



MAKING OUR  
**FARM**  
FAMILIES  
SAFER



Victorian  
Farmers  
Federation

# Stay Farming Longer and Safer

A practical guide for older  
farmers and their families



# Acknowledgements

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# Foreword

In the heart of Victoria's farming communities, there echoes a phrase all too familiar: "We'll have to carry Dad out of here in a box". Spoken by the children and grandchildren of seasoned farmers, it carries the weight of tradition, a resigned acceptance of the way things have always been. Yet, beneath the surface, there lies a shared understanding that this legacy, if left unchanged, will lead to continued incidents and tragedies.

In the year 2022, over 40% of farm fatalities struck those aged 60 and above. Despite this stark reality, discussions on succession and transition planning are scarce among our farming families. Many aging farmers lack a succession plan, exposing themselves and their families to vulnerabilities in the face of unexpected events.

Enter this handbook. Crafted with empathy and care for older farmers and their families, this guide seeks not to sever the tie to the land, but to prompt thoughtful consideration of changes, both big and small, that can enhance safety outcomes. It champions positive actions, urging farmers to pivot not away from the farm, but step sideways.

How can you remain deeply involved without undertaking physically demanding tasks? In what ways can you nurture the learning journey of the next generation? What legacy do you aspire to leave behind? These questions, though challenging, merit careful reflection.

We acknowledge that a farmer's identity is interwoven with their property and work. Furthermore, we recognise that societal structures often fall short in supporting aging farmers. This handbook seeks to bridge those gaps, encouraging proactive decisions that safeguard lives and livelihoods.



Too often, tales unfold of lives altered in an instant due to a seemingly routine task gone awry. The agriculture industry becomes risky when proactive measures are neglected. What habits can be altered to ensure safer decisions?

Crucially, this is a call for communal dialogue, a plea to open up these difficult discussions. It advocates for farmers to formulate plans well before necessity dictates. The recommendation is to commence planning, hand in hand with professionals, ideally before one's 50th birthday.

We can collectively strive to make a difference, reshaping the narrative around aging safely on the farm. The aim is for our older farmers to find fulfillment in their work, to be given the chance to impart knowledge, and to remain active and safe for as long as possible.

This handbook serves as a catalyst, sowing seeds of foresight. It is an invitation to older farmers to plan and secure their future. Our hope is that we inspire older farmers to proactively chart their future alongside their families and communities, cultivating a vision for a safe and fulfilling journey on the farm.

**Danyel Cucinotta**  
**Vice President, Victorian Farmers Federation**



# Introduction

When looking at the overall picture of farm incidents in Victoria and Australia, there are two standout statistics. Farmers over 60 years of age are involved in 42% of farming fatalities nationally<sup>(1)</sup>, and nearly 40% of all the of the workplace fatalities involve the farmer themselves, or their immediate family members.

The average age of a farmer in Australia has increased over the last decade, to be now nearly 63 years of age. By comparison, the average age of farm workers and employed farm managers, is 49 years of age.

In 2022, six of the nine fatal farm-related incidents that occurred on Victorian farms involved farmers, or farm workers, over the age of 60. This included two farmers aged 74 and one farmer aged 84. It is not unreasonable therefore, to suggest that age is a factor in the health and safety outcomes for our industry.

A lack of direct engagement with this cohort of older farmers in the past may be an underpinning factor for why incident rates in Australia remain stubbornly high.

The Victorian Farmers Federation (VFF) recognises that there is a clear need to engage with older farmers in its mission to improve the safety outcomes of the Victorian farming sector. More importantly, the VFF shares a mutual desire with farming families across Victoria, to do as much as we can, to ensure that older farmers remain as safe and healthy as they can, for as long as possible.

This handbook is realistic about what is possible and is written from a place of compassion by people who are in the industry, and who have a deep understanding of the challenges in this space. These are not easy conversations to have, because they touch on identity, legacy and the rights of the individual vs. the family vs. the community.

This handbook also acknowledges that the pathways for farmers as they age are not clear-cut. There is no one 'right way', only a whole lot of options from which to choose the best path for you and your family.

**Important Disclaimer:** The Stay Farming Longer and Safer Handbook has been created by the Victorian Farmers Federation for the purpose of supporting the Making Our Farm Families Safer awareness campaign.

The content of this handbook represents an industry-developed practical guide for farmers and their families, and does not constitute legal advice or statutory guidance.

Under the OH&S Act 2004, employers have a duty to employ or engage persons that are suitably qualified to provide advice concerning health and safety.

In addition to reading this handbook, it is strongly recommended that employers should seek advice from suitably qualified professionals with respect to the OH&S/WHS duties.

Employers are also strongly encouraged to refer to WorkSafe Victoria (or other relevant OH&S/WHS regulatory agencies) for further guidance.

<https://worksafe.vic.gov.au/agriculture>

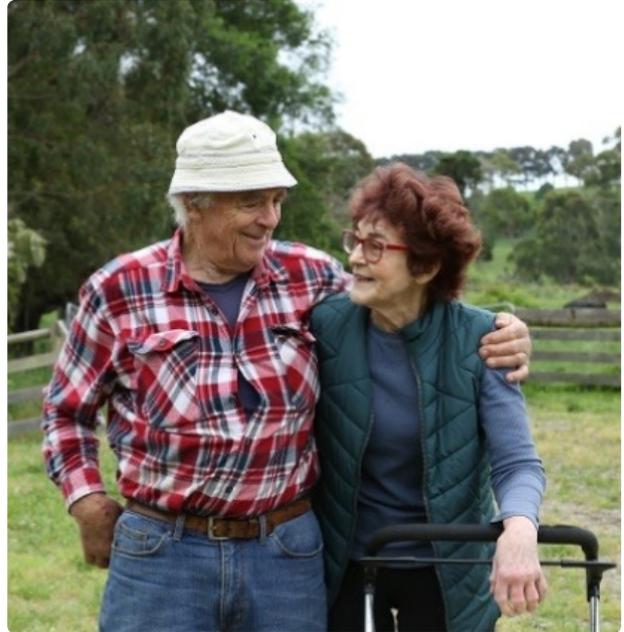


# If you are over 60, this handbook is aimed at you

The words “we, you and your” are used extensively in this publication.

This guidance is aimed at YOU as a farmer. It has been fashioned in a manner that talks directly to you, highlighting what you need to know and think about in order to ensure your own personal safety, and that of other older farm workers, when performing work on your farm. It will help you to make informed decisions, that will enable you to continue farming safer, stronger and more productively into the future, while enjoying with pride and passion your love of farming and your lifetime achievements.

The word ‘older’ is also used extensively in this handbook. The use of the word ‘older’ is inescapable, and in this handbook it serves as the only practical means by which to distinguish farmers over the age of 60, from other farmers and workers in the industry.



This publication is also written with your family in mind. Many farming families struggle to come to terms with the realities of managing the increased safety risks that are associated with aging. We acknowledge that having conversations about stepping back, retirement and succession planning is a difficult and fraught prospect for many. We hope that this handbook enables families to have those conversations constructively and compassionately.

It is important to recognise that you have an incredibly powerful network of people that genuinely care for you, and your safety. This network goes well beyond your spouse/partner and the immediate family network. Farming incidents have a huge impact on regional communities, so your health and wellbeing is critically important to your local network of friends and neighbours as well.

There are a lot of people that care about you and want you to farm stronger and for longer... but most importantly safely.

# Why we are focusing on older farmers & the Ag sector's health and safety culture

The agriculture sector has been over-represented in the national workplace safety statistics for decades. The industry has the highest rate of workplace fatalities of any industry sector, with 14.7 fatalities per 100,000 workers.

Whenever farm safety is discussed in public circles, there is a tendency to blend the safety of 'farmers' with 'farm workers'. The emphasis is on farmer duties, as employers, to provide a safe workplace for their employees, as set out in the *Occupational Health and Safety Act 2004* (OH&S Act). This farm-worker focus means that often the personal safety of the person that owns and manages the farm is overlooked, or not discussed.

The VFF Making Our Farms Safer team has engaged extensively and directly with Victorian farmers on farm safety, through the production of monthly safety newsletters, one-on-one farm visits, and attendance at public speaking events and field days.

Through these speaking engagements and the feedback we've received from farmers, we're now convinced that it's incredibly important for them to have these opportunities to attend a safety event, or to read a safety newsletter tailored specifically to their needs. It may be as much interaction as they have ever had with a health and safety professional. Some farmers have managed their farms for 50-60 years and may only have heard from a safety professional once, twice, or never.

It is not that older farmers aren't committed to health and safety, it's just that there has been a clear disconnect over many years, between farmers, OH&S laws, and the practical application thereof. It plays out through all those close calls that you don't report, the short cuts, the risky habits you know you should change but don't, the 'it'll never happen to me' mentality, even though you work alone when taking risks.

## Work-related fatalities - Industry, 2022

Industry	Fatalities per 100,000 workers
Agriculture, forestry and fishing	14.7
Transport, postal and warehousing	9.5
Electricity, gas, water and waste services	3.0

## Worker fatalities by industry of employer, 2022

Industry of employer	Fatalities (count)	Fatalities (rate)
Transport, postal and warehousing	67	9.5
Agriculture, forestry and fishing	44	14.7
Construction	27	2.2

Interactive Data by Industry - Agriculture, Safe Work Australia <sup>(2)</sup>

The VFF MOFS Project, has significantly increased the level of engagement farmers have had on health and safety in Victoria, and we are very proud of what we've been able to achieve. But with everything we've done, our decision-making has always centred around you, the farmers, and how do we help make you safer and shift the culture?

This handbook is our contribution to this discussion. What we hope you will ask yourself after reading it is, 'what changes can I make that will improve my workplace safety for me, and everyone else who lives and works on it?'

# Older farmers and farming incidents

Tragically, over 40% of farming fatalities in Victoria, involved farmers who are over the age of 60.

It's also a sad fact that men that are well over-represented in the statistics. That means it's fathers, grandfathers, husbands and sons, that are at greatest risk of an incident.

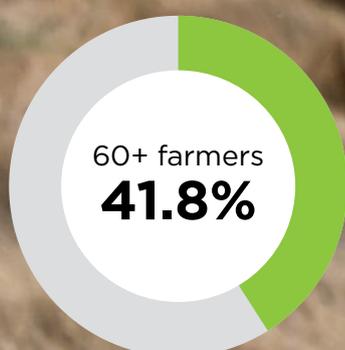
Further, in the experience of the MOFS team, many of the farming incidents that have occurred in Victoria in the past decade, have unfortunately involved family members. To make matters worse, it's also often family members that find their loved ones after an incident, compounding their grief.

Safety incidents can tear a family's fabric apart. It should be a potential future that we strive hard to avoid, but too often this enlarged risk is accepted as part-and-parcel of living on the land. It doesn't have to be, nor should it be, this way.

## Number of fatalities by age group and gender, 1 January - 31 December 2022

Age Group	n	%
0-14 years	4	7.3
15-29 years	5	9.1
30-44 years	6	10.9
45-59 years	17	30.9
60-74 years	13	23.6
75+ years	10	18.2
Gender		
Male	51	92.7
Female	4	7.3

Non-intentional Farm-Related Incidents in Australia: January - December 2022, AgriFutures Australia<sup>(1)</sup>



Percentage of fatalities



Percentage of farmers

# Older farmers and health and safety laws

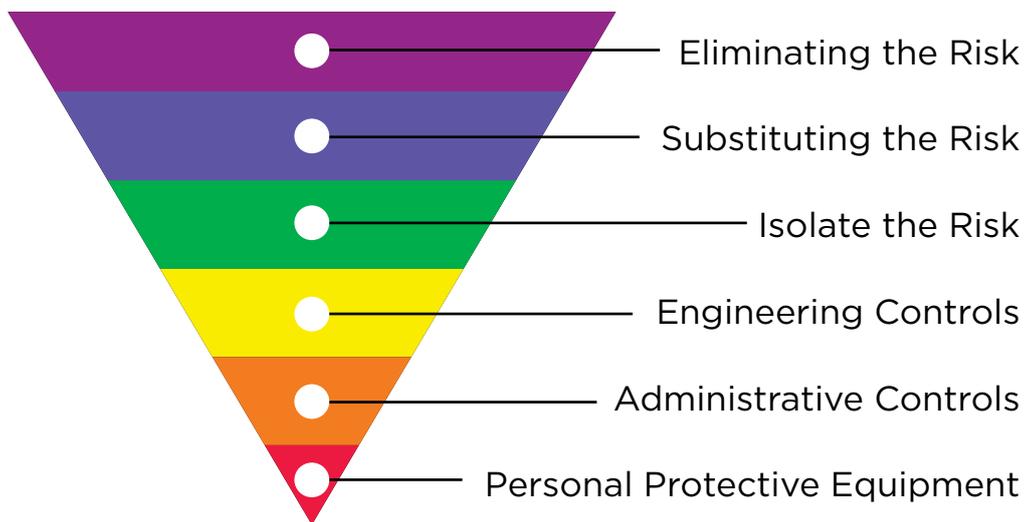
The content of this handbook needs to be considered in the context of older farm workers, but also a farmers' duty to provide a safe workplace.

The legal expectation under Victoria's OH&S Act 2004, is for employers to provide a safe workplace. This requires that employers must eliminate the risks in their workplace, so far as is reasonably practicable, and if they are not able to eliminate the risks, that they reduce the risks so far as reasonably practicable.

The primary duty to provide a safe workplace is underpinned by an expectation for all employers to identify and control the hazards and risks in their workplace.

In meeting these expectations, employers are expected to have regard for the 'hierarchy of control' when determining control measures.





The age of the person performing the work is not a relevant factor in determining whether the workplace is safe. A missing PTO shaft cover is just as dangerous for a person over 60 as it is for a person in their 20s. Handling hazardous chemicals, such as paraquat, is as dangerous for a person in their 60s-70s, as it is for any other person performing the same task.

- ▶ Have you ever taken the time to proactively identify hazards and control the risks on your farm?
- ▶ Do you recognise that you have hazards around your farm, but believe it is okay to leave the risk uncontrolled because you know how to work around them 'safely'?
- ▶ Have you identified and created a register of the hazards and risks on your farm? Are you confident that the risks have been eliminated, or reduced, consistent with the hierarchy of control diagram above?



The theme of WorkSafe Victoria's highly successful "It's Never You, Until It Is" Campaign, was created to tackle the notion that farmers take unnecessary risks because they believe that it is unlikely that anything will happen to them, due to their past experiences of completing the task without incident.

It is not unusual for older farmers to state, almost like a badge of honour, that they have managed to work on their farms for decades without serious injury, despite never having taken the time to identify the hazards and control the risks.

*Is the fact that you made it this far good management, or good luck?*

# Duties of employers to other persons

Many farmers would be unaware that their duties under Victoria's OH&S laws extend not only to their direct employees and subcontractors, but also to any other person affected by their operations.

The OH&S Act 2004 provides duties for employers to provide and maintain a working environment that is safe and without risks to the health of employees. But employers also have duties to persons who aren't employees, to ensure they are not exposed to risks to their health or safety arising from the conduct of the employer's undertaking.

A good example would be ensuring that cattle and sheep ramps, and crushes, are properly designed and maintained. The next critically important step, though, is that you then extend the care you afford your employees and family, to your own safety.

You may think to yourself that you don't have any problems with your old-style non-compliant loading ramp, or that your 20-year-old cattle crush is fine because you are 'used to it'. But if it is not safe for your livestock agent, vet or livestock transport driver to use, then how can you take the view that it is safe for you to use?

Again, an employer must ensure, so far as is reasonably practicable, that persons other than employees of the employer, are not exposed to risks to their health or safety arising from the conduct of the undertaking of the employer.

## Duties of persons who manage or control workplaces

A person, whether as an owner or otherwise, who has, to any extent, management or control of a workplace, must ensure so far as is reasonably practicable that the workplace, and the means of entering and leaving it, are safe and without risks to health.

### “But this is our home!”

Many farmers struggle to recognise the difference between their farm being both a home and a workplace.

When a farmer crosses the boundary between the fence line (real or hypothetical) that separates the home from the farm, they are actually walking into a 'workplace'.

If you ensure a safe workplace for your employees and others on the farm, it will also be safer for you.



# Ric Oldham applies his OH&S knowledge to improve farm safety

When Ric Oldham welcomes visitors to his Archies Creek property, he conducts a safety induction and requires them to sign a safety register. He explains where they will be going, what behaviour he expects, the location of first aid kits, the no-go zones and the key safety messages relevant for the day ahead.

It's a routine he's been doing at the property for the past four years, and one he learnt through his off-farm career. Safety has been part of Ric's professional DNA since he began working in the construction industry in his 20s.

"I have had lots of experience in construction safety, and have tried to bring that knowledge into farming," he says.

Since Ric bought his 200-acre farm from his parents 27 years ago, he has made a conscious effort to use that safety knowledge on the farm. This is demonstrated through his commitment to maintaining a critical risk register, and ensuring that risk controls are in place and effective.

The register identifies critical risks that could result in a permanent disability or a fatality, and identifies priority areas to address in a clear and concise way.

He has implemented practical safety measures on his farm such as updating his cattle yards, and installing more slam-shut locks on its gates. His quad bikes are fitted with Operator Protection Devices (OPDs), and he mandates the use of helmets on quads and side-by-side vehicles.

Over the years he's fenced off no-go zones, which are exclusion areas he's identified as being particularly dangerous because of his hilly terrain, and planted them out with thousands of trees.

Ric is also passionate about tractor safety, including the need to always wear a seatbelt, and to exit backwards from the cab, with three points of contact at all times. "If you go out forwards there's a chance of face planting," he says.

"The main thing with tractors and people on the ground is that they don't mix. You have very limited visibility from the operator's seat. If you come up to me on the tractor, you've got to make sure you have eye-contact acknowledgment before you approach."



Ric has not only implemented safer working practices on his own farm. He takes any opportunity he can to share his knowledge, particularly with his local farming groups, where he often speaks about ways to improve safety culture for everyone.

He has taught safety protocols to family, friends and contractors and has recently started a young trainee on the farm, with safe working practises a big focus of their time together.

Ric also recognises that by taking on a young trainee and investing his time in them, it will enable him to step back from some of the harder physical tasks so he can stay farming longer and safer.

Ric would like to see more farms increasing their safety knowledge and an industry-wide commitment to a better farm safety culture. His one piece of advice to farmers is to: "Just take five sometimes ... take time to plan."

"Everyone deserves to go home safe from work."

# Why farming is inherently different from other industries

You will rarely read a headline in the paper, or see a story on the evening news, about the 75-year-old construction worker killed on a building site, or the 79-year-old factory worker injured on a production line. You will certainly not see statistics pointing to 42% of fatal incidents involving persons over the age of 60, in any industry sector, other than farming.

The agriculture industry is dominated by small micro-sized businesses, with many having fewer than five employees.

For many farmers, farming is often a lifelong journey, and also multi-generational. Recent media reports have highlighted that the average retirement age in Australia is as low as 59 for men and 54 for women. Many farmers continue farming well into their 80s.

It is extremely hard to step back from doing what you have done for 50 years or more, nearly every single day when it is in your DNA. It can feel like your very existence revolves around getting up every morning and pulling on your boots, to do what you love doing.

For many multi-generational farmers, the history of running the farm 'until you stop' is sometimes perceived as a moral duty, a strict obligation borne out in history – to “do what my father did, and what his did before him”.

This deep connection to the farm, and the culture that is therefore built and intertwined with it, is why it feels so hard to approach the issues we're addressing in this handbook.

In past generations, notions of succession planning, or stepping back from physical tasks, were not on the radar for these, and many more reasons. But because there is a much greater sense of awareness about the importance of health and safety in the community today than there was in years past, it is time we start opening up these essential discussions.

## Older farmers that have transitioned into the Ag industry

In recent years there has also been an increasing trend of people coming into the industry in their 50s, after transitioning their careers from non-farming industries into the agricultural sector.

The hazards that these new entrants are exposed to are the same, but the risks are often increased through use of older farm infrastructure (e.g. older farm machinery), and less farming experience in farming, particularly when it comes to animal handling (e.g. cattle and sheep).



# External factors that contribute to farmers staying on the farm

Farming is traditionally a life-long commitment, for the vast majority of farmers. They cannot see a life beyond farming, and don't wish to leave.

It is impossible to have this discussion, however, without acknowledging that sometimes farmers do wish to retire, and a broad range of economic, legislative and social factors make that decision much harder than it needs to be.

For example, restrictions on land use restrict or limit the ability to build dwellings on smaller titles, which removes the option for some "ageing farmers" to progressively sell off their farm and move to a staged retirement. Farmers' workload, farmers' capabilities, farmers' safety, their physical financial and mental wellbeing, could all be tailored to the size of their holding, if they had the option of selling their farm piece by piece. Further, smaller parcels of land often attract a premium, because prospective buyers can afford a smaller allotment, but not the whole farm. The potential market of people interested in entering into farming as an occupation is much narrower.

Farmers can then often feel it is necessary to prolong their career indefinitely, and in doing so, they may unwittingly create an unsafe workplace. Discussions about selling the farm are deferred, and older farmers continue to use the chainsaw, the ladder, the machinery, and the stockyards, because the work still needs to get done.

Another issue is that it's often the case that the older farmer's spending days are over, with any major capital works having been completed, and an attitude that what they have will 'see them out'. Although they are interested in new ideas, they are not interested enough to reach the point of adoption. Production scales down, in some cases farm management is along time honoured lines.

Conservatism and inertia can hinder farming diversity, and stall the introduction of fresh energy, younger legs, new technology, an economic boost and a constant renewal of

community. Respectfully, this is evident in geographically-based farming communities around Victoria, and elsewhere.

Frequently, changing commodity prices (e.g. beef, sheep, grains) can influence an investor's decisions on whether to buy larger parcels of land, thereby narrowing the difference between the sale price of larger and smaller acreages.

The ageing farmer's dilemma, is to continue their farming career, or sell at a discount to the investor that is adding to their portfolio. This accumulation compromises diverse ownership, and the ability of younger farmers to gain a foothold.

Succession planning is not a term that can be applied easily to every situation. Farms are often sold to facilitate retirement or the next stage of one's life, or the farm is inherited by one or more surviving family members. The latter is problematic. To inherit a portion of a farm that may not allow for a dwelling, effectively dissuades and/or prevents the recipient from actively farming, living, and maintaining a strong farming connection to the local community.

In many instances succession planning isn't as easy (or romantic) as simply handing over the reins to the son or daughter in waiting. In many farming businesses sons and daughters have forged their own successful careers away from the farm, and have no interest in returning. Even multi-generational farms will at times 'run out of generations'.

- ▶ **Have you thought about getting advice to help you make decisions about securing your financial future?**
- ▶ **Do you consciously put aside time to think about what your future, and that of your family, looks like in a few years time?**
- ▶ **Have you had discussions with your family about the future of your farm?**

# Farmers are ‘creatures of habit’

When you become so accustomed to working in an environment, and performing work that you could perform almost blindfolded, you may become oblivious to the risks that are magnified with age. The high level of skill and familiarity with your job that you have built up over the years, can now become a liability. Some tasks are so second nature, that you may not recognise your lack of cognition around the risks, or the decrease in your agility. This is potentially putting your health and/or safety at risk.

Older farmers are often comfortable working with their older machinery and equipment because they have become accustomed to accommodating the needs of that situation, or because they have become complacent about the risks. Older farmers will also often hold onto their older tractors because they are suited to performing smaller farming tasks. But these older machines will not have the safety features that are engineered into the newer machinery, such as ignition cut-offs that get activated if the seat belt isn't clicked in.

Falling into the trap of thinking that you can perform a task safely simply because you are experienced, even though you may not have the right engineering controls in place, can be a fatal mindset.

*Experience is not a substitute for the right engineering controls.*

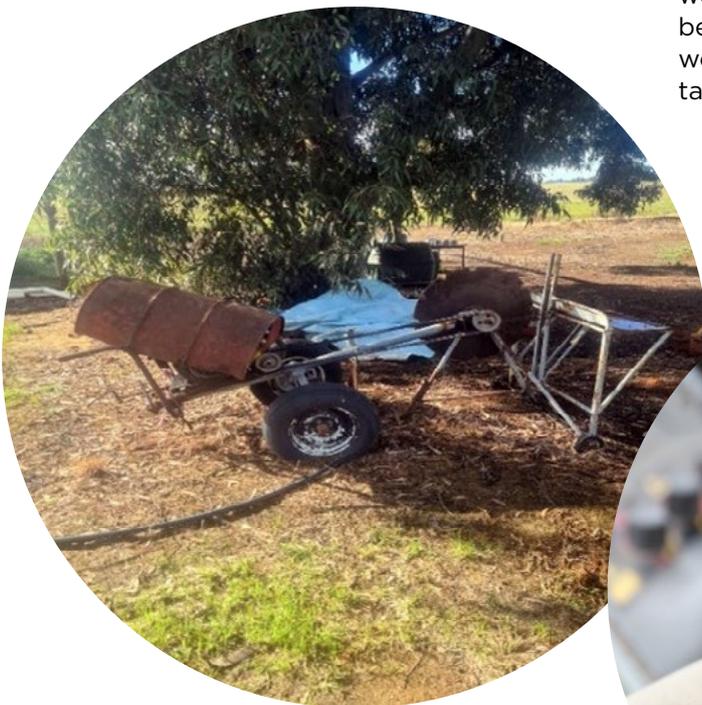
A common piece of equipment in many farming sheds is the humble bench grinder. It will often have the guards removed, no glass shields in place, and the tool rest too far away from the grinding wheel. It is a clear hazard that exists in many farming sheds, yet farmers become oblivious to the risks because they are so used to working without these necessary safety features in place.

Stop for a moment and consider – would you say that it is safe for an employee to use? If it is not safe for them, you then have to ask yourself, why is it safe for you? Further, if you don't follow the safety procedures for that piece of equipment, why would your employees?

*You must set the example and be the benchmark for what safe operation looks like.*

It is also a misconception that farm safety will be expensive. Many of the small changes that can be made to make your farm safer are relatively cheap, but will make a big difference to the risks that you run daily.

A good minimum benchmark is to set aside 1% of your annual operational business costs towards making safety improvements. Replacing the worn-out seat on the tractor or buying a new bench grinder, with the right guards in place, are worthwhile investments in your safety, and will take you one step along on your OH&S journey.





## When is the last time you used that stuff over there?

This is a question that MOFS Advisors commonly ask of farmers during Farm Safety Visits, particularly of older farmers, who can be notorious hoarders.

It is not unusual to see farm workshops full of old pipes, bolts, hoses and machinery components that are rusty and covered in dust.

Poor housekeeping practices, borne out of complacency and a desire to hold onto things in the hope that 'I might use that', lead to untidy workplaces with numerous trip and fall hazards.

*If you perceive a clean workplace, you perceive a safe workplace.*

Making your farm safer 'for you', might start with a clean-up of the shed and grounds.

- ▶ **Be honest, and ask yourself 'Is it time to bring a skip bin in'?**
- ▶ **Do you have machinery parts, bolts, pieces and steel and pipe, that you know are unlikely to ever be of any use in the future, that could easily be disposed of?**

## You can change your habits

Anecdotally, we've heard of instances when a close call made a farmer reflect on their unsafe habits, and they changed their behaviours.

What is it about a close call that prompts these changes? It's not only because the doctor tells them to. In part, it's because they are forced to reflect upon the steps that led up to the incident. They can then choose to change their behaviour by paying attention to it.

But you can make that choice at any time. You don't need to have a close call to open up that possibility. You just need to understand how habits are formed, and how to change them. Information to help you do this can be found in the resources section of this handbook.

Have a think for a moment, about when you're driving the header during harvest. You've been driving headers for decades, so it's no big deal to get in, turn on the engine, and drive out into the paddock without thinking too hard about it. You start out focused on the driving, but a thought about the upcoming weekend and a decision you have to make distracts you. This decision consumes your mind, and then you find yourself with no memory of harvesting that paddock.

So, the risk here is, some engrained habits can lead you to perform unsafe behaviours on auto-pilot. If something out-of-the-ordinary happens when you're in auto-pilot, you may not be able to react as quickly as you need to, to avoid an incident, because your mind is only half-engaged in the task you are doing.

It's important to understand that habits are learned behaviours. You can learn new, safer habits and behaviours. None of them are so engrained that they are stuck like that.

What it comes back to, is choice. You can choose to spend some of your energy and effort on changing those behaviours, which do not serve or protect you anymore.

*So, will you make the choice to be more conscious about your decisions, and engage in safer behaviours?*

# Physical changes as you age

National OH&S statistics clearly identify the biggest causes of farm related incidents for the whole agricultural sector. They are:

1. Tractors
2. Quad bikes
3. Side-by-side vehicles
4. Cattle handling

Tractors and Quad Bikes together accounted for 34% of deaths. As a whole, all farm vehicles and mobile farm machinery accounted for 64% of deaths.<sup>(3)</sup>

While the available statistics do not differentiate by age, if 41.8% of fatalities in 2022 were in the 60+ cohort, we can draw the link that farm machinery is of particular concern for older farmers. There is no question that age is a factor in terms of the increased risk and prevalence of incidents involving older farmers.

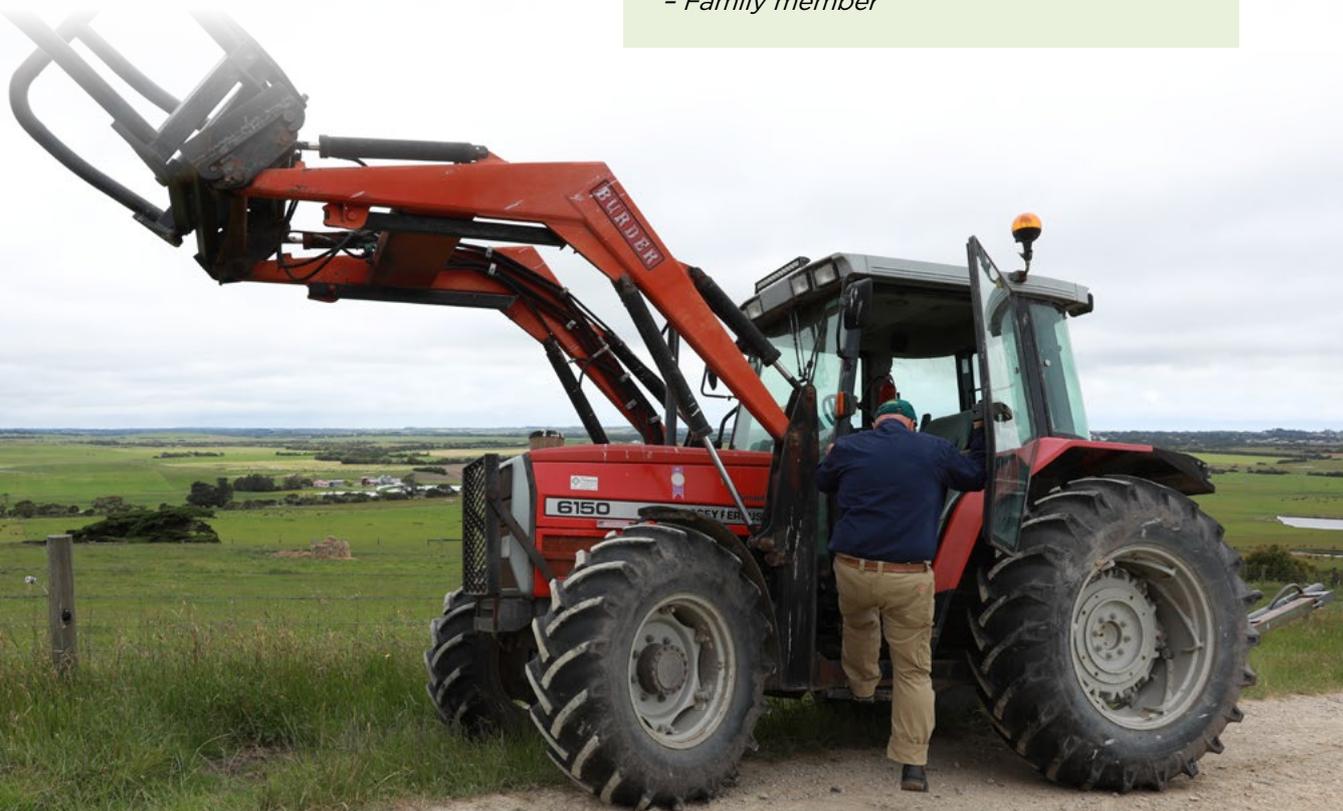
The time required to recover from injuries and incidents, can also be much more difficult as we age, making it even more important to avoid an incident occurring in the first place.

Did you realise, that climbing on and off a tractor or header, is akin to climbing a 1.5-1.8 metre-high ladder? You may have thought nothing of getting off a tractor when it was in 'crawl mode' (i.e. in first gear) when you were younger, but incidents involving older farmers falling off tractors only to fall under the wheels and into the line of the attachments, are all too common.

At any age, it is extremely important that quad bikes are fitted with OPDs, and that helmets are always used. Safe quad bike operation also requires you to be able to engage in 'dynamic riding' however, which involves having the capacity to be able to actively shift your weight on the bike when navigating different terrain and inclines. As you age, your ability to shift your weight effectively is reduced, increasing the risk potential for an incident to occur. You also lose the strength and agility to be able to lift or move the weight of a quad bike if the worst were to happen and it fell on you.

"Sorry to Have to Say It, But You May Not Be as Dynamic as You Once Were"

- Family member



This is not to say that you need to stop riding quad bikes entirely, just that more thought needs to be put into how you keep yourself safe on them. Top of the list is installing an Operator Protective Device (OPD) on your quad bike, if you do not already have one on there. Having an OPD on your bike is always important, but its importance will increase as you get older. The expense is worth the peace of mind you will gain.

When it comes to animal handling, as you get older your ability to move animals safely will decrease. You may notice it when you can't move out of the way of a calving mother, bull or ram as quickly as you used to. You also might be more complacent about how well you know your stock, and not take simple steps such as carrying a stick, to help with moving them. Animals are unpredictable, and when you combine the extra time it takes you to react with a belief that you know how your animals will behave, it can have serious consequences. Yards that ensure you can manage livestock whilst having minimal physical interaction, is the most ideal setup.

The risks around using ladders should also be mentioned here, as there is a much greater risk of serious injuries for older people from falls off ladders. Too often there are pressing small jobs all around the farm, that you just want to get done quickly. It may be hard to get someone in to do for you, but perhaps by keeping all the small jobs on a list and bundling them together, you can find a contractor. Your initial investment of a little bit of time to call around and find someone to help, may be the start of a relationship that will mean you can make small steps back from the physical activities of the farm.

- ▶ **Have you considered moving to safer modes of transport on your farm, for example moving to a side-by-side vehicle instead of riding the quad bike?**
- ▶ **Have you considered modifying the manner in which you undertake some of your farming practices in recognition of reduced physical capacity/mobility?**
- ▶ **Have you considered whether there is a safer means for you to undertake high-risk tasks, having regard for the Hierarchy of Control. For example, are there engineering controls that could be applied which will enable you to continue to perform the task in a safer manner?**

“In 2020, the year I turned 60 our agents added another young agent to their portfolio. We knew this young man well as he had been our export buyer for several years. He came in with a fresh set of eyes, and gave helpful suggestions on how we could make our yards even safer.

Now, when we need to spend a long day in the yards, our agent is only a phone call away, and if he can't come, someone else in their team can. Our agents have a large portfolio of older farmers, who they regularly help with stock work. They are proud to do so, and I certainly feel safer with their help.”

*North Victorian Farmer*



# The Triggs plan ahead for a long and safe life on their farm

Marie and David Trigg have a special bond with their cattle and their land. They have built their dream life on their Woodleigh-based cattle farm over the past 22 years, and they intend to stay right there.

“I love it, I’m going to stay here. I’m going out in a box. I’m not going to a retirement home,” Marie says. “I really love this farm and I would hate to sell it. I want to keep it in the family.”

As the Triggs are in their late 70s, they know that they will have to make detailed plans if they want to see out their lives on the farm.

They are putting a lot of reflection and thought into their succession plan. Plans to build a granny flat on the property will provide room for family to live in the main house, while giving Marie and David a place to remain on-farm. There is the possibility of their grandson taking over the property in a few years’ time, which they are supportive of.

The Triggs have also been very conscious of improving the farm’s facilities and their daily practices, to accommodate their changing physical abilities as they get older.

Their cattle have a quiet temperament, thanks to breeding choices that they have deliberately made, and handling techniques, such as Marie talking to them regularly so that they know her.

Despite her deep understanding of the animals, Marie is aware of the risks they pose to her as an older farmer, and is changing her practices accordingly, such as carrying a poly pipe with her at all times when working the cattle.

Marie is aware that there are constant improvements that she needs to make, and with this open mindset, she takes on feedback from other farmers with deep respect for their knowledge. Groups such as Beef Cheque have also been helpful for her to recognise dangers on the farm, and find out what others have done to make their farms safer.



Over time they have built new cattle facilities, featuring a circular yard and an undercover race and crush. The building of the yards was strategic. They wanted to improve the facilities for their cattle and their own safety and comfort, but also for the vets and stock agents that come out to their property to work. This ensures that they will be able to get help as their needs change.

Another change that they have made is how they are using contractors more often for things like making silage and spraying, David reflects. Marie points out that they ensure the roads on the property are well-gravelled so they are safe to drive on in all weather, and that they have replaced several unsafe bridges on the property.

One bridge in particular, used to be a container bottom over the creek. It was not only unsafe, but a horrendous job to get the cattle to cross. "It was very wet. We would be up to our knees in mud," Marie recalls.

The replacement was prioritised because of how dangerous it was, and with the support of good cattle prices and a grant, a new and safe bridge was built last year.

"It's so much more efficient now - it works like clockwork," she says.

The Triggs have also consciously changed certain behaviours as they have gotten older, such as not climbing up onto things, and not using the two-wheel motorbike as much.

"I don't balance as well as I used to," Marie admits.

It's a constant process of improvement, but Marie and David are committed to continuing to make their farm as safe as possible, so they can live out their vision of long and happy lives on their beautiful farm.



# “But I am the only one who can do that job” - Pride!

Many older farmers believe that they are the only ones that can perform specific farm activities, largely due to high expectations of perfection in themselves, or pride. They can often be unwilling to delegate tasks because they fear that the person that they hand the task to will ‘stuff it up’.

Remember, we were all young once and someone gave us a chance.

Often the first person to give you a chance was your father, and even though he probably thought that you would stuff it up, he also knew that the only way you could learn was to give you the opportunity to make mistakes and grow from that experience.

Making a conscious decision to hand over the reins to another family member or employee, to perform a task that may put you at increased risk because of your age, could ultimately be the conscious decision that saves you from getting hurt. Using your skills and experience to mentor your farming children or a younger farm worker, may set your farm up for the future and provide extremely valuable knowledge for a future farmer.

You may also be surprised at how well things turn out!

- ▶ **Have you considered taking on a young worker that you can train and mentor?**
- ▶ **Have you considered taking on a school-based apprentice, or engaging with local schools or neighbours, to identify if there are any younger workers that would possibly be interested in working on a farm?**
- ▶ **Have you considered whether it is time to delegate some of the more difficult tasks, under your supervision and mentorship, to a member of your family or an employee that is capable of performing the task?**

## Should you employ someone to take on the physical tasks?

Taking on a part-time or casual worker, can be difficult, but persevering may help you to maintain an active involvement in your farm business for a longer period of time. It may also make your farming business more productive.

Serious consideration should also be given to taking on kids through a school-based apprenticeship or farming program.

You have tonnes of knowledge and experience to share, and you may actually help the industry find a ‘future farmer’.

With age, it is not only your physical capacity to perform tasks safely that may decline. Your vision and hearing can also be critical risk factors that could contribute to an incident.

Additionally, if you are hurt, it is likely that your physical recovery will take longer and that tasks will be more difficult due to arthritis and physical wear and tear.

- ▶ **Have you considered taking on a casual or part time worker to reduce the physical impact that farming work is having?**
- ▶ **Have you considered that the person that you can mentor and pass on your knowledge and experience, could in future take up a role as your farm manager, enabling you to continue to maintain an involvement in your farming business whilst stepping back from more physical tasks?**



# Working alone is a compounding risk factor

By virtue of sheer geography, the risks for workers working alone on farms is something that farmers need to be constantly aware of.

Unfortunately, many farmers rarely have appropriate risk controls in place.

Over the years there have been numerous reports of older farmers being caught for hours inside farm machinery, under quad bikes or motorcycles, with broken limbs or worse. Heat or excessive cold can also increase the risks (e.g. pneumonia, heat exhaustion, dehydration), and exacerbate other health issues.

It is important that you realise that you cannot rely on your mobile phone alone, to help you if something goes wrong. There are many areas of Victoria that have inadequate mobile phone reception.

There are a host of newer technological control measures that farmers should consider implementing, including:

- ▶ two-way radios,
- ▶ locator beacons,
- ▶ geo-mapping and navigation devices that can be fitted to farm vehicles, and
- ▶ personal watch with internet connectivity.

This last option means that it can't be dropped, is less likely to get broken or lost, and can replace the mobile phone entirely, if it's set up correctly. Some of these devices can also detect falls and make emergency calls.



## Farmer trapped in hay baler for more than 24 hours in critical condition

Victorian man in his 60s became trapped in the machinery at Mount Duneed farm in Geelong sometime on Monday



A Victorian farmer was found by his neighbours after becoming trapped in a hay baler at his Mount Duneed farm in Geelong. Photo: Rinharnh via Getty Images

There are many more technological solutions out there that can be investigated, so that you find one to suit your situation.

- ▶ **Is the mobile phone coverage in your area adequate enough that you could make an emergency call to emergency services, family members or employee(s) in an emergency situation?**
- ▶ **Do you have other means of communication in place such as two-way radios?**
- ▶ **Have you considered installing an emergency app onto your smart phone, which will enable your location to be pinpointed if necessary?**
- ▶ **Have you considered the use of wearable devices which can be utilised to identify your location, and that of your employees, in emergency situations?**

"By using a drone we are able to check the water troughs or the calving heifers in our furthest paddock, without leaving the back verandah. It means we don't have to go out into the extreme heat or cold unless there is a problem".

*North Victorian Farmer*

# A family perspective on dad's safety

Farming families often bear witness to the gradual physical, and sometimes intellectual decline, of a loved one.

The transition period from dad to son was very, very difficult. The signs of the times were obvious, and real, but were ignored. Discussions were put off with excuses, as it was simply a matter of “that’s what farmers do”, and “farming’s all I know, so why would I retire?”.

Despite having a son in his 50s, who was already making many of the big decisions about planting, equipment changeovers and business diversity, dad continued to work hard, long hours, as he had always done. He was now in his late 70s and we watched this happen—we had to let this happen—because no-one knew how to stop him. Trying to encourage him to slow down, and getting other family members to speak to him, wasn’t enough.

It meant that we were worried sick whenever he went out to work.

“We don’t want to find dad under a tree”

- Family member

*What if he hurt himself? What if he hurt one of us? What if he killed someone?*

Our concerns didn’t matter. After all, he was still capable of driving, and of working alone, and no-one could tell him that he wasn’t. If we tried to talk about it, we were being nasty, and not understanding that this was his farm, his life, his choice.

This continued until he was involved in a serious incident that was his fault, and he was finally forced to accept the truth by the authorities.

I still don’t know who was at fault here. Was it the dad with farming is in his blood? Was it the adult son who couldn’t tell his dad that continuing to work was putting himself and others at risk? Was it the wife, or the daughter, who were afraid of upsetting him?

Or was it our farming culture, that accepts farmers performing unsafe behaviours, as an unavoidable part of farming the harsh Aussie landscape?

When we had a farm visit as part of the VFF Making Our Farm Safer Project, we of course wanted to make sure that our farm was safe for our employees, but we also wanted to get some ideas on what we could do to protect dad.

Our greatest fear was that one day we were going to find dad lying under a tree somewhere on the farm.

*North West Victorian Farmer*

# What legacy will you leave behind?

If you were badly hurt, or killed, who would be left to pick up the pieces and to keep your farm running?

This is a confronting question that makes most farmers uncomfortable. But by not addressing it, the challenging decisions are simply kicked down the road, and left for the remaining family, who may or may not be capable of, or available to, manage the day-to-day operations of the farm.

If you want your wishes for your farm to be followed after your death, be proactive, and set out what you want to happen, backed by the appropriate documentation. Then you can enjoy your later years, knowing that your affairs are in order, and that you have equipped the next generation with the skills needed to continue to grow and thrive.

You can think of it like you are still playing your part now, while preparing those taking over for your absence. This is a huge burden that is within your power to take off your family's shoulders.

*Losing you will be hard enough, so take the time to set it up to be as smooth a change as it can possibly be, at such a difficult time.*

Keeping your Will updated is another part of this gift you can give to your family. We discuss this in more detail later in the handbook.

- ▶ **Could your farm business continue to operate if you were not around?**
- ▶ **Have you made appropriate arrangements to ensure that your farm could continue to operate?**



# What legacy do you want to leave behind?

Would a farm incident be less tragic, and have a lesser impact on your family, simply because you are older? What about your friends and neighbours?

Farming communities are often extremely close-knit, and older farmers often have strong social bonds with their peers. Farming accidents, therefore, have a huge 'whole of community' impact. Many first responders (e.g. Country Fire Authority, Police) are often locally based, meaning that they will most likely have personal ties or knowledge of those affected.

Would your family and friends rather see you retire, or at least consciously step back? Your family can be a 'resource' to help you - a fresh set of eyes, arms and legs. Making conscious decisions to hand over farming tasks to others that are more physically capable, could ensure that you remain safe and healthy for much longer.

If this does not reflect your family situation, there are other options that you can explore with a qualified planner, which are touched on below.

You could think of it like the journey you may have taken through community sport in your town. You start off in Juniors, then you go into Firsts. As you get more experience, you move into coaching and reserves. You may try coaching juniors, which is a very important role for your community. You may not be on the field anymore, but you're the club president, or selling raffle tickets, or applying for grants and managing capital improvement projects. You might also be the big picture person, the one people go to for advice, and the cheerleader of everyone who comes after you.

You are not expected to continue playing on the field, to the level that you did as a junior. Your experience and skills are recognised as valuable and essential to the success of the team, as it moves into the next generation. Your role evolves over time, and becomes no-less important or forgotten, but respected and revered.

How does this analogy relate to your farming?

By making the decision to protect yourself, you protect your family, friends and community from having to deal with a bad situation that could have been avoided, which is a decision to leave a lasting positive legacy.

Being remembered for sharing your knowledge and skills with the younger generations, for keeping our farming communities vibrant and strong, is a legacy worth working towards.

Making sure that your farm is in a strong position to be continued after your passing, is a gift you can give to future generations.

*So, what legacy will you decide to leave behind?*



## CASE STUDY

# The Hitchings' family transitions farm business, with safety top of mind



Ian and Marilyn Hitching's succession story of their Daylston dairy to their son Ben, and his wife Alisha, provides a great example of what a successful transition looks like.

The family has enacted a succession plan for their farm that has allowed Ian to step back, and Ben, in his early 40s and the youngest of three boys, to step up. Having their plan in place has given everyone peace of mind.

The conversation about succession was started at the perfect time for this family. Ian himself took over from his father in his 40s, so he was quite amenable to the idea of his son taking over at a similar time.

Ian had also noticed changes in his abilities from when he turned 70, so he says he was relieved to be able to have the option to slow down. Years of being a busy adrenaline junkie, rushing from one project to the next had taken its toll, and he wasn't the only one who had noticed.

For son Ben, it was a worrying time. He was seeing his father's physical abilities decline, while trying to let the conversations about succession be led by his parents, and not force it upon them.

Ian however, recognised the importance of starting the discussions early. This attitude thankfully led to some open and frank conversations and since then, Ian's role on his 600-acre dairy farm has changed dramatically, such as no longer getting up at 5.30am each morning, but rather enjoying a sleep in until 8.30am.

The transition plan has also involved many discussions about how Ian can still be involved on the farm, but with an understanding and appreciation of what is now safe for him to do.

Ben recognises how important safety is, because he knows from experience just how easily an incident can happen, even when a person is young. He was just 21 when he broke his leg on a quad bike and it has had long-lasting consequences.

"In the last three years my body hurts, my feet, ankles, just realise now I can't do what I used to do," he says. While painful, the injuries are a reminder to be safe or pay the price - it's a lesson he takes very seriously.

Ian considers himself lucky to have only had a few minor injuries during his farming career.

Just recently he caught his toe on a piece of steel in his workshop, and fell flat on the concrete. It was a reminder that he has to slow down and not rush, and that his physical abilities are changing.

Getting out of the tractor is another example of how he is now following safer workplace practices. "I do step down very carefully from the tractor because I have to. I have lost my dexterity and need to hold onto the rails," he says.

Ian is thankful he had an obvious path forward to choose - one that allows him to remain as involved as he would like on the farm while also supporting the next generations on and off the farm.

His final word of advice to others is to stop thinking about getting a succession plan in place, and "just do it".

# Ben Hitchings' experience of succession planning

Ben Hitchings wanted to broach the discussion of succession at the right time for him and his father, Ian — before it was too late. “I could see dad getting frail,” he says.

Running the farm with Ian's legacy in mind was a key priority for Ben.

“He's worked all his life for this...to just say ‘go away’ is not fair”.

Ben delegates appropriate jobs for Ian, so that he can still be involved in a way that is safe and productive for them both, without risking Ian's health, who Ben cares for deeply.

When giving advice to other families on when to start the conversation around succession planning, Ben recommends that children “drop it to them lightly”.

“It's heartbreaking for them,” Ben continues, “but once you've shown them that you can take the reins, they eventually do let go—they have trust in you, faith in you, that you can do it”.



# Avoiding difficult decisions and topics can have bigger safety implications

Refusing to engage with family members, or not engaging with them properly, about the future of your farming business, can impact on the safety and wellbeing of you, them, and the other people that you employ in your business.

Over the years, there have been many farmers that have seen their sons and daughters walk away from the family farming business because they have not seen a future for themselves. Some have started their own entirely separate farming businesses. Families have been torn apart by poorly handled succession decisions, which is devastating for all concerned, and for the community more broadly.

For you personally, failing to tackle difficult decisions and conversations can put families and employees at risk due to a range of factors including:

- ▶ Relationship breakdowns with family members
- ▶ Bullying type behaviour, which can flow onto employees
- ▶ Family members divided
- ▶ Distraction – concentration lapses during critical tasks
- ▶ Mental health problems – stress, anxiety, depression
- ▶ Lower productivity
- ▶ Fatigue, loss of sleep
- ▶ Dread – what if?
  
- ▶ **Have you considered what the implications could be on your personal mental health and wellbeing, and that of others that are affected by your decisions?**
  
- ▶ **Have you considered the benefit of tackling these difficult topics and conversations, so that you can put them behind you and focus on what you love – working on and managing your farm?**



# Retirement is one option, but there are plenty of others

Handing the running of the family farm over to your sons, daughters or someone else you've got an arrangement with, and stepping back from physical work, does not mean that you have to retire.

There are plenty of ways in which you can maintain a very strong and active involvement in the running of your farm, without detracting from your quality of life.

Employing a worker in the capacity of farm manager may actually enhance the value of your property, once that person becomes familiar with the farm's operations.

You have vast amounts of knowledge and experience to share with the members of your family and your employees, both in terms of passing on hands-on skills, and business skills.

## Preserving livelihoods and legacies

Life is a series of plans. Some work, some don't. Farming is no different. Farmers arguably have to plan ahead a lot more than in other industries. They also often see life as seasons, rather than as calendar years.

Finding the time to think about your farm's future without you is confronting, but an essential step towards securing your legacy for future generations. You will need to be open to other people's ideas, and to using constructive communication skills, in order to find compromises.

The most important thing is getting started on this process early, so that you have time to work through the issues that will definitely arise. It's recommended that you open the conversation in your 50s, but if you're already past this point, time is of the essence.

Having to make hard decisions when also dealing with the stress of a life-changing injury, or even worse, the grief of losing a loved one, is something everyone should want to avoid.

There are a few key areas that you should consider.

## Business planning

There is a place for business plans. They give you something to aim for, and a rough pathway of how to get there. Having no plan means you're leaving yourself open to lots of added risks, because you haven't got that long-range strategic thinking in place.

## Strategic planning

Do you have all the professional advice you need to successfully roll out your business plan? Ensuring that you have an accountant, a bank manager, a solicitor, a financial planner, and an insurance broker, for starters, is a good step. They can bring their skills and licencing to help you avoid missing important issues.

*A rolling 5-year strategic plan tends to be a good model for farmers, with the capacity to adapt as needed, according to conditions and circumstances.*

This must be in writing, so that there are 'instructions' for decisions made and actions to be taken. Others should be able to access this document easily, in the event of the key decision maker/s being unable to direct the implementation themselves.

## Retirement planning

Is there any such thing as 'retirement' on a farm?

This becomes a confronting topic, in that it often leads to the question of whether to stay or sell, and all the 'how/who/what/when/where' questions that invariably follow. This quickly becomes all too hard, and the discussions get put into the 'too hard' basket.

There are now many workable options being utilised, other than the black and white decision of stay or sell. Various models allow you to remain on-farm while you continue to build your financial security, but take away the burden of the work, and the responsibility for managing the farm.

Regardless of the transition pathway chosen, the primary factor here is planning. You need to work with advisors who specialise in the ag industry, particularly an accountant and financial planner. These professionals can consider your current financial position, and help to develop a plan that will see you through the coming changes, with particular regard to all facets of tax, debt reduction, Centrelink eligibility, superannuation, and cashflow.

They will also advise on options for the next generation to fund the undertaking, without the necessity of selling land. Vendor finance, properly structured, is an attractive and workable means in many cases.

## Succession planning

Unfortunately, the term 'succession planning' conjures up negative stories of farmers having their life's work disappear in front of them. Done properly and in a timely manner, however, a good succession plan will make the world of difference to the future of your farm, your family, and your finances.

As with strategic plans, succession plans can be written up at any stage. For younger families, with parents in their 40s and 50s, these are more aligned with a 'rolling' rather than a static model, but they act as a safety net should someone need to step in and act on their behalf. As we get older, the timeframes alter, but the implementation need only occur as and when directed by the older generation.

One useful option is a Deed of Family Arrangement (DFA), whereby the parents decide what they want, based on current circumstances (again, a 5-year time horizon is a good measure) but knowing this can be altered as/if key factors change. Properly facilitated, this Deed then becomes the instruction sheet for plans and decisions moving forward, even if enacted by Powers of Attorney or Executors under Will.

This document not only provides peace of mind for the older generation, but also for their successors, in that their future pathway is apparent and not dependent upon unknown and unpredictable possibilities or personalities. Such Deeds can be prepared at any age, offering security should the unexpected occur, and updated over time as ages and stages progress, under the direction of the parents.



## Estate planning

A confronting conversation, but a necessary one, is that of Estate Planning and Wills. Particularly within farming families, this can be a tricky, and touchy, subject. However, there are much easier methods of addressing the age-old question of 'who gets the farm?' and 'How do we balance it with the off-farm kids?'

By utilising the DFA, plans can be made, based on current circumstances, that allow the parents or their representatives to follow their wishes, at specified times, or according to 'trigger' events, providing transparency to all parties, thus managing expectations, and alleviating tensions.

Powers of Attorney (POA) are a must, at any age, and it is recommended to not only have spouses nominated, but also an alternate POA, should a back-up be required. Discuss with your solicitor the specific requirements in your situation, to ensure financial, medical, and enduring POAs are appropriate and adequate.

For older people, an Advanced Care Directive is highly recommended, thus allowing your POAs to follow your wishes when it comes to medical or aged care decisions.

Wills tend to be a challenge for most people, as there are so many unknowns and possibilities, which multiply more the further ahead we attempt to look. This is when the DFAs become invaluable. Within the DFA, various contingencies and scenarios can be addressed, thus simplifying the Wills that fit adjunct to them. The DFAs can then be updated periodically, based on current circumstances, but the Wills will generally remain appropriate.

Other considerations may be relevant for some people, such as Testamentary Trusts, whereby provision can be made for a beneficiary but without transferring full legal title or financial ownership; this is often used when there are minor children or young adults, or there is a family member with special needs or other limitations. Guardianship nomination is also a must for families with young children.

## Special considerations for farms

There is a commonly held misconception that family farms are exempt from Stamp Duty and Capital Gains Tax (CGT). Neither is true, unless:

- ▶ careful planning is done,
- ▶ eligibility criteria are met, and
- ▶ appropriate documentation is in place prior to the transfer of land.

Unfortunately, with the older generation passing on or handing down the farm, it is becoming apparent that most Succession Plans and/or Wills have not been updated to reflect current State (stamp duty) and Federal (CGT) taxes. It means that the impost for these – even on a farm gifted to the successor/s – can be in the vicinity of \$1 million, noting that stamp duty is levied at Current Market Value. The farm usually ends up being sold to avoid this cost.

With professional planning, however, this enormous trip-hazard can be managed and mitigated. Whilst each state is different, the stamp duty exemption for family farmland essentially requires three key elements:

- ▶ a familial relationship;
- ▶ both parties are 'natural persons' (ie. not an Estate), and
- ▶ both parties are 'active farmers'.

Please note that when a farm is leased out, the owner ceases to be an 'active farmer' in this definition. Similarly, with CGT, the exemption rests on the vendor being an 'active farmer', but note there are qualifiers to this that will need to be looked into with your accountant.

Another key consideration is the level of debt carried by the outgoing farmer, thus the immediate – and erroneous – conclusion that the farm will need to be sold to pay down debt. Again, please work with your professional advisors – accountant and bank manager – to explore preferable alternatives. They do exist, and they are often quite workable to all concerned.

It is imperative to work through this list with your professional advisors, as the failure to address critical components, or the cohesion thereof, can be significant. It could literally 'cost you the farm'.

Please remember that you do need an accountant, a solicitor, and a financial planner, as a very minimum, as they are all qualified and licenced to advise on different aspects of your financial management and retirement/succession/estate planning considerations.

Most importantly, get started! It is never too soon to get a plan in place, and the peace of mind it provides is immeasurable, knowing that your family, your farm, and you, will be taken care of, come what may.

# Appendix: Key considerations

## Hazard identification and risk control

- ▶ Take the time to proactively identify and control the risks on your farm.
- ▶ Recognise that you may have hazards around your farm that you have left unaddressed in the belief you think it is okay to leave them in place because you know how to work around them 'safely'.
- ▶ Create a register of the hazards and risks on your farm.
- ▶ Have the risks been eliminated, or reduced, consistent with the 'hierarchy of control'?
- ▶ Consider whether there are engineering controls that could be applied which will enable you to continue to perform the task in a safer manner,

## Easy fixes to make your farm safer

- ▶ Bring in a skip bin to dispose of the machinery parts, bolts, and pieces of steel and pipe, that you have lying around.
- ▶ Dispose of old chemical drums and empty oil drums.
- ▶ Create a working environment that is free of trip and fall hazards.
- ▶ Maintain a cleaner working environment.

## Recognise your duties to contractors and other people

- ▶ Recognise that making your farm safer for yourself, will go a long way towards ensuring that you meet your legal responsibilities towards other people.
- ▶ Recognise that you have duties to contractors that work on your farm such as livestock agents, vets and livestock transport drivers.
- ▶ Understand that farmers have a duty to everyone on the farm under health and safety laws, not just employees.

## Performing farming tasks more safely

- ▶ Consider moving to safer modes of transport on your farm, such as a side-by-side vehicles or utility vehicles, instead of riding the quad bike.
- ▶ Consider modifying the manner in which you undertake some of your farming practices in recognition of reduced physical capacity/mobility.

## Sharing the load

- ▶ Consider taking on a young worker that you can train and mentor.
- ▶ Consider taking on a school-based apprentice, or engaging with local schools or neighbours, to identify if there are any younger workers that would possibly be interested in working on a farm.
- ▶ Consider delegating some of the more difficult tasks, under your supervision and mentorship, to a member of your family or an employee that is capable of performing the task.
- ▶ Recognise that you have vast amounts of knowledge and experience to share.
- ▶ Consider taking on a casual or part time worker to reduce the physical impact that farming work is having.
- ▶ Consider mentoring and passing on your knowledge and experience, to enable a person to take up a role as your farm manager in the future.

## Think about what could go wrong

- ▶ Confirm that the mobile phone coverage in your area is adequate enough that you could make an emergency call to emergency services, family members or employee(s) in an emergency situation.
- ▶ Ensure that you have other means of communication in place such as two-way radios.
- ▶ Consider installing an emergency app onto your smart phone, which will enable your location to be pin-pointed if necessary.
- ▶ Consider other new technologies that can help you make your farming more efficient.

## Don't put off the difficult conversations

- ▶ Ensure that there are measures in place to allow your business to continue operating if you are not around.
- ▶ Consider the implications of your decisions on your personal mental health and wellbeing, as well as that of others who are affected by your decisions. Be prepared to sit down and talk things through.
- ▶ Consider the benefit of tackling these difficult topics and conversations, so that you can put them behind you, and focus on what you love – working on and managing your farm.

## Plan for your future and succession planning

- ▶ Seek professional advice about securing your financial future.
- ▶ Consciously put aside time to think about what your future, and that of your family, looks like in a few years time.
- ▶ Have discussions with your family about what their thoughts are on the future of your farm.



# The final word

*By John Darcy, Senior Farm Safety Advisor - VFF Making Our Farms Safer Project*

There are two incredibly important pieces of work that have been contributed to the Victorian Agricultural sector, through the delivery of the VFF Making Our Farms Safer Project. We hope they will have a long and lasting impact on the safety culture, and more importantly, safety outcomes for our industry. We anticipate that both resources will be as important and relevant in a decade, as they are today.

Both resources are aimed at extreme opposite ends of the farming spectrum. The *Child Safety on Farms: A Practical Guide for Farming Parents*, is aimed at the safety of working children on farms in the age bracket of 10-15 years. This resource, our *Stay Farming Longer and Safer* handbook, is aimed at the safety and wellbeing of farmers aged 60 and older.

At the time of publication, working children accounted for nearly 14% of farming fatalities nationally, and older farmers accounted for 42%. We hope that through both of these contributions, we can reduce these devastating numbers.

In the past, OH&S regulators and industry have placed most of their emphasis on the duties of employers to their workers, which focuses extensive effort on reducing the incidence of injuries and deaths in the workplace.

However, this effort completely loses sight of one of the most marked differences between farming and every other industry sector. Farming environments are so closely aligned with the very human 'whole-of-life' existence of farmers and their families, that you cannot easily separate the home and the workplace, making it unlike any other industry.

Both resources have been designed to engage directly with farming families, cognisant of the relevance of Occupational Health and Safety, but bringing safety right into the hearts, minds and homes of Victorian farming families.

With the support of the Older Farmers' Safety Committee throughout the process, as well as the input of farmers at dining tables and events, we can definitely say this resource has been created entirely 'by industry, for industry'. We are very proud of this unique and important handbook, which talks directly to those that we are so passionately committed to protecting.

I'd also like to extend my gratitude to my team members, Megan Cassidy (Project Manager) and Kayla Morton (Communications Officer), for all their hard work and demonstrable passion for this project.

Even so, we acknowledge that it is never about us, it is always about You, the farmer. Thank you.



# References

## Further reading and support

For all the templates, policies, fact sheets and relevant links to help you on your OH&S journey, please visit our website:

### **Making Our Farms Safer**

<https://www.makingourfarmssafer.org.au>

## Bibliography

1. *Non-Intentional Farm-Related Incidents in Australia 2022 Report*, AgriFutures  
<https://agrifutures.com.au/product/non-intentional-farm-related-incidents-in-australia-2022>
2. *Interactive Data by Industry - Agriculture*, Safe Work Australia  
<https://data.safeworkaustralia.gov.au/interactive-data/industry/agriculture>
3. *Safer Farms 2023: Agricultural Injury and Fatality - Trend Report*, Farmsafe Australia, 2023  
<https://farmsafe.org.au/2023-safer-farms-report>

## Other safety resources

### **Victorian Farmers Federation**

<https://www.vff.org.au>

### **Farmsafe Australia**

<https://farmsafe.org.au>

### **WorkSafe Victoria**

<https://www.worksafe.vic.gov.au/agriculture>

### **Agriculture Victoria**

<https://agriculture.vic.gov.au>

### **Safe Work Australia**

<https://www.safeworkaustralia.gov.au/safety-topic/industry-and-business/agriculture>



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**FARM**  
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