



Monthly NEWS

To: The Australian Honey Industry

From: Stephen Ware – Executive Director

June 2011

AHBIC acknowledges the **beekeeper suppliers** who contribute via their packer/queen bee supplier to AHBIC. We urge beekeepers to support those Packers/Queen bee breeders who contribute to AHBIC.

**DOES YOUR HONEY BUYER(S) OR QUEENBEE SUPPLIER'S NAME APPEAR ON THIS LIST?
IF NOT, THEN ASK 'WHY NOT?' AHBIC WORKS FOR YOU!**

SUPPORT THOSE WHO SUPPORT YOUR INDUSTRY!

**AB's Honey
Australian Queen Bee
Exporters
Australian Queen Bee
Breeders Association
Australian Honey Products
Barnes Apiaries Pty Ltd
Beechworth Honey Pty Ltd
Bees Neez Apiaries
Black, R G & MJ
Bowman Family
Brooks, Graham
Bush Honey
Capilano Honey Limited
Ciphery, C & R
Clifford, DA & JJ
Codde, T J
Cole, OF
Cotton, AJ & McDonald, MA
Craig, Athol
Daybreak Apiary
Dewar Corporation
Dunlop, PG & RD**

**FCAAA
P & M Ewington
Gell's Honey
Goode, TW & MA
Ipswich & West Moreton
Beekeepers Association
Honey Packers & Marketers
Association
Hooper, RF & AJ
Hoskinson, H L & H M
Howard, OD
L'Estrange, Tony
MacFarlane, R H
Marchant, R & S
Marti, Rod T/A Gagarra
Honey
McLaren, Jane
Morgan, Trevor
Mullen, Peter & Sylvia
Nitschke, CJ
Papworth, F & E
Park, William F
Pollination Association of WA**

**Pobke, Barry
Rasmussen, Ivan
Roberts, IJ & JH
Saxonbee Enterprises
Smith, C & B
Spring Gully Foods Pty Ltd
Stephens, R
Stevens, Graeme
Stevens, Howard
Tasmanian Beekeepers
Association - NW Branch
Tasmanian Crop Pollination
Association
Tasmanian Honey Company
Thompson, N
Weatherhead, T & M
True Blue Honey
Valkenburg, Simeon
Warral Apiaries Pty Ltd
Weerona Apiaries
Wescobee Limited
Wilson, Col
Zadow Apiaries**

Thank you to all our beekeeper contributors some of whom have asked to remain anonymous. AHBIC appreciates your ongoing support.

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UPDATE - AHBIC ACTIVITIES

It has been an extremely busy month with activities gain centring on the Apis cerana incursion in Queensland. On Tuesday and Wednesday 14 & 15 June a meeting was held in Brisbane to discuss the ongoing management of the program following the decision not to eradicate but to move into a containment stage. Key issues discussed included:

- Additional funding to the \$2Million promised by the Department of Agriculture Fisheries & Forestry.
- An ongoing surveillance program.
- Continuation of scientific trials including remote poisoning using Fipronil.
- The establishment of a scientific committee to provide ongoing advice for the management of the pest.
- Finalisation of insurance for volunteers.

Industry will also be represented this month at the Biosecurity Advisory Council in which AHBIC has been asked to provide Industry's views on the barriers and drivers to establishing a more unified streamlined approach to emergency response.

On the subject of Emergency Response I would also report the finalisation of the *Honey bee industry and pollination continuity strategy should Varroa become established in Australia*.

Australia's preparedness to manage Varroa, should it arrive here, has benefited greatly from the commitments already made by honey bee and crop industry groups, RIRDC, HAL, State and Territory government apiary officers and researchers, and CSIRO and university scientists. The strategy identifies further important work that should be implemented as soon as possible. Plant Health Australia has agreed to co-ordinate and promote this work and to monitor and report on progress.

I would also make mention that we have two new members to HBRDC they being Dr Michael Hornitzky as Chairman and Dr Boris Baer. Industry would also put on record its thanks to outgoing HBRDC member Dr Denis Anderson and Chairman Des Cannon who completes his term on 30 June 2011.

Finally members of Industry are reminded that the AHBIC 2011 AGM is to be held in Adelaide in conjunction with the South Australian Apiarists' Association Conference on Friday, 8 July 2011 at Rydges South Park, 1 South Terrace, Adelaide SA 5000.

THE SOUTH AUSTRALIAN APIARISTS' ASSOCIATION (SAAA) HAS NEGOTIATED A PACKAGE DEAL WITH RYDGES SOUTH PARK. THE SECRETARY OF SAAA, WENDY THIELE IS RESPONSIBLE FOR ALL ACCOMMODATION BOOKINGS. AS WELL, ALL ATTENDEES MUST REGISTER FOR THE MEETINGS DUE TO CATERING ARRANGEMENTS WITH RYDGES.

Please contact Wendy on: Phone: (08) 8635 2257 Mobile: 0400 264 031 Email: secretary@saaa.org.au

FEDERAL COUNCIL OF AUSTRALIAN APIARISTS' ASSOCIATION (FCAAA) 2011 AGM
The FCAAA Annual General Meeting will be held at Rydges South Park, Adelaide on Friday 8 July 2011 from 8.00am till 9.45am (prior to the AHBIC meeting). For more information contact:

President: Bill Weiss Ph: (02) 6732 1263 Email: beeweiss@gmail.com

Secretary: Julie Lockhart Ph: (02) 9863 4338 Email: nswaa@optusnet.com.au

AUSTRALIAN HONEY BEE INDUSTRY COUNCIL INC.

Annual General Meeting and Conference
to be held in conjunction with the South Australian Apiarists' Association Conference
at Rydges South Park, 1 South Terrace, Adelaide South Australia 5000
on Friday 8 July 2011 at 9.45am

AGENDA

Attendees:

- 2 Delegates from New South Wales Apiarists' Association Inc. (NSWAA)
- 2 Delegates from Queensland Beekeepers' Association (QBA)
- 2 Delegates from South Australian Apiarists' Association (SAAA)
- 2 Delegates from Tasmanian Beekeepers Association (TBA)
- 2 Delegates from Victorian Apiarists Association Inc. (VAA)
- 2 Delegates from Western Australian Farmers Federation (WAFF) Beekeepers Section
- 3 Delegates from Honey Packers and Marketers Association
- 2 Delegates from National Council of Crop Pollination Associations
- 2 Delegates from Australian Queen Bee Breeders Association
- 1 Delegate from the Associate Members

VARROA PREPAREDNESS

To be chaired by Mr Peter McDonald Chairman of the Varroa Treatment & Preparedness Committee

1. **Varroa Preparedness**
- Mr Gerald Martin, Chairman of the Pollination R&D Advisory Committee (Attachment 1)
2. **Varroa Research – Dr Denis Anderson - CSIRO** (Attachment 2)
3. **Honey Bee Industry and Pollination Continuity Strategy for Australia**
- Dr Mike McDonald (DAFF)
- Secretariat - Honey bee industry and pollination continuity working group (Attachment 3)
4. **Cost Sharing – Dr Robyn Martin (DAFF)** (Attachment 4)
5. **What we are funding - Honey Bee Research and Development Committee**
- Dr Dave Alden (RIRDC) (Attachment 5)
6. **The cost of Varroa - Mr Terry Ryan** (Attachment 6)

7. **Chairman’s Report and AHBIC Report** (Attachment 7)
8. **Minutes of Previous Meeting** (Attachment 8)
9. **Business Arising from Minutes** (Attachment 9)

“That all groups currently represented in the Constitution, as affiliated associations only have one vote.”

Section 4.2 of the AHBIC Constitution be amended such that the:

Voting Entitlements for members shall be:

<i>NSW Apiarists’ Association Inc (NSWAA)</i>	<i>2 Proposed Amendment</i>	<i>1</i>
<i>Victorian Apiarists’ Association Inc (VAA)</i>	<i>1</i>	
<i>South Australian Apiarists’ Association (SAAA)</i>	<i>1</i>	
<i>Queensland Beekeepers’ Association (QBA)</i>	<i>1</i>	
<i>Tasmanian Beekeepers’ Association (TBA)</i>	<i>1</i>	
<i>Western Australian Farmers Federation (WAFF)</i>	<i>1</i>	
<i>(Those above which represent the honey production sector)</i>		
<i>Honey Packers & Marketers Association (HPMAA)</i>	<i>3 Proposed Amendment</i>	<i>1</i>
<i>Australian Queen Bee Breeders Association (AQBBA)</i>	<i>2 Proposed Amendment</i>	<i>1</i>
<i>National Crop Pollination Association (NCPA)</i>	<i>2 Proposed Amendment</i>	<i>1</i>
<i>A representative of the non-commercial beekeeping sector</i>	<i>1</i>	
<i>A representative of Associate Members</i>	<i>1</i>	

10. **Education Committee**
11. **Food Safety and Prevention of Residues Committee**
12. **Disease & Quarantine Committee**
13. **Resource Committee**
14. **Financial Reports** (Attachment 10)

Following presentation of the Financial Statements it is proposed:

“That the audited financial statements for the year ended 30 April 2011 be adopted.”

- 14.1 Chairman & Director’s Financial Report
- 14.2 Budget
- 14.3 Subscriptions – meeting to discuss
- 14.4 Voluntary Contributions
- 14.5 Goodacre Report

15. Sector Reports

(Attachment 11)

New South Wales Apiarists' Association Inc. (NSWAA)
Queensland Beekeepers' Association (QBA)
South Australian Apiarists' Association (SAAA)
Tasmanian Beekeepers Association (TBA)
Victorian Apiarists Association Inc. (VAA)
Western Australian Farmers Federation (WAFF) Beekeepers Section
Honey Packers' and Marketers' Association of Australia
National Council of Crop Pollination Associations
Australian Queen Bee Breeders' Association

Following completion of reports it is proposed: *“That the Sector Reports be formally accepted.”*

16. Subsidiary Company Reports

(Attachment 12)

B-QUAL Australia Pty Limited
Australian Queen Bee Breeding Group
Honey Bee Disease Contingency Fund Trust - Financial Report

Please note: *These reports will be taken as read and only questions on specific items may be asked if so desired.*

17. General Business

PROPOSED RESOLUTIONS:

1. *“That this Association (CPA) requests AHBIC to make a firm commitment to support the Honeybee & Pollination Security CRC, both in principle and financially, to the greatest degree its resources will allow.”*
2. *“That voting to elect executive members of AHBIC be by a poll of Beekeeping Industry Members.”*
3. *“That the minutes of AHBIC Executive Meetings be sent to member body secretaries.”*
4. *“That AHBIC continue to support the containment and surveillance of Asian Honeybees with the view of receiving again the possibility of eradication.”*
5. *“That AHBIC seek further Government assistance to deal with the issue of Pyrrolizidine Alkaloids (PAs) and their possible detrimental effects on the Honey Industry.”*
6. *“That AHBIC urgently seek the re-opening of the live bee trade with the USA.”*
7. *“That AHBIC seek interest/agreement from member organisations to establish one national magazine.”*

Australian Queen Bee Breeders' Association

National Council of Crop Pollination Associations

Honey Packers' and Marketers' Association of Australia

New South Wales Apiarists' Association Inc. (NSWAA)

"Requests AHBIC to make a firm commitment to support the Honeybee and Pollination Security CRC, both in principle and financially, to the greatest degree its resources will allow."

"That AHBIC join or become affiliated with the National Farmers' Federation."

Queensland Beekeepers' Association (QBA)

South Australian Apiarists' Association (SAAA)

Tasmanian Beekeepers Association (TBA)

"That a fighting fund be set up to obtain donations from the public to fight the invasion of Apis cerana."

Victorian Apiarists Association Inc. (VAA)

Western Australian Farmers Federation (WAFF) Beekeepers Section

18. Next Annual General Meeting and Sector/State Conferences – To be advised

FCAAA	Queensland Beekeepers Association	
	New South Wales Apiarists Association	
	Tasmanian Beekeepers Association	
	WA Farmers Federation - Beekeeping Section	
	South Australian Apiarists Association	
	Victorian Apiarists Association	
	Honey Packers and Marketers Association	
	National Council of Crop Pollination Associations	
	Australian Queen Bee Breeders Association	
	Australian Honey Bee Industry Council	

Should the meeting see fit it is proposed: “That the year 2012 Annual Meeting of the Australian Honey Bee Industry Council Inc. be held in ”

19. Election of Office Bearers

19.1 Deputy Chairperson

19.2 Election of two (2) Executive Committee Members

Constitution 5.5 The Chairperson and Deputy Chairperson shall be elected for a term of two (2) years running alternatively. The first year being the election of Chairperson and the next two Executive Members being determined by the highest recorded votes being for a bi-annual term.

20. Nominated Representative

5.1.2 All member organisations through their nominated representative shall receive the Executive Committee Agendas and shall be entitled to nominate a representative person to attend meetings at their own expense by providing seven days notice or as soon as practical and be able to participate at the invitation of the Chair.

21. Operation and Appointment of Committees

Resolution from the AHBIC Executive – *“The terms of reference of the AHBIC Committees be confirmed in accordance with the attached.”*

21.1 Disease & Quarantine

21.2 Education

21.3 Resource

21.4 Food Safety and Prevention of Residues

21.5 Other committees as per conference decisions

22 Meeting Close

It is anticipated that the conference will close at approximately 6:00pm.

APIS CERANA UPDATE

Advice 97– 11 June 2011

The usual telephone hook-up was held on Friday 10 June with both Daniel Jones and myself on line. It seems I have missed reporting to you after the phone hook-up on Friday 24 May. Sorry about that. So these detections are over four (4) weeks instead of the usual two (2).

Detections since Advice 95 are:

IP385 was a swarm at Manunda
IP386 was a swarm at Edge Hill
IP387 was a nest at Trinity Park
IP388 was a nest at Aloomba
IP389 was a swarm at Bungalow
IP390 was a swarm at Westcourt
IP391 was a nest at Mareeba
IP392 was a nest at Mt. Sheridan
IP393 was a swarm at Gordonvale
IP394 was a swarm at Edmonton
IP395 was a swarm at Whitfield
IP396 was a swarm at Green Hill
IP397 was a swarm at Wrights Creek
IP398 was a nest at Bayview Heights
IP399 was a nest at the Cairns cemetery
IP400 was a swarm at Woree
IP401 was a nest at Aloomba
IP402 was a nest at Gordonvale
IP403 was a swarm at Stratford
IP404 was a nest at Mt. Sheridan
IP405 was a nest at Holloways Beach
IP406 was a nest at Gordonvale
IP407 was a nest at Cairns
IP408 was a swarm at Trinity Park

The meeting of the NMG Co-ordination Group will be held in Brisbane next week on 14 & 15 June. This was the meeting that was originally scheduled for Cairns but has had a change of venue. This meeting will consider the latest plan put up by the Queensland Department. Industry is hoping for a satisfactory outcome at this meeting.

Industry is still negotiating with the Queensland Department on the MOU's for both AHBIC and the volunteers. Hopefully this will be finalised next week and the volunteers can start their work in Cairns.

Trevor Weatherhead

NEW WINDOW ON THE STATUS OF AUSTRALIA'S PLANT BIOSECURITY SYSTEM

30 May 2011

Today marks the official release of the 2010 National Plant Biosecurity Status Report. The Status Report provides an overview of the health and achievements of Australia's world renowned plant biosecurity system for the period 1 July 2009 to 31 December 2010.

The 220 page Status Report was compiled by Plant Health Australia, using contributions gathered from government and industry Members to give a detailed picture of Australia's plant biosecurity system to 31 December 2010. The Status Report covers the resources that are deployed across the country and how they combine to safeguard Australian plant production industries, worth more than \$25 billion a year.

It is the comprehensiveness of the information in the Status Report that makes it so useful according to Dr Tony Gregson AM, Chairman of Plant Health Australia. "The Status Report lists the plant pests of greatest concern, so that we know where the threats lie. It covers the organisations and activities involved in keeping Australia's agricultural, horticultural and forestry industries free from these pests. It also collates more than 800 plant biosecurity research projects underway or completed."

"By pulling all of this information together, the Status Report is the ultimate reference volume, providing a veritable mine of information. Being presented in a clear, easy to understand format makes it readily accessible for audiences too."

"We know from previous editions how valuable this resource is to government and industry. It provides reassurance to producers and consumers about the robustness of Australia's plant biosecurity system and has been used to support international trade negotiations."

Dr Gregson said it is easy to take our relatively pest-free environment for granted. "Because of our geographical isolation and the strong performance of our national plant biosecurity system, Australian producers don't face the same pest problems that many other countries do. But we cannot afford to be complacent."

"By providing a window onto Australia's plant biosecurity system, the Status Report is aiding decision making, deployment of resources and application of risk-based approaches to biosecurity and making a direct contribution to preserving our prized pest free status."

The National Plant Biosecurity Status Report and associated images are available on Plant Health Australia's website at www.phau.com.au/national-plant-biosecurity-status-report

WORK WANTED

I'm writing on behalf of my sister and her partner – both beekeepers in South Africa. They have many hives on the Garden Route in Southern Africa, and specialize in removals and ethical beekeeping. They're currently looking to relocate from South Africa, and take up positions as apiarists here. They're both young – 30's, so are definitely in it for the long haul.

I was wondering if you knew of any relatively large companies in Australia who would be in a position to sponsor, or have any further information around the potential for them to set up shop here. They're both fine to work rurally, and both my father and I (Australian citizens) can assist with getting them over here. I thought the body behind apiarists in Australia may know of some of the larger companies or potential for what they're looking to do. I do apologise as I appreciate it's a bit more of a random question than what you'd typically encounter.

I've been referred to you by Dave Alden. Look forward to hearing your response and thanks in advance.

Joel Vermaas Email: joel.vermaas@gmail.com

WORK WANTED

A Beekeeper from Christchurch New Zealand is planning to re-locate to Australia permanently and is looking for work this coming season – preferably in a warmer climate. Registered in New Zealand with 12 years experience – for more details contact:

Nathan Bartlett - Ph: 0064 3 312 1746 Email: natrx303@hotmail.ocm.nz
5 Commercial Road, Oxford, North Canterbury 7430 New Zealand

WORK WANTED

We are a small group of beekeepers that launched a web site for Beekeeping Jobs.

<http://www.apijob.com/>

We are wondering if you still have problems having enough workers to run your bee operation. Of course we can't guarantee that you will have immediate workers, but we offer a chance to look for the right one for your needs. Check out our website, let us know how we can help you and we'll pick it up from there.

Gheoghe Pisarenco

ApiJob Manager Email: hello@apijob.com

SMALL HIVE BEETLE IN HONEYBEE QUEEN SHIPMENTS FROM HAWAII TO CANADA

10 May 2011

The Canadian Food Inspection Agency (CFIA) was informed by provincial apiculturists that an adult small hive beetle (SHB), as well as first and second star larvae, were found on the packing material of queens imported from Hawaii on April 7, 2011, with destinations in Manitoba and Alberta. At that time, additional import measures were put into place for queens originating from Hawaii and the provincial apiculturists began additional inspections of imported shipments at destination, prior to redistribution to beekeepers in their provinces.

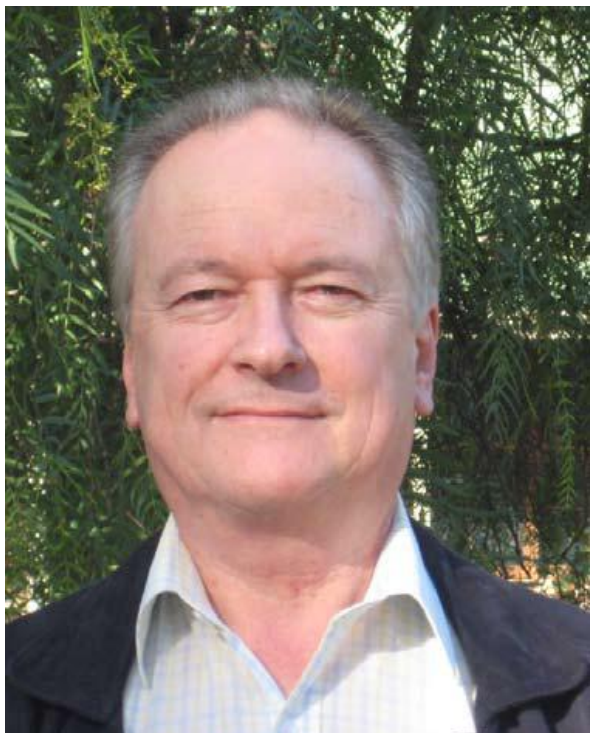
Since that time, SHB has been detected in three additional shipments, two by provincial apiculturists during inspection of shipments at destination and one by CFIA at the first point of entry into the country. In each case, shipments were handled in a co-ordinated fashion to help prevent inadvertent introduction of SHB into Canadian colonies. As before, it was recommended that queens in any high risk shipments (i.e. those in which SHB has been detected) be placed into new queens cages prior to introduction to the hives.

Inspections will be ongoing throughout the import season. There has been minimal interruption to the delivery of queens thus far. CFIA has worked with provincial apiculturists to determine a minimum level of inspection that is scientifically justified to reduce the risk of SHB introduction through shipments of queens from Hawaii. However, it is important to note that each individual province may decide that levels of inspection beyond the minimum are required.

We appreciate the cooperation that we have been given by producers to date and wish to reiterate that your ongoing cooperation is critical in allowing the continued importation of queens from Hawaii with as little disruption as possible. Please continue to communicate with your provincial apiculturists regarding upcoming shipments of queens or any concerns that you may have with a shipment.

CFIA will continue to communicate with both the provincial apiculturists and CHC executive as needed throughout the import season. Updates on importation issues will be provided on a regular basis.

INCOMING R & D COMMITTEE CHAIR DR MICHAEL HORNITZKY



Michael first became involved with honeybees when he confirmed the first case of European foulbrood in New South Wales in a frame of brood submitted to the Veterinary Laboratories, Glenfield, NSW, by Bruce White in 1977. Since that time he has been heavily involved in the diagnosis and research of honeybees, especially honeybee diseases.

Michael was the key researcher in the development of large scale gamma irradiation of bee hive equipment infected with American foulbrood (AFB) and the development of honey testing for AFB spores as a means of tracing hives with AFB.

More recently he detected the new *Nosema*, *Nosema ceranae* in Australia and carried out a study of *N. ceranae* in Australia which is soon to be published by RIRDC. He has also fostered the development of honeybee disease laboratory diagnostics through the preparation of the Australian & New Zealand Standard Diagnostic Procedures for Honeybees Diseases.

Michael has previously served as a Committee member of the Honeybee Research & Development Committee from 1989- 1996. He is currently a Senior Principal Research Scientist and Section Leader Microbiological Diseases and Diagnostics Research with the NSW Department of Primary Industries.

“I am looking forward to working on the Committee and with industry to foster research into the many issues which impact on beekeeping in Australia”, said Michael.

R & D COMMITTEE MEMBER, ASSOCIATE/PROFESSOR BORIS BAER



Boris is a scientist located at the University of Western Australia in Perth, where he is the head of the honeybee research group, known as CIBER, the Centre for Integrative Bee Research (see ciber.science.uwa.edu.au).

Born in Switzerland, Boris did his PhD on bee parasites and the importance of genetic diversity on immunity at ETH Zurich in Switzerland. He then moved for 4 years to Denmark to study sexual reproduction in bees and ants, before coming to Australia.

CIBER aims to perform basic scientific research into the reproduction, immunity and ecology of honeybees. At the same time, CIBER maintains close links with industrial partners such as beekeepers to find solutions to present and upcoming challenges for Australian bees.

BEE PREPARED: TALK TO A BEEKEEPER

Arrival of the Varroa mite in Australia could throw horticulture into chaos – at least for the short term. But there is a way for growers to minimise the impact, and that’s by having an existing relationship with beekeepers.

Gerald Martin, Chairman of the Pollination Program’s research advisory committee, says preparation is going to be the key to managing any incursion of this deadly bee pest.

“Every continent in the world except Australia has Varroa, and we need to learn from their experiences,” Mr Martin said.

“This blood-sucking mite is expected to devastate the wild populations of European honeybees which currently provide a magnificent free service, pollinating more than 35 different agricultural and horticultural crops.

“We don’t have enough managed hives in Australia to take up the slack, so the price of pollination services will rise and growers who miss out will be left with lower production and quality produce. It’s only logical to assume that beekeepers will put their existing customers first, so my suggestion to growers is ‘get to know a beekeeper’,” Mr Martin said.

The Pollination Program is a jointly funded partnership with the Rural Industries Research and Development Corporation (RIRDC), Horticulture Australia Limited (HAL) and the Australian Government.



Mr Martin says that through the program, industries that recognise the importance of pollination are making sure they’re prepared for the arrival of Varroa – something experts say is inevitable.

“We’re funding research into surveillance to help keep Varroa out of Australia, as well as ensuring beekeepers have management options available if it does become established.

“Individual growers can do their part too. Find out who your local beekeepers are, maybe conduct a trial by putting a few hives in the corner of your orchard or paddock, or just have a discussion about how the system works.

“The benefits of pollination aren’t always obvious because of the excellent job done by wild honeybees, so growers need to explore how much of a difference paid pollination might make for them. “We know it can improve the yield and quality of fruit. For industries such as apples, cherries and apricots it can also help to ensure the fruit is an even size and ripens more evenly, minimising management costs,” Mr Martin said.

The Pollination Program has released research which details the importance of pollination for 35 different crops and outlines their pollination needs in the absence of wild honeybees. The Pollination Aware report can be found on the RIRDC website at www.rirdc.gov.au/pollination.

AUSTRALIA'S FIRST COMPLETELY ONLINE FARM MANAGEMENT DEPOSIT

At this time of year, primary producers may be thinking about the best way to maximise farm income and manage their tax position. For many, a Farm Management Deposit (FMD) is a valuable tool when making these decisions.

Rural Bank, a wholly owned subsidiary of Bendigo and Adelaide Bank Ltd is pleased to launch Australia's first completely online FMD, the Rural Bank ONE FMD.

This effective risk management tool allows primary producers to set aside and earn interest on pre-tax income from profitable years and use it when needed most. This is especially important for rural producers with uneven income streams.

The Rural Bank ONE FMD is completely online, simple, instant and paperless.

By utilising the latest online technology, Rural Bank is able to offer primary producers a hassle-free process that allows them to apply for their account and if necessary, verify their identity at a time and place that suits them.

Choosing an online FMD doesn't limit the investment options available, with the Rural Bank ONE FMD offering a range of fixed and variable rate products to meet the differing needs of primary producers.

A Rural Bank ONE FMD offers:

- a high rate of interest
- no account keeping or transaction fees
- easy online application (completely paperless)
- a choice of fixed term (3,6,12 and 24 months) and variable rate interest options - or a combination of both
- the added security of the Australian Government Deposit Guarantee

To be eligible for a Rural Bank ONE FMD, investors must satisfy the requirements of the Farm Management Deposit Scheme:

- only available to primary producers with a taxable non-primary production income of no more than \$65,000 for the financial year;
- must be held for at least 12 months for rural producers to be eligible for taxation benefits;
- companies, trusts and partnerships are not eligible. However, they are available to certain beneficiaries of trusts and individual partners of a partnership;
- the combined value of FMD accounts cannot exceed \$400,000 and must be held with one financial institution; and
- to maintain potential taxation benefits when switching institutions, FMD funds must be electronically transferred to Rural Bank ONE.

Rural Bank ONE is an initiative of Rural Bank Limited, offering individuals and businesses in both metropolitan and regional Australia the opportunity to invest in a range of high-interest rate deposit products using the convenience of the Internet.

Rural Bank's business model has not changed since its inception, with money deposited with the Bank reinvested into country Australia in the form of loans to Australian primary producers.

When you choose Rural Bank, you can be confident that you are supporting country Australia while being backed by the security of a successful, well-managed financial institution.

To find out more visits www.ruralbankone.com.au or call Rural Bank on 1300 660 115.

*Completely paperless - For applicants who satisfy the requirements for online identity verification ** Total deposits up to \$1 million are covered by the Australian Government Deposit Guarantee. Deposits over \$1 million cannot be guaranteed. For details visit: www.treasury.gov.au

Rural Bank ONE Farm Management Deposit launched 3 February 2011. This document has been prepared without taking into account your personal circumstances, objectives, financial situation or needs.

Individual circumstances may vary and special legislative requirements must be adhered to. You should consult your taxation advisor. Terms, conditions, fees and charges may apply.

Full details are available on application, by phoning our Customer Service Centre on 1300 660 115, online at www.ruralbankone.com.au or by visiting your local branch. All information is subject to change.

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ALMOND INDUSTRY CONFERENCE

The 13th Australian Almond Conference will be held in South Australia on 26-28 October 2011 at the McCracken Country Club, Victor Harbour. For further details regarding the Conference please contact: Jo Ireland at the ABA Office on 08 8582 2055 or email jireland@australianalmonds.com.au