

Gippsland dairy farmers are looking for every edge they can find in working their way through a difficult period. This booklet is aimed at providing practical information on how to look after your farm business, your staff and yourself during the current season. It also provides links to resources that are available from organisations such as GippsDairy, Dairy Australia, Rural Financial Counselling Service and government agencies.



Your Levy at Work

# Break Even Milk Price

As hard as it may be though, for the majority of farmers determined to ride out the storm it is time to try and “leave the industry at the farm gate”. The focus now should be on the year ahead. Others more skilled in the corporate world will fight the battle at that level.

When tackling the job ahead, it's good to remember that in July 2009 the opening price was \$3.50/kgMS and stayed that way until January when step-ups started - people survived!

Unless you are in an exceptionally strong position, “tight” will apply this coming season, so it is important to review what each of these budgets does for you and for you to then go through the exercise:

## 1. An Annual Budget

- This is a budget using good, clear cost categories that records all expenses and all income on an annual basis, to get an overall picture of the year ahead.
- The figures used generally exclude GST.
- The budget includes all cash production costs (called farm working expenses), debts servicing, leasing, personals and any tax to be paid - even from 15/16.
- An annual budget can also be used to explore scenarios involving changes to your business: more cows, less cows, more feed, less feed etc. If using the budget for this purpose, the critical issue is to ask the question, “When I make that change what else changes?” then incorporate all those linked changes into the budget.

## 2. “Break Even”

- The annual budget can then be manipulated by reducing the milk price until the budget has a zero balance, or is “break even”.
- This identifies the milk price your business needs to be cash neutral (**Break Even Milk Price or BEMP**).
- BEMP is NOT cost of production or a measure of farm performance.
- Recent BEMP figures on visits have varied from \$4.10 to \$6.20!

**A BEMP can be high for a range of reasons:**

- **High annual debt servicing and leasing.** A level of \$1.30/kg MS would be regarded as high, which for a 460 kg MS cow is \$600. The only way this can be altered is by moving to interest only on as many loans as possible.
- **High farm working expenses (FWE/kg MS).** A good figure next year would be \$3.30/kg MS, if not much labour

is paid labour. If there is significant paid labour this figure could increase to \$4.00/kg MS.

**Every cost category needs to be “chiselled”, but always consider what it might do to margins in the short and long term.**

- **High personal expenses** which is very much a personal decision - there are no guidelines other than remembering that to draw \$60,000 as living expenses equates to an employee salary of \$120,000, because of tax and money that an employee spends that cannot be “buried” in the business.
- **Tax due for 15/16 which is payable in April 2017.** There is provision for getting PAYG rates reduced and this should be discussed with your accountant. There is no point having a squeezed cash flow to pay tax then getting it back later.

## 3. Monthly Cash Flow Budgets

- These record the flow of cash into and out of the business on a monthly basis.
- This is done inclusive of GST because all BAS payments are part of the cash world and need to be planned for.
- They are definitely worthwhile to identify the “pinch months”. If every month is a pinch month then talking to your suppliers of feed, fertiliser, and other farm consumables is critical. They will be worried and need to know what your plan to clear accounts will be.

This is an abridged version of John Mulvany's Break Even Milk Price report. To see the full document, go to [www.gippsdairy.com.au](http://www.gippsdairy.com.au)



# Taking Stock of the situation



All Gippsland dairy farmers are invited to register for free one-to-one Taking Stock sessions with farm consultants to assist with planning and budgeting.

GippsDairy and Dairy Australia are offering the fully-funded three to four hour consultations as part of the Tactics for Tight Times program.

## Taking Stock helps the dairy farm business assess its current financial and physical position including:

- understanding and managing your budget
- identifying cost saving options
- calculating pasture consumption
- managing debt and your balance sheet
- understanding additional support services that can be accessed, including counselling and health services
- creating an action plan.

## Planning and budgeting is a crucial part of any business, and gives farmers control over expenditure on their farm.

Taking Stock is a confidential process which uses accredited consultants Matt Harms, Matt Hall, John Mulvany, John Gallienne, Jeff Urie, Glenn Marriott and Robyn Mitchard. Other consultants will also be considered upon request.

Taking Stock resources can also be accessed online along with the Taking Stock tool, DairyBase and cashflow tools. Developed for farmers to use in conjunction with their advisors, these tools help you assess the current financial and physical health of your dairy farm business including budgeting, pasture consumption calculations, managing balance sheets and people costs and creating an action plan. All these tools can be accessed at [www.tfft.dairyaustralia.com.au](http://www.tfft.dairyaustralia.com.au)

The Taking Stock tool has evolved from a spreadsheet tool to a comprehensive process that helps farm families review all aspects of their farm businesses and develop an action plan.

The roll out is supported by funding from the Gardiner Foundation, the Australian Government, the SA Government, the Tasmanian Government and major dairy processors.

**To register for Taking Stock contact GippsDairy on 5624 3900.**

## There's a world of online resources available to dairy farmers and service providers.

Dairy Australia's **Tactics for Tight Times** page can be found at [www.tfft.dairyaustralia.com.au](http://www.tfft.dairyaustralia.com.au)

It's a comprehensive resource on how to approach the current difficult conditions in the industry. The Tips Resources and Tools section has all the fact sheets included in this booklet as well as many more.

The **Dairy Cash Management Planner** tool and the **Feed Budgeting** tool are two of the most popular features found on the Tactics for Tight Times webpage.

**DairyBase** is a web-based tool that enables dairy farmers to measure and compare their dairy business performance over time. It's a resource well worth investing time into. Find it at [www.dairybase.com.au](http://www.dairybase.com.au)

**GippsDairy** is your local Regional Development Program and has plenty of information, resources and upcoming events on its website at [www.gippsdairy.com.au](http://www.gippsdairy.com.au)

**Dairy Farmer Central** is a central resource for programs, initiatives and events available to dairy farmers and their communities. Got to [www.dairyfarmercentral.com.au](http://www.dairyfarmercentral.com.au)

The **People in Dairy** website offers a comprehensive resource for people management in the dairy industry. Go to [www.thepeopleindairy.com.au](http://www.thepeopleindairy.com.au)

The **State Government** is a partner with the dairy industry in many initiatives and provides resources for dairy farmers. See what they can offer you at [www.agvic.com.au](http://www.agvic.com.au)

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# Managing wet soils

Grazing of waterlogged paddocks can result in serious 'pugging' damage to pastures and soils. This damage can; reduce pasture utilisation by up to 50%, and reduce pasture yields by 20-80% over the following four to eight months. Further, these conditions can increase the likelihood of animal health problems such as lameness, mastitis and magnesium deficiencies. Some low cost practical management strategies that will reduce the impact of pugging are detailed in this fact sheet.

## 'On-off' grazing

This is the most practical and effective grazing strategy for most farms during prolonged wet conditions. Cows are grazed on an area of pasture for a limited time, usually two to four hours, and then moved to a standoff area such as a 'sacrifice paddock' or other hard standing area for the rest of the day. To be successful, enough tall and dense pasture (e.g. 2,500–3,000 kg DM/ha) needs to be allocated to the herd to enable high and rapid pasture intakes.

## Other grazing techniques

There are a range of other grazing strategies which can reduce the risk of pugging damage. These include:

- › scheduling the day and night feeds separately by allocating about  $\frac{2}{3}$  of the 24 hour allocation of pasture for the day and  $\frac{1}{3}$  for the night. Cows rest more and walk less at night.
- › grazing the paddocks from the back first using a temporary sacrifice laneway constructed using electric fencing to stop cows walking over the front of the paddock
- › back fencing off previously grazed areas wherever possible. The more times a wet soil is walked over the greater the damage to pasture and soil structure.
- › considering shifting the fence on the allocated grazing area two to three times during the day

- › using different gateways to put cows on and off the paddock if possible
- › allocating the pasture to be grazed in square or rectangular blocks rather than long, narrow strips
- › slowing the grazing rotation to match pasture growth rates. Aim to have cows going into plenty of pasture (e.g. at least 2,500 to 300 kg DM/ha) and leave post grazing heights of 4–6 cm between clumps
- › avoiding the temptation to speed up the planned rotation length. Stick to the plan.
- › grazing paddocks that are likely to have a wet soil problem early in the season

## Sacrifice paddocks and standoff areas

Some form of standoff area is required for 'on off' grazing when cows are taken off the paddock. A 'sacrifice paddock' is the simplest and a low cost option suitable for most farms. Ideally this should be a paddock with better drained soils on higher parts of the landscape, with run down pasture requiring renovation and away from waterways. Other areas that can be used to stand cows off on include:

- › laneways: should only be regarded as a short term option as significant damage to the track surface can occur
- › feedpads and the dairy yard: cows should have room to lie down requiring at least 3.5 m<sup>2</sup>/cow, or

5 m<sup>2</sup>/cow if cows are on them for more than two days

- › purpose built containment areas or loafing pads

## Supplementary feeding strategies

Supplements should be used in wet conditions as a tool to help maintain a slow grazing rotation and ensure cows are fully fed, especially during prolonged wet periods. Well-fed cows cause less pugging damage as they are more content and do less walking around the paddock. Where possible, feed supplements in the dairy, on the feedpad or other standoff areas. If feeding in the paddock, put out the feed before the cows enter the paddock and if small amounts are being fed, feed it under an electric wire.

## Animal health

Prolonged wet and muddy conditions place the herd under additional stress. Increased stocking rates in sacrifice paddocks can increase the risk of mastitis, lameness and magnesium deficiency. Keep a close eye on all stock and treat any conditions as soon as possible.



## Winter nitrogen

Effective use of nitrogen can be a relatively cheap source of additional winter feed. Pasture responses to nitrogen (N) in autumn/winter are less than you would usually expect in spring due to decreasing soil temperatures. However, strategic N applications can boost winter pasture covers and assist in setting up a pasture wedge for the following spring.

Nitrogen should be used when plants will respond to extra nutrition and when extra feed is needed. Strategic nitrogen use also means considering whether purchased feed will be a cheaper means of filling the feed gap than buying the nitrogen fertiliser required to grow the additional pasture. Decisions concerning feed sources (home grown vs purchased) need to be considered in a whole farm context in conjunction with your feed budget and expected feed requirements.

### Situations to avoid

- › Low soil temperatures – (below 4 degrees C): very low responses to N
- › Not enough soil moisture for growth (usually not a problem after the autumn break until October in Victoria)
- › Waterlogged soils - where the excess water is actively running off the paddock it can move both dissolved urea and nitrate with it.
- › Blanket applying nitrogen to the whole farm at once – rather double the rate (within the guidelines below on half the area if it is warmer, or more productive.

### What application rate should I apply Nitrogen?

The most efficient pasture growth responses occur when nitrogen fertiliser is applied at rates of between 25-50 kg N/ha at any one time. Above this rate, losses will be high and pastures will be unable to utilise the extra nitrogen. Below this rate, growth rates are less predictable, reducing production and return on the cost of fertiliser application.



### Quick tips

- › Best responses occur on actively growing pastures
- › Urea will be the cheapest source of N and there is no difference in yield
- › for the same amount of nitrogen applied unless another nutrient is limiting production eg. (Phosphorus)
- › Application rates should be between 25 and 50 kg N/ha per grazing rotation. (0.8 -1.5 kg N/ha/day depending on rotation length.)
- › Nitrogen should be applied 2–3 days either side of grazing
- › Nitrogen should be applied where the greatest response will be seen.
- › Consider: Pasture quality, temperature, slope, soil moisture levels.

## How much does nitrogen grown grass cost?

This will depend on the cost of urea, the response rate and the utilisation (how much of the extra growth is wasted). Table 1 shows, even at average response rates e.g. 10:1, providing wastage rates are minimised additional pasture grown compares favourably with purchased feeds (particularly purchased hay and silage).

**Table 1** Variation in the cost of additional pasture consumed when urea is around \$500/T

Extra Response kg DM/kg N	Utilisation	Cost of Extra Pasture Consumed
High response 15:1	75%	\$100/T DM
	50%	\$150/T DM
Average response 10:1	75%	\$150/T DM
	50%	\$220/T DM
Low response 5:1	75%	\$300/T DM
	50%	\$440/T DM

## What influences the response rate to nitrogen?

The amount of pasture grown in kg DM/kg N applied is the 'response rate'. For example where 30 kg

N/ha is applied and an additional 300 kg DM/ha of pasture is grown the response rate is 10 kg DM/

kg N applied. The response rate is dependent on:

1. the amount of available N in the soil – the greater the deficit, the higher the response
2. soil temperature – the warmer the soil, the greater and more immediate the response i.e. target north facing slopes in mid-winter
3. plant growth – the higher the growth rate potential, the greater and more immediate the response. Also better species composition means better responses.

4. moisture – too much or too little water will lower the response
5. rate of N applied per application – there is a diminishing response at high application rates
6. the availability of other plant nutrients and soil pH

Table 2 (below) shows that the best response to N fertiliser occurs on fast growing pasture, and highlights some factors which can influence pasture growth.

## Where to apply nitrogen?

Nitrogen will have the greatest response when there are few other limiting factors. Avoid areas with low soil nutrients (P, K or S), low soil pH, conditions that are too dry/hot/cold for plant growth, poor ground cover, high density of weeds, overgrazed pastures and compacted soil. Application under these conditions means plant response will be low, fertiliser will be wasted and N losses will be high.

Fertiliser should be placed where conditions will be most conducive to plant growth. This means the warmer northern slopes in winter, and in paddocks with good species composition and nutrient profile.

For example, 40 kg N/ha spread on 1 ha of a north facing paddock would grow more grass in mid-winter than 20 kg N/ha spread on 2 ha of a south facing slope. The reverse may be true in the hotter months. A similar principle applies to areas with good and poor species composition.

Areas already high in nitrogen – such as around gateways, water troughs and shelter belts where urine and dung tend to be deposited – don't need fertiliser. Avoiding these areas saves money and reduces nitrogen loss.

## Some practical references on nitrogen are:

[FertSmart Nitrogen Information](#)

[GippsDairy Nitrogen Use on Dairy Farms Fact Sheet](#), prepared by John Mulvany, OMJ Consulting.

Summary of [Best Management Practices for N on pastures](#), by Richard Eckard, University of Melbourne.

[Greener Pastures Project Nitrogen for intensively grazed dairy pastures.](#)

[Dairy NZ. \(2012\) Seasonal nitrogen use \(7-11\). Factsheet](#)

[Using Nitrogen: what is best practice? SIDE 2005](#)

[Nitrate poisoning information DPI NSW](#)

**Table 2** Estimated pasture response to N based on existing growth rate

Pasture growth rate	Pasture growth (kg DM/ha/day)	Response (kg DM/kg N)	Pasture quality	Climate
Slow	10	5–8	Poor/open sward/high weed content	Cold/moisture limited/waterlogged
Moderate	20–40	10–15	Ryegrass pasture	Typical late winter/early spring
Fast	50–70	15–20	Well managed ryegrass pasture	Typical mid spring

# Winter management of ryegrass pastures

During these tight times manage your pastures so you can get the most out of them.

- ☑ Continue to monitor and adjust rotation length to the current growing conditions.
- ☑ Aim to graze pastures after the 2 leaf stage, and as close to the to 3 leaf stage or at canopy closure - whichever comes first (approximately 2500kgDM/ha)
- ☑ Aim for grazing residuals of 4-6 cm between the clumps (1400-1600kgDM/ha).
- ☑ Combining both will allow you to grow the most pasture possible given the tight times



Maximizing home grown feed consumption is well proven to improve farm profit and cash flow by reducing supplementary feed costs and/or increasing milk production. Two key techniques to assist in reducing feed costs are managing ryegrass and establishing a feed wedge. If implemented well these management techniques can increase the amount of pasture grown now and into the winter ultimately reducing supplementary feeding costs.

This fact sheet highlights ryegrass management through the winter. Establishing a feed wedge is covered in the feed wedge fact sheet.

## Ryegrass management

There are two key concepts for ryegrass management.

1. Aim to graze pastures after the two leaf stage, and as close to the to three leaf stage as practical, or at canopy closure – whichever comes first.
2. Aim to keep post grazing residuals to 4–6 cm height (1400–1600kgDM/ha/ha) in between clumps. If clumps build up (>30% of paddock area) consider mechanically removing.

**In late autumn/early winter aim to graze ryegrass pastures at canopy closure or as close to the three leaf stage as possible.**

This maximises the potential growth of the pasture. Leaves are solar panels – harvesting the free sunlight and turning it into valuable feed. After a grazing event the ryegrass regrowth starts slowly, but as it produces more

leaf the growth rate steadily increases. Research demonstrates that the third leaf on a ryegrass plant is up to 40% heavier than the second leaf yet it takes the same number of days to grow – so getting out towards the three leaf stage is a key to optimising pasture growth (and reducing expensive supplement requirement). A dense healthy pasture at the three leaf stage is often about 2500kgDM/ha in late autumn/early winter.

If grazing occurs after the three leaf stage or beyond canopy closure, the bottom leaves decay and die and the pasture in the base of the sward will become stemmy and less palatable. Future pasture density and yield may be compromised as lower amounts of light reach the base of the ryegrass plant, reducing the production of the daughter tillers required to build pasture density.

**Canopy closure is the point at which you can no longer see any soil through the pasture sward.**

At this point the pasture is capturing maximum sunlight so there is no gain in delaying grazing. Other signs of canopy closure include yellowing in the base, stem elongation and eventually *production of non-viable aerial tillers* (leading to pasture thinning). Also, at canopy closure pasture quality will start to decline as a result of both older leaves dying (being shaded out) and the base of the plant becoming stemmy. Canopy closure can also lead to greater wastage and post grazing residuals being above desired target levels. With new ryegrass cultivars and nitrogen use, pasture can often reach canopy closure prior to the three leaf stage.

**Continue to monitor and adjust rotation length to the current growing conditions to achieve maximum growth rates without compromising pasture quality.**

Rotation lengths can be established using the leaf emergence rate (days for one leaf to regrow) for the time of the year. Leaf emergence rates are highly influenced by temperature.

The following table provides a guide to the leaf emergence rates and the applicable rotation length.

Month	Leaf emergence rate (LER) days to 1 leaf	Rotation length (days) to achieve 3 leaves
May	13–15	39–45
June	15–18	45–50
July	18–20	50–60

With a late autumn break every effort should be made to allow pastures to reach a minimum of two leaves prior to grazing with a slow rotation (40–50 days) in place so that pasture cover is building towards three leaves. It is tempting to graze earlier but waiting for a minimum of two leaves will lead to higher pasture growth and reduced supplement requirement.

**As the days shorten and the weather cools off the rotation length will need to be extended.** If you can push out towards a 50–60 day rotation it will get you to the end of July. From late July, depending on growing conditions, you can come in to a 30–35 day rotation to get you to early September. From this point a clear improvement in pasture growth rates should be seen.

Extending to a 50 day rotation will create some short term feed deficits and this will provide a challenge where feed reserves are low and cash flow is tight...however every attempt should be made to lengthen the rotation. Nothing grows grass like grass. You must have grass to intercept light and convert this light energy into pasture biomass.

Balance your grazing rotation with seasonal conditions and your calving pattern. If you dry off all or most cows and destock the farm for a period in winter, you may be able adopt a more aggressive grazing strategy now. If you milk cows through winter make sure to plan for the feed demand from pasture in winter.

**Keep post-grazing residuals to 4–6 cm height (1400–1600kgDM/ha) in between clumps.**

This maximises pasture regrowth and plant persistence.

Over grazing (grazing pastures to below 4 cm) significantly affects pasture regrowth. The plant draws on the energy reserve stored in the bottom 4–6 cm to kick-start the regrowth after the leaves (solar panels) have been removed during a grazing event. If overgrazed, a smaller first leaf is produced. This flows on to cause smaller subsequent leaves and less dry matter for the next grazing event. Overgrazing also encourages weed invasion and reduces pasture persistence.

Avoid back-grazing as this also reduces regrowth. If cows are allowed to eat the small leaf that is emerging after the initial grazing event, energy stores are depleted and regrowth slows. A portable strip-fence is the best method to minimise back grazing. When growth is slow in winter cows should only be allowed to graze the same area (paddock) for about 2–3 days and one day only in spring.



**Figure 2. Ryegrass post-grazing residual height (Second knuckle height or 5 cm).**



**Figure 3. Overgrazed pasture – residual less than 3 cm**



# Managing yourself and your people

Taking care of yourself, your family, staff, neighbours and running your farm business depends on being in a healthy and balanced place. Fatigue and stress can make it difficult to make smart decisions or to treat people as well as you would normally mean to.

Managing people through tight times can be challenging – situations can change quickly and this can impact on both employee requirements and expectations.

If you employ people, the current situation may impact on their future employment within your farm business. It's important to keep the lines of the communication open so your staff feel informed and supported.

## Before doing anything

- get involved in the programs through GippsDairy
- think about your current set up and review the facts
- consider how you can roster staff to ensure you get some time to rest.
- think about how you can maximise staff expertise and hours in your dairy business.
- consider the employment arrangements and systems you have in place, including employee entitlements. If you do need to make changes, be aware of your compliance responsibilities as an employer and **seek professional advice available through GippsDairy.**

## Practical help

- Dairy Australia's ESKI (Employer Starter Kit) provides easy access to the mandatory requirements for dairy businesses that employ staff. It contains templates and examples across key areas including employing staff, payroll, termination and safety: [www.thepeopleindairy.org.au/eski](http://www.thepeopleindairy.org.au/eski)
- Fair Work Pay & Conditions Tool includes a notice and redundancy calculator: <https://calculate.fairwork.gov.au>

## Look out for yourself and your team

Resilience is the willingness and capacity to accept that there will be good and bad times ahead, understanding our reactions to these experiences are normal, and having strategies to manage these unforeseen events is essential.

Being able to discuss issues openly and seeking advice can enable dairy farms to work through these unforeseen events, with an accurate factual assessment of your situation.

- Resilience Fact sheet: [www.thepeopleindairy.com.au/LiteratureRetrieve.aspx?ID=152004](http://www.thepeopleindairy.com.au/LiteratureRetrieve.aspx?ID=152004)
- Tips on running team meetings: [www.thepeopleindairy.org.au/working-together/running-team-meetings.htm](http://www.thepeopleindairy.org.au/working-together/running-team-meetings.htm)
- Talking to someone can really help – browse a list of helplines at [www.farmerhealth.org.au/droughtsupport#esws](http://www.farmerhealth.org.au/droughtsupport#esws)

## Staying safe

During tight times, a number of things can happen on the farm that can end up causing a safety issue. It may be that people are undertaking tasks they are not familiar with or fatigued more than usual which can create risk.

## Practical help

- Read the practical safety information in the ESKI: [www.thepeopleindairy.org.au/eski/safety.htm](http://www.thepeopleindairy.org.au/eski/safety.htm)

## Make time for an interest off-farm

In challenging times, it can be difficult to think outside of work. Having time away (or off farm) can help you to make decisions when back at work.

This might be catching up with family and friends, sporting or community related activities, or being involved in a group like the Young Dairy Network or a discussion group.

# Financial assistance for farmers

## Farmers experiencing financial difficulties can access government assistance.

Farm Household Allowance, Dairy Recovery Concessional Loans and Drought Concessional Loans are available to all eligible farmers who are suffering financial hardship.

### The Dairy Recovery Concessional Loans will offer:

- Loans for the purpose of:
  - > re-structure of existing eligible farm debt,
  - > funding operating expenses necessary to continue normal operations and/or
  - > providing new debt for Productivity Enhancement Activities
- Concessional loans for a maximum term of ten years.
- A variable interest rate commencing at 2.71%
- A maximum loan amount of \$1,000,000 (capped at 50% of total eligible farm debt).



Victorian dairy farmers who had a milk supply agreement with Murray Goulburn or Fonterra for the 2015/16 year can now apply through Rural Finance for Dairy Recovery Concessional Loan Scheme.

### Funding totalling \$30 million is available for Victorian farmers.

While recent rainfall across Victoria has brought relief from ongoing drought conditions and hope for a good season ahead, the effects of climatic conditions over the past few years remain for many farmers. Drought concessional loans are available to eligible farmers.

The application period for both schemes ends on 31 October 2016, or sooner if funding is fully committed. For further information, or to test your eligibility, contact Rural Finance on 1800 260 425. Further information can be found at [www.agriculture.gov.au/assistance](http://www.agriculture.gov.au/assistance)

Farm Household Allowance (FHA) is delivered by the Australian Government Department of Human Services (DHS) with payments made fortnightly at a rate that aligns with social security allowances, such as Newstart. Eligible farmers and their partners will be automatically entitled to a Health Care Card as well as the Pharmaceutical Allowance and Rent Assistance.

### To access FHA you must:

- be a farmer or the partner of a farmer
- meet an income and assets test
- be willing to undertake a Farm Financial Assessment
- be willing to enter into a Financial Improvement Agreement to help you improve your financial circumstances.

### You can apply for FHA by going to [www.humanservices.gov.au/rural](http://www.humanservices.gov.au/rural) or call 132 316.

To speak to a local person about accessing any of the financial assistance schemes – or for any financial queries - contact Rural Financial Counselling Service's Gippsland head office on 5662 2566.

### Rural financial counsellors are a mobile workforce who come to you. They can:

- help identify your financial and business options
- help negotiate with your lenders
- help you develop an action plan
- help support you to access the Farm Household Allowance (FHA)
- give you information about government and other assistance schemes
- refer you to accountants, agricultural advisers and educational services
- refer you to Department of Human Services and to professionals for succession planning, family mediation and personal, emotional and social counselling.

### Rural Financial Counsellors in Gippsland:

Bairnsdale:	Peter Pauwels	5152 1514   0429 991 956	<a href="mailto:bairnsdale.rfc@bigpond.com">bairnsdale.rfc@bigpond.com</a>
Ellinbank:	Jane Coots	5624 2286   0418 511 460	<a href="mailto:ellinbank.rfc@bigpond.com">ellinbank.rfc@bigpond.com</a>
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For more information visit [www.gippsdairy.com.au](http://www.gippsdairy.com.au)

# Reducing stress



## Stress and depression

It is important to note that stress is not depression. However, acute distress associated with tough times can occur and may be a risk factor for depression if it persists.

## Stress management

Stress is a response to an event or situation. It can be positive or negative. Stress is common in daily life and may be associated with work, family or personal relationships. It usually means that something is happening that's causing worry and affecting how we are thinking and feeling.

Think about what you've been doing and how you've been feeling over the last two weeks. Have you:

1. Found it hard to relax most of the time?  YES  NO
2. Felt stressed and overwhelmed most of the time?  YES  NO
3. Felt panicky and anxious most of the time?  YES  NO

If you've answered YES to one or more of these questions, it might be helpful to use the information in this fact sheet to reduce your stress.

### Stress management teaches you about:

- Managing stress and anxiety symptoms
- Breathing exercises to decrease your stress and anxiety
- Relaxing and the importance of physical activity.

## Ways to reduce Stress

Stress is common in daily life and may be associated with work, family or personal relationships. Whatever the cause, there are some simple steps that can help you to reduce stress.

### Postpone major life changes

- Making major changes in your life can be stressful at any time. If you're feeling stressed or anxious, it's probably a good idea to try to avoid moving house or changing jobs. Leave them to a time when you're feeling better.

### Resolve personal conflicts

- Stress in personal relationships often contributes to depression and anxiety. Talk to a counsellor or psychologist who can help you find ways to address your problems.

### Do the things you enjoy

- You may find you are enjoying yourself less and spending more time worrying. In order to relax effectively, you need to allocate time to do the things you enjoy, such as exercising, meditating, reading, gardening or listening to music.

### Control your work

- Take control of your work by avoiding long hours and additional responsibilities. This can be difficult, but small changes can make a difference.
- Learn to say 'No' more often. Create a balance between work and the things you enjoy doing. Don't allow yourself to be overwhelmed by new commitments.

- Make sure you have enough time to rest, relax and exercise.
- Part of learning to relax requires you to set aside some time in the day to do the things you enjoy.

### Exercise regularly

- Physical exercise such as walking, swimming, dancing, playing golf or going to the gym can help relieve the tension in your muscles and relax your mind.
- Try to do some physical exercise every day, even if it's just going for a walk.

### Seek help

- Talking to a friend, doctor, counsellor or someone else you trust, can help to relieve your stress. Asking for help and support at home, at work or in your other activities can also reduce stress.

### Controlled breathing exercise

Have you noticed that you're breathing too fast? Stress and anxiety can affect your heart rate and breathing patterns. A relaxed breathing rate is usually 10 to 12 breaths per minute.

Practise this exercise three to four times a day when you're feeling stressed or anxious so that you can use this as a short term coping strategy.

1. Time the number of breaths you take in one minute. Breathing in, then out is counted as one breath.
2. Breathe in, hold your breath and count to five. Then breathe out and say the word 'relax' to yourself in a calm, soothing manner.
3. Start breathing in through your nose and out slowly through your mouth, in a six-second cycle. Breathe in for three seconds and out for three seconds. This will produce a breathing rate of 10 breaths per minute. In the beginning, it can be helpful to time your breathing using the second hand of a watch or clock.
4. Count to yourself.
5. Continue breathing in a six-second cycle for at least five minutes or until the symptoms of over breathing have settled.

After practising this exercise, time the number of breaths you take in one minute. Practise the controlled breathing exercise each day before breakfast, lunch, dinner and bedtime. Use the technique whenever you feel anxious. Gradually, you'll be familiar enough with the exercise to stop timing yourself.

**Practise this exercise three to four times each day, so that it becomes easy to use as a short-term coping strategy when you feel anxious.**

## Muscle tension exercise

When you are feeling stressed and anxious, your muscles become tense. When your muscles remain tense for long periods, you can start to develop aches and pains, fatigue, headaches and difficulty breathing.

Take a few minutes to do this exercise. It will help you understand how muscle tension can cause pain and fatigue.

1. Hold a piece of paper in your hand and stretch your arm out in front of you.
2. Keep holding the paper for a few minutes without moving your arm.

You will probably notice that your arm feels tired after only a few minutes and may even start to ache in some places. Imagine how your arm would feel if you continued to hold that piece of paper for a number of hours. Although the paper is not heavy, keeping your muscles tense for any length of time can cause pain.

## Muscle relaxation exercise

This exercise helps to reduce physical and mental tension. Practise this exercise regularly and at the first signs of muscle tension.

1. Sit in a comfortable chair in a quiet room
2. Put your feet flat on the floor and rest your hands in your lap
3. Close your eyes
4. Do the controlled breathing exercise for three minutes
5. After three minutes of controlled breathing, start the muscle relaxation exercise below
6. Tense each of your muscle groups for 10 seconds, then relax for 10 seconds, in the following order:
  - **Hands:** clench your hands into fists, then relax
  - **Lower arms:** bend your hands up at the wrists, then relax
  - **Upper arms:** bend your arms up at the elbow, then relax
  - **Shoulders:** lift your shoulders up, then relax
  - **Neck:** stretch your neck gently to the left, then forward, then to the right, then backwards in a slow rolling motion, then relax
  - **Forehead and scalp:** raise your eyebrows, then relax
  - **Eyes:** close your eyes tightly, then relax
  - **Jaw:** clench your teeth, then relax
  - **Chest:** breathe in deeply, then breathe out and relax
  - **Stomach:** pull your tummy in, then relax
  - **Upper back:** pull your shoulders forward, then relax
  - **Lower back:** while sitting, roll your back into a smooth arc, then relax
  - **Buttocks:** tighten your buttocks, then relax
  - **Thighs:** push your feet firmly into the floor, then relax
  - **Calves:** lift your toes off the ground, then relax and
  - **Feet:** gently curl your toes down, then relax.

7. Continue controlled breathing for five more minutes, enjoying the feeling of relaxation
8. As you become better at relaxation, it can be more interesting to combine these exercises with memories of relaxing situations e.g. lying on a beach or doing a favourite activity.

A full session of relaxation takes about 15 to 20 minutes. Once you are good at relaxing your muscles, start relaxing tense parts of your body during the day while you are going about your daily activities.

## More information

### Coping strategies for depression and anxiety:

beyondblue **Fact sheet 7: Sleeping well**

beyondblue **Fact sheet 8: Keeping active**

beyondblue **Fact sheet 9: Reducing alcohol and other drugs**

### Other treatments for depression and anxiety:

beyondblue **Fact sheet 10: Changing your thinking**

beyondblue **Fact sheet 11: Antidepressant medication**

beyondblue **Fact sheet 14: What other treatments are available for depression and anxiety?**



# Social & Emotional Wellbeing

A range of support is available for farm families and businesses in Gippsland.

## Personal Support

Living and working on a farm can be physically, mentally and emotionally demanding when under financial pressure.

Talking to a health professional can be the first step in ensuring that you remain capable of looking after yourself, your family and your farm business.

A range of services are available in person, over the phone or online.

If you are feeling anxious or are struggling to cope with stress, you might find it helpful to talk with your local GP who can refer you to the appropriate support people.

## GP Services

### Find a General Practitioner in Gippsland

Go to: [www.humanservicesdirectory.vic.gov.au/Search.aspx](http://www.humanservicesdirectory.vic.gov.au/Search.aspx)

In keyword tab, select "Doctor" and enter town/postcode. Then select Site Search.

A current list of GP Services available in this area will be generated.

## Mental Health Services

Mental Health Triage – Gippsland wide – 24/7 Crisis Support & Referral 1300 363 322

## Telephone Counselling and Support Services

Telephone counselling services respond to callers with a wide range of concerns & personal emergencies. Services include:

beyondblue	1300 224 636
Lifeline	13 11 14
Relationships Australia Victoria (RAV) Gippsland	1300 369 630
Family Relationship Advice Line	1800 050 321
Mensline	1300 789 978
National Sexual Assault, Domestic Violence Counselling	1800 737 732
NURSE-ON-CALL	1300 60 60 24
DirectLine (drug & alcohol)	1800 888 236
Family Drug Support	1300 368 186
Gambler's Help	1800 858 858
Kids Help Line	1800 551 800
Men's Referral Service	1300 766 491
Parentline Victoria (8am – 12am, 7 days)	13 22 89
Safe Steps – Family Violence Response Centre	1800 015 188
Suicide Line	1300 651 251
Women's Information Referral Exchange (WIRE)	1300 134 130

Victorian Government funding is available to deliver grants of \$1500 to community groups, to run social events that bring neighbours and the community together during the current tough conditions.

**Look Over The Farm Gate** is a program to support dairy farmers and the broader community during this difficult period.

The initiative is supported by the Victorian Farmers Federation, Royal Flying Doctor Service, Country Women's Association and National Centre for Farmer Health along with the State Government. These organisations have worked together to co-ordinate a series of workshops and community events that provide opportunities for farmers to take time out from the farm and come together with the community.

**Look Over The Farm Gate aims to promote:**

- **Mental Health Awareness:** Neighbours helping neighbours to tackle mental health
- **Physical Health Awareness:** To encourage rural communities to recognise and respond to stress before it manifests as symptoms of distress and poor physical health, thus empowering people to look after themselves and "check in on their neighbour".
- **Domestic Violence Awareness:** The campaign also recognises there is a high correlation between mental distress and domestic violence.
- **Communities supporting each other:** Often the most effective support network is the local community network. This program aims to leverage the goodwill of community members to help others.
- **Increased service utilisation:** A key success of the program would be an increase in demand for the support services that are available.

Your club/community may be interested in holding a social event with the purpose of bringing people together, which in itself can assist with social and emotional wellbeing.

**If you are interested in holding a community event, please email: [lookoverthefarmgate@vff.org.au](mailto:lookoverthefarmgate@vff.org.au) or phone 1300 882 833.**