



Managing Stress on the Farm



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Notes:



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MANAGING STRESS ON THE FARM

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"I have observed that the lack of rain in October certainly had an effect on health - as things tighten up during the first half of the month and stress levels rose we coped with the initial hurdles, but in the last week or two I have heard of many cases of colds/flu/rundown immune systems (myself and David included even getting sick on the same day!) Under stress it does seem to be taking us all longer to bounce back as well..."

Farmer from Western Victoria during the Millennium drought



DIFFICULT TIMES: STRESS ON THE FARM

This resource has been adapted from a publication by the Agricultural Health and Safety Network in Canada for which we are very grateful and includes input from farmers and health professionals in Australia.

While farmers are very willing to volunteer and help others, they are often less willing to ask for help themselves. The tendency is not to openly talk about problems or ask for support until things are absolutely desperate.

A Way...

This resource is a way of enabling farm families to understand stress, its impact, and learn skills to help balance stress when farming in difficult times.

THE SITUATION:

Farmers face tremendous pressure as they work to balance farm and off-farm work and may struggle to have the farm support itself.

Many factors that influence a farm's viability are out of a farmer's control. Often what we cannot control causes us to feel the most stress:

Factors affecting stress on the farm:

- The weather
- Increased input costs
- Large debt loads
- Livestock health
- Erratic markets
- Government regulations and complicated paper work
- Long working hours

- Disagreements with other family members in the farm operation
- Uncertain crop yields and fodder production
- Machinery breakdowns
- Handling dangerous goods e.g. farm chemicals

Stress for farmers continues as rural communities change - some shrink and fewer services are conveniently available, others are witnessing a changing landscape through urban sprawl and mining. As members of these communities, farmers work to fill the gaps in order to keep their communities functioning. Rural communities in turn are affected by the high stress farm environment. **STRESS:**

- Stress is the human response to any change that is perceived as a challenge or threat.
- Changes that cause worry, frustration and upheaval, and seem beyond our control can cause stress.
- Attitudes, perceptions and meanings that people assign to events determine a large part of their stress levels.

Not all stress is bad:

When we are excited about an event in our lives, we feel anticipation. Anticipation helps us get mentally and physically ready for a task. This energising stress is called eustress. Eustress helps us work long hours to finish a job. Eustress keeps us going during seeding, harvest, shearing and calving times.

Distress:

Distress occurs when we suffer from increased amounts of stress for a long period of time. Distress can threaten our physical and mental health. Experiencing ongoing distress for months or years leaves our bodies all geared up with no place to go. High levels of adrenalin and other stress chemicals such as cortisol—existing for short-term response to challenges—are harmful when they continue with no relief. The results are broad ranging and can include elevated blood pressure, heart disease, a weakened immune system and negative affects on our mental wellbeing.

Give yourself credit for the tough times that you have survived.

EFFECTS OF STRESS:

Stress overload changes the way we think. We can get tunnel vision and have difficulty exploring options. We become threat focussed. We can become more irritable and suspicious and misinterpret social interactions, thinking people are criticising or making fun of us. We have difficulty handling anger.

Keep in mind stress can:

Occur suddenly with no warning:

Frost burns your crop

Build rapidly:

- One thing after another goes wrong in a day .
- The sheep are out, the guad bike has a flat tyre, can't find any fencing staples, mobile phone keeps ringing...

Snowball:

- Over weeks and months
- Poor cash flow, high debt, and personal worries escalate

Consequences of "too much stress" for a farm family can widely vary from tension in family relationships:

- To poor operational decisions
- To injury or death from a farm accident

SIGNS OF STRESS:

Signs of stress can show in the form of physical, emotional and behavioural changes depending on the person and situation.

Check the symptoms of STRESS you are presently experiencing.

Physical

Emotional

Behavioural

Overeating/neglect diet

O Increased smoking/

alcohol drinking

O Headaches O Increased angrv blow ups O Stomach problems (constipation or diarrhoea) O Frustration O Chest pain O Impatience O Rapidly beating heart/ change in blood pressure emotions O Grinding/clenched teeth O I ow self-esteem **O** Fatigue O Depression O Change in sexual interest own life O Procrastination O Short tempered O Impulsive buving/gambling

O Difficulty controlling O Thoughts of taking your

O Neglecting your existing health conditions

- O Change in sleeping habits \bigcirc Difficulty relaxing; restlessness/lack of concentration O Withdrawn from others O Trouble adapting to changing circumstances
- O Forgetfulness

O Sarcastic arguments

BALANCE

is the key to effectively dealing with stress and we all need to find our own BALANCE.

Everyone views stressful situations differently and has different coping skills. No two people respond exactly the same way to a given situation. Understanding ourselves and our reactions to stress, allows us to learn.

MANAGING STRESS ON THE FARM

Just as people differ in the way they perceive and react to stress, people differ in how well they manage stress.

DEALING WITH STRESS:

People vary in their ability to handle stress. Stress is often dependent on a number of factors including personal experience, individual skills, support and environment. Consequently, what one person may experience as stress, another may view as challenging.

Farmers who are **aware** of stressors know some are out of their control, and they **accept** that. These farmers then concentrate on directing their energy towards problem solving and **coping** with stressors that are within their control. Farmers demonstrate control with **actions** - controlling tempers, keeping farm records, and **practising** safe productive farming skills.

Often, stress can lead to more stress, and there is a connection between stress and the way we think, feel, and react to stressors. Whilst many things in farming may be outside our control, there are ways we can learn to respond to them better. The way we relate to our stressors can go a long way to predicting whether we manage them, or they manage us.

> Learning to cope successfully with a particular stressor is like developing any skill. Once we learn, we can make it easier for next time.



HOW DO YOU DEAL WITH STRESS?

Awareness

- Yes No Can you name three recent situations that have caused stress in your life?
- Yes No Can you list three signs (physical, emotional or behavioural) that you suffer when you are under stress?

Acceptance

- **Yes No** Can you maintain a positive or neutral attitude when dealing with the "little things" in life?
- Yes No Can you change the way you view stressful situations to be more constructive in how you react?

Coping

Vac

No

162	NO	deep breathing and meditation?
Yes	No	Do you ever use exercise to get rid of stressed feelings?
Actio	on	
Yes	No	Do you make a list and prioritise tasks to keep yourself from feeling overwhelmed by all there is to do?

Do you know and use relaxation techniques like

Yes No When conflict arises can you express your feelings and communicate them to others effectively?

Yes total_____ No total _____

YES	Any effort made to improve your ability to recognise
Less than 7	and deal with stress will help promote balance in your life.

YES You are on the right track! Share your ability to balance farm stress through difficult times with friends, family and community members. Be aware there can be a big difference between knowing what to do and doing it.



AWARENESS: Farm Stress Inventory

Farming has ongoing situations that cause stress. Common farm stressors are finances, daily hassles, and lack of control over the weather, heavy work overloads, and conflict in relationships. Complete the following inventory to identify your stressors. 1=low stress - 5=high stress.

1	Sudden and significant increase in debt load	12345
2	Significant production loss due to disease or pests	12345
3	Insufficient regular cash flow to meet financial obligations or for daily necessities	12345
4	Delay in planting or harvesting due to weather	12345
5	Media distortions of farm situation	12345
6	Low commodity prices	12345
7	Significant changes in type or size of farming operation	12345
8	Meeting with mortgagee for additional loan	12345
9	Purchase of major machinery, facility or livestock	12345
10	Not being considered part of the farm business by others	12345
11	Taking an off-farm job to meet expenses	12345
12	Prolonged bad weather	12345
13	Problems with weeds or insects	12345
14	Machinery breakdown at a critical time	12345
15	Not enough time to spend with spouse	12345
16	Crop loss due to weather	12345
17	Illness during planting/harvesting	12345
18	Deciding when to sell	12345
19	Rising expenses	12345
20	Government policies and regulations	12345
21	Concerns about the continued financial viability of the farm	12345

15

Farm Stress Inventory (Continued)

22	Having a loan request turned down	12345
23	Farming related accident	12345
24	Government trade policies	12345
25	Government "cheap food" policies	12345
26	Breeding or reproductive difficulties with livestock	12345
27	No farm help or loss of help when needed	12345
28	Need to learn/adjust to new government regulations and policies	12345
29	Not enough time for child rearing	12345
30	Increased work load at peak times	12345
31	Unplanned interruptions	12345
32	Use of hazardous chemicals on the farm	12345
33	Dealing with salespeople	12345
34	Long work hours	12345
35	Few holidays away from the farm	12345
36	Feeling isolated on the farm	12345
37	Having to travel long distances for services, shopping and health care	12345
38	Pressure of having too much to do in too little time	12345
39	Keeping up with new technology and products	12345
40	Worrying about market conditions	12345
41	Having to make decisions without all the necessary information	12345
42	Being expected to work on the farm as well as manage the house	12345
43	Worrying about owing money	12345
44	Worrying about keeping the farm in the family/farm succession	12345
45	Not seeing enough people	12345

46	Not having enough money or time for entertainment and recreation	12345
47	Death of parent or member of immediate family	12345
48	Death of a friend	12345
49	Problems balancing work and family responsibilities	12345
50	Problems with farm succession planning	12345
51	Divorce or marital separation	12345
52	Problems with a partnership	12345
53	Daughter or son leaving home	12345
54	Trouble with parents or in-laws	12345
55	Conflict with spouse over spending priorities	12345
56	Major decisions being made without your knowledge or input	12345
57	Having to wear too many hats, e.g. farmer, spouse, mother, son etc.	12345
58	Surface rights negotiations e.g. coal seam gas, mining, gravel	12345
59	Other recent events which have had an impact on your life	12345

INVENTORY SCORE:

Putting Your SCORE in Perspective:

If the majority of your scores are 4 or 5:

 It is important to devote immediate attention to stress management. Give yourself credit for the tough times you have survived. Long term stress depletes your internal resources. It is common to identify with these farm stresses in your operation. Remember there are people who will listen and help brainstorm ways to cope. For help, please refer to the back pages of this resource book for local contacts. There is no shame in talking to someone about your concerns.

If the majority of your scores are 3:

• Focus on your stress management strengths. Continue to expand your coping skills. Set goals that allow you to take control of what is controllable on your farm. The skills you are using and those you will develop can help you to deal with uncontrollable situations that arise.

If the majority of your scores are 1 and 2:

• You have stress coping skills. Share your skills with others. Farming will continue to challenge you, so continue to communicate, prioritise daily tasks and support your family, friends, workers and community in difficult times.

Keep in mind that the average farmer is experiencing more stress than observed in other occupations; so even an "average" level of farm stress may be too much!

AWARENESS: WHAT CAN I CONTROL...

Stress cannot be cured but it can be handled. A farmer cannot control outside forces that affect the farm and family but a farmer can control how they handle stress.

Events

- **Plan ahead.** Don't procrastinate. Replace worn machinery parts and complete maintenance during down times rather than when the equipment is needed in the paddock.
- Use your time efficiently. Set priorities and work at tasks accordingly. Remember there are only so many things that you can do in a day.
- **Prior to stressful seasons.** Shearing, seeding, harvesting delegate and plan who will take care of the everyday jobs.
- Learn to say NO to extra commitments. There is only one you. Take care of yourself so you can fulfil present commitments.

Attitudes

- Concentrate on thinking and using your positive energy to solve a problem instead of worrying yourself sick about it.
- Give yourself and others credit for what has been accomplished instead of focusing on what hasn't been done.
- Set realistic goals. "My goal this next year is to fence that back paddock south of the house." Having a major long term goal makes it easier to step back and reflect on how things are going. Setting daily priorities becomes more straight forward too.
- Make a plan for your day. When you cannot get everything you want completed in a day, tackle what will give you the biggest return.
- Look at the big picture and count the good things that happen. "It's a good thing that I noticed that bearing was gone on the combine while still in the yard. Fixing it in the paddock would have been really difficult."
- Leave a little time to deal with the unexpected.

AWARENESS

Put the stressors that you identified in the Farm Stress Inventory or any personally identified stressors in the appropriate boxes.

Important/Controllable Stressors

i.e. Submitting your BAS.

Unimportant/Controllable Stressors

i.e. Who is going to make sure the jobs are done when I am gone next Tuesday?

Important/Uncontrollable Stressors

i.e. The weather.

Unimportant/Uncontrollable Stressors

i.e. The neighbours crooked new fence line.

ACCEPTANCE SKILLS:

Acceptance skills can change your attitude toward controllable and uncontrollable stressors.

Keep things in perspective. Ask yourself:

- Has this happened before?
- What did I learn last time this happened?
- What's the worst possible outcome?
- Are my fears realistic?
- What else can I do?
- What do I tell a friend in this situation?
- A year from now, how important will this be?

Use helpful self-talk - let go of the blame and guilt:

- I did the best I could at the time.
- Things are hard, so I will focus hard.
- Someday we'll laugh about this.
- This is a learning experience.
- Focus on controlling what is controllable.
- Things take time.

Keep a positive attitude:

- With a positive attitude it is easier to live and work with others and find solutions.
- Be aware of the automatic assumptions you make in certain situations. Don't always assume the worst of situations or people.

Develop a stress - resistant personality:

- Set realistic goals and expectations.
- Build time for leisure activities.
- Get some exercise.
- Keep problems in perspective and look at them as challenges.
- Look for possibilities and get creative.
- Connect with a positive social network that is supportive.
- Share responsibilities and ask for help.

Talk to someone you trust to help clear your head and focus on eliminating or reducing stress and anxiety:

- Family, friends or a colleague.
- Consider seeking out a professional counsellor or confidential phone line program to help if you feel completely alone, overwhelmed and hopeless.
- There is no shame in asking for help to sort the problem.

shop. I was aware of it, but I couldn't explain it. I couldn't communicate very well. I found myself in a very lonely spot that I struggled to deal with. I felt like I was standing on the edge of a black hole. I would have liked to be speaking to someone and I couldn't bring myself to do it. For fear of my clients finding out that I wasn't as mentally strong as I needed to be to be their consultant.

"My emotional state was up and down and all over the

And I could just see my business going belly up."

COPING SKILLS:

Coping skills are ways in which an individual or their family uses personal, financial and community resources to help to handle the strain of stress. A positive attitude, willingness to explore resources, accepting and offering help, and being flexible in stressful situations are helpful ways to cope so one does not feel isolated and frustrated.

> Exercise Golf Riding a bike Tennis Walking Going for a run Water skiing

> > **Diversions**

Playing cards with friends

Fishing

Checking a local attraction

Having a BBQ

Phoning the funniest person you know

Going away for the weekend

Woodworking projects Restoring an old car or tractor

Hobbies

Doing a crossword puzzle

Playing a musical instrument

Trying something you always

wanted to do

Reading a book

Relaxation

Getting a massage Having a nap Enjoying a bath Listening to music Taking a walk Stretching/Yoga

Someone to talk to is a phone call away.

Look at the back of this booklet to see who is there to help in your area.

Physical fitness fights stress in three ways

- A physically fit body is better able to withstand the effects of stress. A balanced lifestyle with regular exercise, healthy meals and adequate sleep gives you energy and endurance to handle whatever comes your way.
- Research suggests that regular exercise is as effective as antidepressant drugs for mild to moderate depression and anxiety, and you get added physical health benefits as well.
- Exercise also has a calming effect. Repetitive exercise can produce a mental state like meditation. Exercise that gets your heart pounding for at least 20 minutes releases chemicals in the brain called "endorphins" that reduce depression and stress.

Relaxation

- Stress tenses your muscles, makes your breathing shallow, raises your blood pressure, makes your heart pound and clouds your judgement.
- Relaxation skills can reverse those effects to make you feel better, think better and perform better.

To get a good sleep:

8 STEPS to Keep Stress In Check

- Get some exercise throughout the day but avoid too much exercise before bedtime.
- Keep a regular sleep routine.
- Avoid nicotine, caffeine and alcohol.
- Eat the big meal of the day earlier in the day and have a lighter meal at dinner that is higher in carbohydrates and lower in protein.
- Have a bath an hour or so before bed and relax.
- Make sure the place where you are sleeping is dark—the darker
 the better.
- Sleep with the window slightly open.

- Stop to take breaks, relax at least 20 minutes a day.
- Talk about your stress with others.
- Eat three meals a day, while comfortable and seated.
- Prepare for stressful events.
- Avoid the chemical haze: alcohol, tranquilisers, cigarettes and caffeine do not help deal with stress in the long term.
- Give your body an exquisite treat take a 20 minute nap.
- Strengthen your relationships with others - HAVE SOME FUN!

COPING SKILLS:

Farmers and their families can use action skills to increase their effectiveness when dealing with important and unimportant controllable stressors. Everyone can learn to do something to make things a little better.

Communicate

- Talk about the tough realities as the start of a cooperative stress-busting effort.
- Recognise that communication takes time and includes talking and listening.
- Realise men and women may indicate their concerns in a different manner.
- Use "I" statements rather than blaming statements which lead to calmer, more productive discussions.
- Understand that the quality of one's statements can be affected by energy level, past discussions and personality.

Prioritise

- Make a list of everything you want to do today. Be realistic.
- Prioritise tasks and do the important ones when your energy is high and resources are available.
- Break down tasks into bite sized chunks.
- Combine similar trips and tasks.
- Delegate as much as possible. Can a spouse, kids or business partner take over some tasks? Can you barter skills with a neighbour?
- Reduce paperwork by organising your paperwork and creating a filing system that works for you.
- Avoid time-wasters. When you're interrupted, let them know you can't spend time now, and arrange to call or visit them soon.
- Admit when you have too many priorities.
- Ask for help.

ACTION SKILLS:

Support your family, business partners and community

- Plan ahead.
- Learn to negotiate and address the problem. Create interaction rules and develop agreed-upon methods for handling problems. It is OK to have a difference of opinion but take the time to find a compromise.
- Show confidence in your family's, business partner's and community's skills and decisions.
- Provide encouragement and concern for your family, business partners and community. Ask what can be done to help the situation. A simple solution may be the answer.
- Have realistic expectations of your family, business partners and community.
- Spend time together to relax, laugh and celebrate. Family strength is important in preventing overwhelming stress and is extremely important in coping with overwhelming stress.

Laugh, it makes you feel good!

Laughter is critical to relaxation and wellbeing. It's FREE, low calorie, and available without a prescription. When you laugh...

- 17 muscles in your face relax
- blood circulation is improved
- respiration is increased
- muscles in your abdomen are massaged
- the brain's natural pain killers are stimulated through the release of endorphins



ACTION SKILLS

Set "SMART" goals

It's important to get a picture of what you, ideally, would like to have happen in your life and on your farm in the short and long term. SMART goals can help to achieve personal satisfaction and productivity.



Specific: Set a concrete goal that addresses behaviour and results. "For the next month when I feel stressed I will tell my spouse about the problem, using I statements rather than blaming statements so the discussion is calmer and more productive."

Measurable: State your goal in a way that you can easily measure progress. "My goal is to take twenty minutes at the end of each day and relax."



D

Agreed: Don't do it alone, ask others to help and support you. "Everyone on this farm has agreed to not interrupt my twenty minutes relaxation time."

Realistic: Make goals that are achievable; they should stretch you slightly so that you feel challenged, while also being clearly defined so that you can achieve them. You need to have the knowledge, skills and ability to achieve your goal. "I will go for a kilometre walk every day to get some exercise but take Sunday afternoon to go fishing."

T.

Time specific: Goals should be connected to a timeframe that creates a practical sense of urgency. Set yourself a deadline for achievement. Keep track of your progress in a visible way to keep you motivated. "I will keep a notepad in my pocket and calendar in the house with a list of things to do each day. I can then strike jobs off when they are completed."

ACTION SKILLS:

How to use the goal setting template:

In order to achieve long term goals you need to set three short term goals. Develop actions that will enable you to succeed in reaching the short term goals. Outline a time frame for each goal.

This template can be useful in setting goals on your farm.

	\rightarrow	Actions to reach goals
	Short term goal 1 Time Frame:	
Long term goal	Short term goal 2	
Time Frame:	Time Frame:	
	Short term goal 3	
	Time Frame:	

Farm families with positive coping skills are aware of their strengths and weaknesses, are involved in decision making, and are willing to give and use support.

MANAGING STRESS ON THE FARM

Now that you are AWARE...

You are aware of your stressors and have identified what you can and cannot control. Direct your energy towards problem solving and coping with stressors that are within your control. Incorporate actions, goal setting, coping skills and where to get help in the following table to organise your thoughts.

Use this recipe to assist you as you farm in difficult times.





Who can help?



ACKNOWLEDGEMENTS

We wish to thank the Institute of Agricultural Rural and Environmental Health, University of Saskatchewan, Canada, for their generosity in allowing us to adapt the publication 'Difficult Times: Stress on the Farm' for the Australian farming context.

Every care has been taken to provide accurate information in this booklet, but the authors are not liable for any results that arise from the application of this material.

All support and resource contact details were correct as at 02/05/2019. Every effort has been made to ensure information is correct, however, they may be subject to change.

DIGITAL SELF HELP MATERIAL

MANAGING STRESS ON THE FARM

Self Help Websites

The Ripple Effect

www.therippleeffect.com.au Rural suicide information, shared stories and resources tailored for farming communities.

• iFarmwell

www.ifarmwell.com.au

An online toolkit to help farmers cope effectively with life's challenges and get the most out of every day.

Mindspot

www.mindspot.org.au

A free online service for Australian adults who are experiencing difficulties with anxiety, stress, depression and low mood. Providing assessment, treatment courses and help to find local services.

• Head to Health

www.headtohealth.gov.au

A guide to finding Australian mental health resources.

• This Way Up

www.thiswayup.org.au

Low cost online courses clinically proven to help with a wide range of mental health conditions.





Self Help Apps (FREE)

• Day Break

Apple: www.bit.ly/AppleDayBreakApp Android: www.bit.ly/AndroidDayBreakApp An app to help you change your relationship with alcohol.

• Black Dog Snapshot

Apple: www.bit.ly/AppleBlackDogSnapshot Android: www.bit.ly/AndoidBlackDogSnapshot An app to monitor your mood and wellbeing, increase awareness of your emotions and identify issues you might want to work on.

Smiling Mind

Apple: www.bit.ly/AppleSmilingMind Android: www.bit.ly/AndroidSmilingMind Simple guided meditation exercises to help develop mindfulness for the whole family.

Beyond Now

Apple: www.bit.ly/AppleBeyondNow

Android: www.bit.ly/AndroidBeyondNow

A suicide safety planning app to assist with developing a structural plan to work through when experiencing suicidal thoughts or crisis.

Calm

Apple: www.bit.ly/AppleCalm

Android: www.bit.ly/AndroidCalm

A guided meditation app to help reduce stress, improve sleep and improve wellbeing.

Mental Health & Wellbeing

- Recognising and responding to stress www.farmerhealth.org.au/wp-content/uploads/2015/10/ RecognisingRespondingToStress.pdf
- A NSW Farmers Blueprint for Maintaining the Mental Health and Wellbeing of the people on NSW farms www.aghealth.org.au/blueprint
- Vic Emergency: Information on preparing for emergencies, incidents and warnings, and relief and recovery information
 www.emergency.vic.gov.au
- Reach Out www.au.reachout.com
- On Track
 www.ontrack.org.au

National Centre for Farmer Health Fact Sheets

• Anger

www.farmerhealth.org.au/page/relationships-family/anger

- Relationships and communication
 www.farmerhealth.org.au/page/health-centre/relationships-and-communication
- Stress and farming
 www.farmerhealth.org.au/page/health-centre/stress-and-farming-coping-tips
- Trauma: Reaction and recovery
 www.farmerhealth.org.au/page/health-centre/trauma-reaction-and-recovery
- Trauma: Supporting others www.farmerhealth.org.au/page/health-centre/trauma-supporting-others
- Heat stress and heat stroke
 www.farmerhealth.org.au/page/health-centre/heat-stress-and-heat-stroke
- Extreme heat and heatwaves
 www2.health.vic.gov.au/public-health/environmental-health/climate-weather-and public-health/heatwaves-and-extreme-heat

Farming Fit (farm-based physical exercise tips)

Video Part 1

www.farmerhealth.org.au/page/videos/farming-fit-part-1

• Video Part 2 www.farmerhealth.org.au/page/videos/farming-fit-part-2

Climate Information

• The climate dogs: The four drivers that influence Victoria's climate www.agriculture.vic.gov.au/agriculture/farm-management/weather-and-climate/ understanding-weather-and-climate/the-climatedogs-the-four-drivers-that-influence-victorias-climate

Farm Business Support Service Information

Agriculture Assistance Measures from the Australian Government
 www.agriculture.gov.au/ag-farm-food/drought/assistance/

Dry seasons support services in Victoria
 www.agriculture.vic.gov.au/agriculture/farm-management/drought/dry-seasons-

support

• How to access Farm Management Deposits (FMD) in exceptional circumstances, disasters and drought

www.ato.gov.au/business/primary-producers/in-detail/farm-management-deposits-sc heme/?anchor=ExceptionalCircumstances#ExceptionalCircumstances

- Victorian drought concessional loans administered by Rural Bank www.ruralfinance.com.au/industry-programs/drought-concessionalloansscheme-2015-16
- How to contact your bank about being in financial hardship www.ausbanking.org.au/policy/customers/financial-hardship/
- Victorian Government assistance for businesses in dairy farming communities www.rdv.vic.gov.au/regional-projects/dairy-industry-support
- Financial hardship tax deferral
 www.ato.gov.au/general/financial-difficulties-and-serious-hardship/
- Farm debt mediation
 www.agriculture.vic.gov.au/agriculture/farm-management/business-management/
 farm-debt-mediation
- Drought Concessional Loans

www.agriculture.vic.gov.au/agriculture/farm-management/drought/further-support

Farm Household Support Service Information

- Australian Government Farmer Assistance Hotline: Support services available to farmers, including Farm Household Allowance Ph: 132 316
- Emergency Re-Establishment Grants: Grants available for eligible cleanup, emergency accommodation, repairs, rebuilding (a principal place of residence), and replacing some damaged contents www.disasterassist.gov.au/Pages/home.aspx
- Victorian State Concessions: Concessions to improve affordability of essential household services www.dhs.vic.gov.au/concessions
- Farm Household Allowance www.humanservices.gov.au/individuals/services/centrelink/farm-household-allowance
- Personal Hardship Assistance Program: Emergency relief assistance for health, wellbeing and safety needs, available for up to 7 days after an emergency event

www.services.dhhs.vic.gov.au/personal-hardship-assistance-program

 ASIC 'Moneysmart' website – tips and advice on making the most of your money including personal budgeting www.moneysmart.gov.au

02 6269 5666

Need	help	o now?
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Emergency Services	000	
Lifeline 24 hour service	13 11 14	www.lifeline.org.au
Your local GP		
Beyond Blue	1300 224 636	www.beyondblue.org.au
Nurse on Call Talk to registered nurse 24hrs/7 days	1300 606 024	

National Support

Government Organisations

Australian Tax Office (deferred payments) Individuals Businesses Debt enquiries	13 28 65 13 72 26 13 11 42	www.ato.gov.au
Federal Department of Human Services (Farm help, income/pension support, tax relief information) Farmer Assistance	13 23 16	www.humanservices.gov.au
Federal Department of Human Services (Payments and services if you live in re- gional, rural or remote Australia)	13 23 18	www.humanservices.gov.au/ individuals/rural-and-remote- australians
Regional Investment Corporation Drought Loans	1800 875 675	www.ric.gov.au
Rural Financial Counselling Service	1800 686 175	www.agriculture.gov.au/ag- farm-food/drought/assistance/ rural-financial-counselling- service

Social & Emotional Wellbeing		
Beyond Blue - information only	1300 224 636	www.beyondblue.org.au
DirectLine (drug & alcohol)	1800 888 236	www.directline.org.au
Family Drug Support	1300 368 186	www.fds.org.au
Family Relationship Service	1800 050 321	www.frsa.org.au
Headspace	1800 650 890	www.headspace.org.au
Mensline Australia	1300 789 978	www.mensline.org.au
Gambler's Help	1800 858 858	www.gamblershelp.com.au
Kids Help Line	1800 551 800	www.kidshelpline.com.au
Head to Health		www.headtohealth.gov.au
Men's Referral Service	1300 766 491	www.mrs.org.au
Suicide Line	1300 651 251	www.suicideline.org.au
Women's Information Referral Exchange (WIRE)	1300 134 130	www.wire.org.au
Safe Steps—Family Violence Response Centre	1800 015 188	www.safesteps.org.au
Salvation Army	13 72 58	www.salvationarmy.org.au
SANE - Mental Health Information Line	1800 187 263	www.sane.org

Farmer Advocacy

National Farmers Federation

www.nff.org.au

Other Rural Support Organisations

	07 07 15 1000	
Red Cross	03 9345 1800	www.redcross.org.au
Australian Men's Shed Association	1300 550 009	www.mensshed.org
Australian Women in Agriculture	0418 883 250	www.awia.org.au
Country Women's Association		www.cwaa.org.au
National Rural Women's Coalition	0455 844 101	www.nrwc.com.au
National Debt Helpline	1800 007 007	www.ndh.org.au
To donate or request assistance:		
Buy a Bale	1700 707 604	
Call for donations or help:	1300 327 624	www.buyabale.com.au
Drought Angels		www.droughtangels.org.au
Aussie Helpers	1300 665 232	www.aussiehelpers.org.au
Need for Feed	www.needforfe	eed.org/apply-for-assistance
Rural Aid	1300 327 624	www.ruralaid.org.au

Victorian Support

Government Organisations

www.ses.vic.gov.au	1800 226 226	Victorian State Emergency Services Information Line
www.emergency.vic.gov.au/relief	1800 226 226	Victorian Emergency Recovery Information Line
/www.cfa.vic.gov.au contact/#district	03 9262 8444	Country Fire Authority Headquarters
www.ses.vic.gov.au	13 25 00	Victorian State Emergency Services
www.worksafe.vic.gov.au/contact/ advisory	1800 136 089	WorkSafe Victoria
vw.agriculture.vic.gov.au/agriculture	WV	Agriculture Victoria
ov.au/groundwater/emergency-wa- ter-supply-points	www.water.vic.g	Emergency water supply points
www.agriculture.gov.au/ag-farm- food/drought/assistance/rural- financial-counselling-service	1800 686 175	Rural Financial Counselling Service Victoria - General
www.business.vic.gov.au	13 22 15	Business Victoria
		Farmer Advocacy
www.vff.org.au	1300 882 833	Victorian Farmers Federation
	ng	Social & Emotional Wellbein
www.parentline.com.au	13 22 89	Parentline 8am-12am, 7 days

Notes:

Notes:

Contact us: **National Centre for Farmer Health** Western District Health Service MacKellar House Tyers Street Hamilton, Victoria 3300

03 5551 8533 ncfh@wdhs.net www.farmerhealth.org.au







"We were under quite a lot of stress because, in the fire, we lost the house and the plant and equipment. We didn't lose all of our stock, but we lost all the fences. So, we had crops waiting to be harvested and we had stock with no fences." - (South Australian farmer)

Persistent stress, associated with farming in difficult times, can impact the wellbeing of farming families and effect farm business decision-making. This resource enables farm families to understand stress, it's effect on us and provide tips on managing stress. Learning to cope with stress is like developing a new skill, and—once learned—it makes handling stress easier next time.

www.farmerhealth.org.au