourself at the interview?
  - Outline how you would prove to the bank that you are a reliable investment.
  - What documents would you take with you?
  - What would you do at the end of the interview?
- 2. Have you ever negotiated with a bank? Think about your experience. What advice would you give to someone who is approaching a bank for the first time?





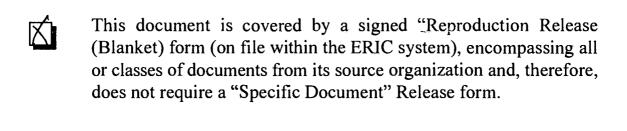
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