



Farming Can Be Tough -**Cultivate Your Mental Health**

Farming isn't just a job—it's a way of life. Farmers who thrive recognise the joy of working with animals, being outdoors, and producing food for society. But farming also brings challenges, and mental health is just as important as farm management.

Five Ways to Wellbeing for Farmers

- **1. Connect** Farming can be isolating, and stress often creeps in unnoticed. Poor sleep, racing thoughts, or mood changes are signs of strain. Family may notice before you do—listen to them. Talking to someone who understands can help.
- 2. Be Active Farming is physical, but movement for wellbeing matters too. A short walk, stretching, or mindful time with animals can ease tension and boost mood.
- 3. Take Notice Pause to appreciate small wins—a sunrise, healthy livestock, a job well done. These moments build resilience and perspective.
- **4. Keep Learning** Farming evolves. Future-proof your farm and wellbeing by planning for policy changes, extreme weather, and markets. Discuss risks, develop strategies, and stay engaged with new skills to build confidence and adaptability.
- **5. Give** Helping a neighbour, sharing knowledge, or offering support strengthens both the community and yourself.

What You Can & Can't Control

- Can't Control: Climate change, policies, economy.
- Can Control: How you adapt—stress-testing your farm, making contingency plans, and strengthening resilience.

You are not alone. Small steps make a big difference. Reach out—support is here.

24HR HELPLINES

Contact your local GP or your nearest ED if its an emergency or phone 112 or 999

Samaritans | 116 123

24/7 Helpline

Pieta | 1800 247 247 or text HELP to 51444 24/7 Crisis Helpline

Your Mental Health | 1800 111 888 Information & Support

OTHER HELPLINES & WEBSITES

MABS | 0818 072 670

Money advice service - Mon. to Fri., 9am to 8pm

Alone | 0818 222 024

National Support & Referral Line for older people - 7 days a week, 8am to 8pm

Citizens Information | 0818 07 4000

Information on public services and entitlements - Monday to Friday, 9am to 8pm

West Be Well | www.westbewell.ie

Information on wellbeing, mental health promotion and suicide prevention initiatives in Galway, Mayo and Roscommon







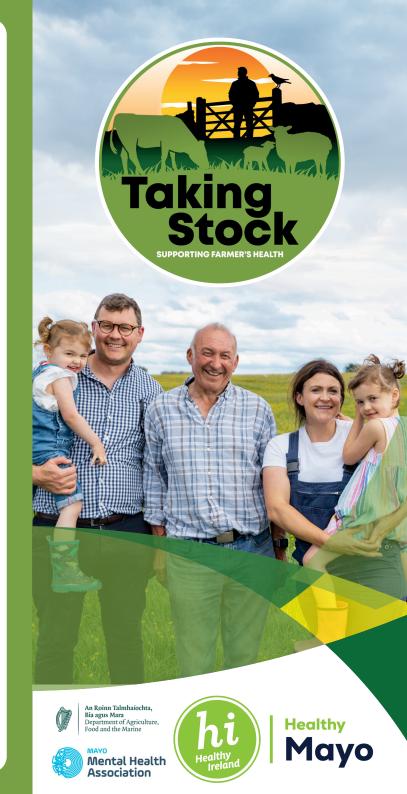
















Take Charge of Your Heart Health

Cardiovascular health is all about taking care of your heart and blood vessels. Heart disease and stroke are leading causes of illness, but the good news is that most cardiovascular diseases (CVD) are preventable! Small changes to your lifestyle can make a big difference in keeping your heart strong and healthy.

Know Your Risk Factors

Some risks, like age and family history, are beyond our control. However, many lifestyle factors—such as smoking, an unhealthy diet, physical inactivity, high blood pressure, and stress—can be managed to improve heart health.

What Can You Do?

- Stay Active: Aim for at least 30 minutes of moderate exercise, five days a week. Activities like walking, cycling, or farm work can help strengthen your heart.
- Eat Smart: Focus on a balanced diet with plenty of vegetables, whole grains, lean proteins, and healthy fats. Cut down on processed foods, salt, and sugar.
- **Know Your Numbers:** Regularly check your blood pressure, cholesterol, and blood sugar levels.
- **Reduce Stress:** Farming life is demanding, but taking time to relax and manage stress is crucial for heart health.
- Quit Smoking & Limit Alcohol: Both increase your risk of heart disease. Take steps to reduce or eliminate these habits.

Listen to Your Body

Warning signs like chest pain, dizziness, shortness of breath, or extreme fatigue should never be ignored. Seeking medical help early can save your life. Your heart works hard for you—take care of it so you can keep moving for years to come!





Why Financial Planning is Essential

Good financial planning helps farmers manage their resources, prepare for uncertainties, and maintain long-term business stability. It involves budgeting, tax management, and exploring diverse income sources.

Tax Management and Reliefs

Understanding agricultural tax reliefs can reduce financial burdens. The Earned Income Tax Credit and other relief schemes can significantly impact a farmer's net earnings.

Diversify Your Income

Relying solely on traditional farming can be risky. Exploring alternative income streams can enhance financial security and increase profitability.

Engage with Financial Advisors

A professional financial advisor specialising in agriculture can help with:

- Budgeting and expense control
- Investment strategies for long-term growth
- Debt management and financial risk assessment

Adapt and Plan for the Future

Regularly reviewing your financial strategy, staying updated on tax changes, and adjusting for market conditions ensures the sustainability of your farm business for generations to come.



"Farming is more than just a job – it's a way of life. But to keep our farms running, we need to take care of ourselves too."

Stephen Coen
Mayo GAA player & farmer





What is Farm Succession Planning?

Farm succession planning ensures that your farm is transferred smoothly to the next generation while securing your financial stability in retirement. This involves legal, financial, and practical steps to transition ownership and responsibilities.

Start the Conversation Early

Open discussions with family members are crucial. Identifying successors and their level of interest helps avoid future conflicts. It's best to consult a farm advisor to assess financial and legal implications before making any decisions.

Plan for Your Retirement

Consider your future income sources, such as the State Pension (Contributory) or the means-tested State Pension (Non-Contributory). If you live on the farm, plan housing arrangements to ensure security and comfort after handing over operations.

Gradual Transition with a Farm Partnership

For those not ready to fully step away, a Registered Farm Partnership allows a gradual transfer of management while keeping you involved in decision-making. This approach benefits both the retiring farmer and the incoming generation.

Seek Professional Advice

Legal and financial experts can help navigate tax implications, inheritance laws, and government support schemes, ensuring a smooth succession process.

