



Embrace FARM

Farm Accident Support Network



**BUILDING A
COMMUNITY
OF SUPPORT**



SUPPORTING CUSTOMERS IN DIFFICULT TIMES

Irish Banking Culture Board chief executive **Marion Kelly** explains what the board is, how it works and what it aims to achieve

The Irish Banking Culture Board (IBCB) was established in April 2019, and is an independent industry initiative, funded by the five retail banks in Ireland (Allied Irish Banks, Bank of Ireland, KBC Bank Ireland, Permanent TSB and Ulster Bank) with the aim of rebuilding trust in the sector through demonstrating a change in behaviour and overall culture.

The role of the IBCB is to be an independent voice advocating for cultural change in the Irish banking industry, working with all the stakeholders in the industry – the banks, their customers and wider Irish society. To do this effectively, we needed to ensure that we have a wide range of voices represented on our board.

Our board is comprised of 14 directors in total, with the majority coming from outside the banking sector, representing the interests of various customer groups and the vulnerable in society. We are delighted to have Martin Stapleton, treasurer of the IFA, on our board to ensure that the banking needs and interests of the Irish farming community are strongly represented

Our activities have been informed by research we conducted to identify the difficulties bank stakeholders experience when interacting with their banks and what they consider needs to change. Through this process, the issue of the supports banks have in place for customers who have suffered a bereavement was identified as an area for us to focus on as a priority. Through our work on this issue, which is described later in the supplement, we became aware of the wonderful work that Embrace FARM does in supporting farming families who experience loss or life-changing injuries. We are pleased to support the publication of this important supplement and hope that the information contained here will be of assistance to all of you affected by tragic circumstances.



Left to right: Sean O'Brien (Leinster Ambassador), Norma Rohan (Embrace FARM), John Hayes (Munster Ambassador), Rory Best (Ulster Ambassador), Brian Rohan (Embrace FARM) and Adrian Flavin (Connacht Ambassador). \ Roger Jones

CONTENTS

4	Foreword: Brian Rohan Chairperson/ Co-Founder of Embrace FARM	16	Remembrance Service: Roll Call of Names
5	Embrace FARM: Who we are and what we do	18	Irish Banking Culture Board: A culture of care
6	Factors that led to where Embrace FARM is now	20	Bereavement Story: Eric Whelan
7	Survivor Story: Martin Moran	21	Survivor Story: Kevin McGarry
8	Bereavement Story: Brendan Kelly	22	Bereavement Story: Declan Donohue Jnr
9	Survivor Story: Gabe Cronnelly	23	Embrace FARM Memories
10	Bereavement Story: Noel McCormack	24	Farm Accident Impact: Legal Issues with Aisling Meehan - Agricultural Solicitor
11	Survivor Story: Graham Boyd	27	HSA: Their role in farm accidents
12	Counselling Support: Brid Carroll	28	Support Organisations
13	Counselling Support: Gina Dowd	31	Limerick Institute of Technology: Embrace FARM Research
14	Bereavement Story: Dan Philpott	32	CBS Nenagh: Community in Action through Grief
15	Bereavement Story: Liam Rohan	34	Endorsements: A Few Kind Words

TO SUPPORT THE WORK OF EMBRACE FARM

Please donate at www.embracefarm.com
OR text FARM to 50300 to make a €4 donation

Charity Number: CHY21837 RCN: 20149966

Text costs €4. Embrace FARM will receive a minimum of €3.60. Service Provider: LIKECHARITY. Helpline: 076 6805278.

CONTACT US

-  info@embracefarm.com
-  085-770 9966
-  EmbraceFARM
-  @EmbraceFARM
-  @embracefarmsupportnetwork



WHAT DID YOUR DAD WORK AT?

Brian Rohan tells of the loss of his father in a farm accident, and his fears for farm safety in a COVID-19 environment

As I sit down to do my “homework” for the supplement it reminds me of when I was at school. It’s late Sunday night and it only seemed a few hours ago since I came in from school on Friday evening, dumped my schoolbag in the room, thrown the uniform on the bed and put on the farming clothes and headed off down the yard to see what Dad wanted me to do.

Ignoring my Mam telling me to get the homework done out of the way for the weekend except now it’s Norma telling me I should have got this done earlier but the reason it’s not done is the same reason as over 30 years ago ... my love of farming kept me working away all weekend down the yard putting off sitting down to the books!

This love of farming didn’t just happen but it had been nurtured from an early age by Dad from as far back as I can remember as he brought me out on the farm as much as he could to help out. I realised early on the better I got at this farming crack the more chance I had of getting days off school to help out when things got busy so I saw this as a “win-win” situation.

Dad was always a forward thinker and wanted us kids to better ourselves in everything we went at and so he taught us how to drive and operate machinery early on under strict terms and conditions and any deviation from what we were trained meant we didn’t get to drive for a few days as punishment. I was never fond of doing homework and I remember when attending the Salesian College of Agriculture in Warrenstown I had to do a project on “My Home Farm”.

I was leaving it on the long finger as usual with a deadline fast approaching and telling Dad I was running out of time so he said if I went and spread slurry he would do a bit of work on the project and hence I got a Distinction in my project and overall student of the year and Dad got all his slurry spread!

FARM ACCIDENT

As some of you may know, I lost Dad in a farm accident on the 22nd of June 2012 and although I didn’t realise it my love of farming passed away that day too and took over five years to come back. Something else happened that day too that I never realised for a few weeks was that my children were now going to have to grow up like me as both my Grandfathers had died before I was born and now my children were robbed of their Granddad far too soon in a split second following a farm accident. As parents we lead busy lives especially farming and do not always have time to answer all the questions from the kids and that is what most Granddads have time for. Our kids are now being told stories about their Granddad and

often ask Granddad to make their aches or pains go away before they go asleep as he watches over them.

If somebody asks you what does your Dad work at, nobody ever says “he was a statistic”. That is what Dad was going to be, a farm accident statistic, unless we did something about it. Hence Embrace FARM was founded in Jan 2014 with a view to holding

an annual remembrance service on the last Sunday of June each year. We knew from the endless calls, texts, emails, and letters there was a huge gap in the support for families following the death or serious injury in a farm accident. We put a structure in place to help these families in some small way with our services outlined throughout the supplement.

None of these supports would be possible without the huge encouragement we get from so many generous fundraisers held around the country organised by people who have lost a loved one, Macra Na Feirme and young farmers clubs, ag societies and ag companies. I ask as many of you as possible to please give a donation to us to help us continue the support we provide. Covid-19 will have a huge impact on our normal fundraising activities with all shows and Ploughing match cancelled. This year is a tough one on us all

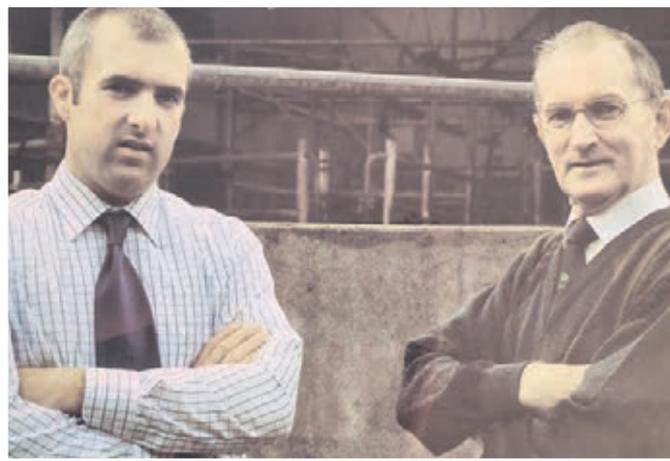
for so many different reasons, especially Covid-19, and I feel it could be one of the worst years for child fatalities on our farms. They are home from school for so long and can sometimes become invisible on our farms.

MAKING FARMS SAFER

We all need to work together to reduce farm accidents and fatalities and make our farms a safer place for the next generation to enjoy. We have met the nicest of families over the last seven years and it is sad to meet them under such circumstances. Our sympathies go out to every family affected by a fatality as it never goes away, and it is something you must learn to live with forever more.

Finally, a massive THANK YOU to everyone who has helped out in any way to make Embrace FARM what it is today, our friends who encouraged us to get it off the ground, the countless professionals who gave their services for no financial return when we had no money behind us especially Penhouse Designs, Boramic Candles, Liam De Paor and Roger Jones, our voluntary Board of Directors and helpers, John Hayes, Rory Best, Sean O’Brien and Adrian Flavin our Provincial Ambassadors and especially Norma and Catherine who do the Trojan work behind the scenes. Thank you to the Irish Bank Culture Board and the *Irish Farmer’s Journal* for making this supplement happen for Embrace FARM.

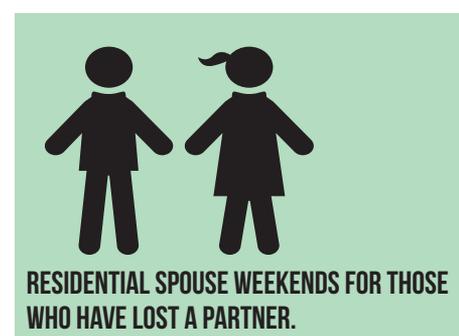
For me, Embrace FARM is probably the first project I took on without Dad’s assistance and is in memory of Liam Rohan, a man I was lucky enough to call DAD.



Brian and Liam Rohan. \ Roger Jones

WE ALL NEED TO WORK TOGETHER TO REDUCE FARM ACCIDENTS AND FATALITIES AND MAKE OUR FARMS A SAFER PLACE FOR THE NEXT GENERATION TO ENJOY

ENVISIONING A SUPPORTIVE AGRI-COMMUNITY FOR THOSE AFFECTED BY FARM ACCIDENTS



An accident not only affects the person whose life has been lost or the person who has been injured but also their immediate family, home and community, writes **Catherine Collins**

The first candle was lit to remember the many lives lost on Irish farms in 2014. Over 600 people gathered in a service of remembrance of the many souls that had died over the years in farm accidents across Ireland. Some of these people were spoken of and others were never again mentioned after the accident. That is how it was back then. When Brian and Norma Rohan made the decision to hold a remembrance service after Brian lost his own father Liam on their family farm in Shanahoe, Co Laois, in 2012, they never expected the volume of calls, emails and post they would receive for a loved one to be remembered in the service. This was the beginning of Embrace FARM.

Embrace FARM's vision is a supportive agri-community for all those affected by farm accidents. It supports by listening and being there for families to answer questions following the aftermath of a farm accident.

Embrace FARM provides a space for people to come and remember their loved one in memoriam at the annual ecumenical remembrance service. Over 150 families are remembered annually at this service, and unfortunately this grows year on year. Embrace FARM hosts residential family weekends which are facilitated by an accredited counsellor each year where a spouse, child or sibling has been lost in a farm accident.

People who attend join this strange club they never thought they would be part of.

Brid Carroll of the Irish Childhood Bereavement Network facilitates the residential counselling weeks and works with the families as a unit year on year.

In 2017, Embrace FARM received its full charitable status. With this comes a high level of compliance on how the monies fund-raised for the organisation are governed. This is a large part of the role the voluntary board of directors appointed to the care and

development of the organisation spend their time. Through their guidance, Embrace FARM continues to grow and be of service to the many farm families who each year lose a loved one or are seriously injured in an accident.

Behind each death recorded, there is a family grieving. The statistic themselves are stark. From the period of 2010 to 2019, there have been 214 lives lost due to farm-related accidents in the Republic of Ireland according to the Health and Safety Authority (HSA). A further 39 lives were lost from a similar period 2013-2019 in Northern Ireland, according to the Health and Safety Executive for Northern Ireland (HSENI).

Embrace FARM works with other organisations and charities if people who contact the organisation need more in-depth help with what they are experiencing. This could be emotional or practical support in the aftermath of the accident, some of which are featured in this supplement.

Farm accidents do not always mount to fatality. The near-misses are to be also accounted for. Embrace FARM, in its services, supports farm accident survivors – people who have suffered a life-changing injury such as an amputated limb, spinal, brain or more hidden injuries from a farm accident. The impact a farm accident has on a family is largely immeasurable. It takes its toll on the survivor, both financially, physically, and emotionally.

Most farms in Ireland are family-run with over 140,000 farms operating each year. From research carried out by Teagasc between 2012 and 2017, there were 2,814 accidents recorded. They estimate an average 2500 accidents per year from this.

Embrace FARM in 2017 hosted the first farm accident survivors' conference with a follow-up day of this event in 2019 with the National Rehabilitation Hospital in support. Over 70 people who were affected and survived serious injury from a farm accident attended.

Since then, the organisation has developed a highly active farm accident survivors support group. This group meets face to face every few weeks to discuss the impact their life-changing injuries have had on their lives. The group is facilitated by an accredited counsellor/psychotherapist, Gina Dowd of Counselling West.

An accident not only affects the person whose life has been lost or the person who has been injured but also their immediate family, home and community.

EMBRACE FARM A BEACON OF COMPASSIONATE CARE

Dr Maria Feeney looks at the social and personal factors that led to Embrace FARM establishing itself as a key part of the fabric of rural Ireland

Necessity is the mother of invention. This old adage effectively captures the reason why Embrace FARM was established in 2014.

In this article, I offer a brief overview of the social and personal factors that explain how it has come to firmly put itself on rural Ireland's map and why so many farm families are grateful for it.

COMMUNITY IS KEY

Strong and supportive community life is often associated with rural life. Commitment to community is evident in things like the local GAA club, and it's likely that most rural communities have had a tractor run to support a local cause. Being part of something that is bigger than ourselves is important – it ensures we can operate from a resilient base and respond to whatever the need may be. Consequently, the social fabric of community is key.

CHALLENGING REALITIES

Yet, these positives are often situated in a broader, more challenging landscape. Many rural communities struggle to achieve parity of provision in terms of basic services – post offices, banks, healthcare, and proper broadband – that they see their urban counterparts enjoy. More than eighty percent of people who attended the Embrace FARM Farmers' Resilience Conference in Portlaoise last year, and its sister conference in Antrim, agreed that inequality exists in terms of health and social care between urban and rural areas. Such inequality highlights the vulnerability of rural areas and their ability to sustain themselves. During my address at the Portlaoise conference, I asked how can we expect communities to support themselves if the social fabric on which they are built is threadbare for some?

DANGER AND DETERMINATION

Another challenging reality is that while farming remains an essential occupation for the nation's well-being, it is also the most dangerous. Families left behind after a fatal farm accident and survivors are part of a "club" that no one really wants to be a member of. Losing a loved one in a farm accident and surviving one, are two profoundly traumatising and life-changing experi-



Resilient Farmers Conference 2019 – left to right – Helen Carroll, Maria Feeney, Mairead McGuinness, Kevin McGarry, William Sawyer. \ Catherine Collins

ences. Families that have lived through such tragedy often cite local community support as something that was invaluable during their immediate time of need. Rallying around "one of our own" is part of the farming community's DNA.

The tenacity and determination of farming communities is well regarded. Their resilience comes from the fact that it is often necessary to navigate and innovate through many challenges in order to live and work there. Interestingly, the majority of people who attended the Resilient Farmers' Conferences last year – both north and south – believed that decision-makers did not fully understand the health and wellbeing needs of rural Ireland. The simple reality is, life in rural Ireland is not necessarily an idyllic one. And it is this social context from which Embrace FARM emerged, because following their own personal tragedy, Brian and Norma Rohan realised they were part of a distinct community that needed help.

COMPASSIONATE COMMUNITY

Ultimately, Embrace FARM emerged from tragedy and trauma – two painful realities that have always knocked on rural Ireland's door. A farm accident caused the death of Brian's father Liam in 2012. The family realised they were not alone. Their neighbours and wider community were also af-

ected by what happened to Liam, as are all communities who lose one of their own so tragically. The painful reality of farm accidents is collective and multi-faceted and no one organisation was catering to this need. Embrace FARM was established to respond.

Through every survivors' meeting, residential weekend for the bereaved, every remembrance service and more, Embrace FARM has put itself firmly on the map as a place for compassionate care, comfort and solidarity – every tear shed is one that is shared. To help the farming community, they built community.

No greater compliment was given of their work when the following words were issued by a conference delegate in Portlaoise.

"They are doing all they can [they] are fantastic and deserve great credit for turning a personal family tragedy into a group to help fellow farmers in similar situations and advise on avoiding more tragedy."

I welcome this wonderful supplement. I have no doubt that as you read through the pages that follow this one, you will share my belief that the country is indebted to Embrace FARM.

– Dr Maria Feeney,
PhD. (Rural Male Suicide),
MA HDip in Ed. BA. Th

DCU School of Law and Government

**TO HELP THE
FARMING
COMMUNITY
- THEY BUILT
COMMUNITY**



MY FAMILY WENT THROUGH TORTURE, WATCHING ME AND EVERYTHING I WENT THROUGH

Martin Moran tells **Kevin Forde** how a childhood farm accident had a devastating effect on his family

Growing up on a farm in Claregalway in the 1950s that dabbled in a little bit of everything, Martin Moran and his seven siblings soon developed a grá for agriculture and the way of life.

The family worked the land by horse, keeping livestock and growing their own tillage crops and vegetables. For Martin, as a spirited two-and-a-half-year-old, the shiny equipment, implements, and all-round action caught his eye from a young age.

It was this interest that led to a series of events that almost cost Martin both of his legs and his life. Aged just two years and eight months, Martin followed one of his brothers down from the home-stead one day to watch his father harvesting corn with a horse-drawn reaper-binder.

Martin explained: “When I got up to the field, my father put me into the corner of the corn at the side of the field on a big wooden toolbox.

“I sat up on the box but the corn was still higher than me. My father never thought of me until the machine came around.”

Though the horses saw young Martin as they came around to that corner of the field later that day, it was already too late as the blade – which was to the side of the machine – had a direct impact.

“The blade was at the side of the machine. It caught the box and it caught me. The fingers of the machine got stuck in the box and the horses got stuck,” Martin said.

“My father shouted ‘Whoa and stop’. I have often heard that my father’s roar could be heard in the next parish.”

Thanks to what can only be described as a miraculous coincidence, an orthopaedic doctor was fishing on the nearby Clare river a few fields down.

“He rushed me to Galway regional hospital [University Hospital Galway],” Martin noted.

“There were no cars on the road back then either. Only for that man was there with that car and the fact he was a doctor, I wouldn’t have survived.”

Following a three- to four-month stint in the hospital, where it was touch and go whether Martin would return home with one or two legs missing, he eventually returned home but to a very different household.

Silence

He said: “I came out to a home of silence. There was no excitement about bringing me home. It was ‘what are we going to do?’ and ‘how are we going to mind him?’”

“My family went through torture, watching me and everything I went through from the day I came home. I had plenty more torture growing up with phantom pain. My father used to be up all night with me at times.

“Then when I got from 12 to 16 years old I had to get skin grafts, which were the worst thing I remember but I got through that as well.

“My father never recovered fully at all. He felt so guilty, even though I always said there was nobody to blame. It was just a hor-



Martin Moran.

‘ONLY FOR THAT MAN WAS THERE WITH THAT CAR AND THE FACT HE WAS A DOCTOR, I WOULDN’T HAVE SURVIVED’

rific accident.”

Not one to let his disability inhibit his quality of life, Martin sought to do as much as he could, one leg less or not. The Galway native learned to jive with one leg and has had many different careers down through the years. His former roles saw him running a pub and even working in security for a period, while he also played in a showband for 15 years – the Red River Valley Boys.

“My disability pushed me more in life. I felt bad about it for years but I had to shake it off if I was going to go on to be the man that I am today,” Martin beamed.

“But without my family and my father, I would have been lost. The support I received from them was unreal.”



IT'S SOMETHING YOU NEVER BELIEVE WILL HAPPEN

Angela Hogan tells **Margaret Hawkins** of the devastating fallout from the death of her partner, Brendan Kelly, in a farm accident

Life took an awful battering – that's how Angela Hogan from Nenagh, Co Tipperary, describes the impact of the farm accident.

Her partner Brendan Kelly, a well-known tillage farmer and agricultural contractor in the Nenagh area, died tragically on 14 July 2011.

Brendan, who was passionate about machinery, was trying to sort out a mechanical issue with a baler on a client's farm when the back door of the baler came down on top of him and claimed his life.

"It's something you never believe will happen," Angela says. "There was the initial shock, the ongoing grief for us all and also the legal and financial complications that went on for six years."

Added to that was the worry about Ronan, their son, who was 11 at the time having been with Brendan at the time. The couple's daughter, Grace, was almost three when her father died.

"It was total shock," Angela says. "One minute I was on the lap-top booking a holiday that Brendan and I had discussed that lunch-time on the phone and the next you're being told that there's been an accident and that Brendan is dead. It's impossible to take in."

In the middle of acute grief the financial implications of Brendan's death were also to become evident very quickly.

BANK ACCOUNT

His bank account was frozen and Angela, a civil servant, found herself at a huge disadvantage as she hadn't been involved in the day-to-day running of the business.

"Brendan had a notebook that he wrote things down in," she says, "and his routine was to generally let bills run until farmers got their Single Farm Payment. He then paid his bills when he got paid".

Trying to collect money owed to Brendan wasn't easy, she recalls.

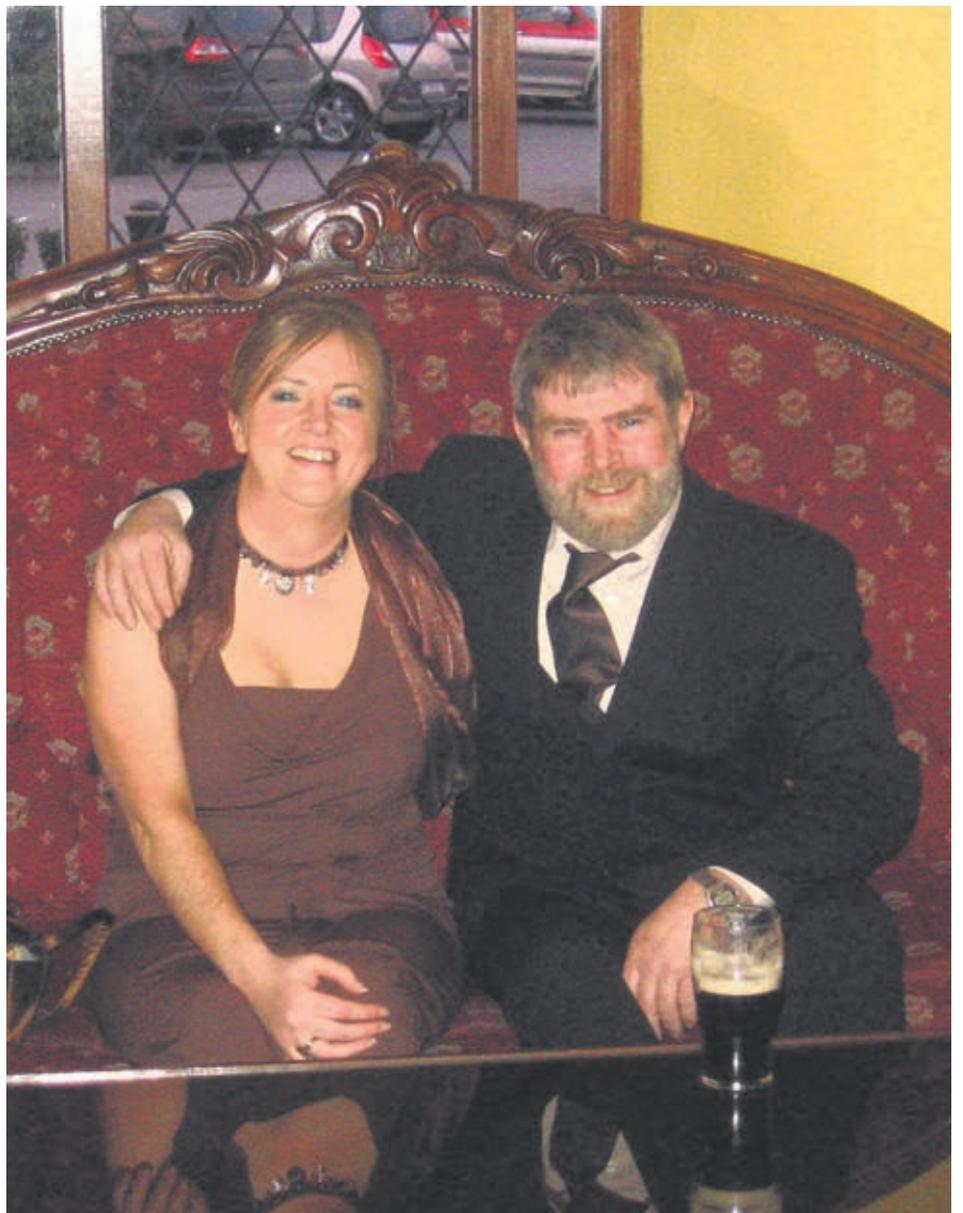
"I'd say we got 80% of it. Some people had to be chased for it which is something you wouldn't expect. On the other side I had business people sympathising with me but, sometimes, I felt that they were reminding me indirectly that they were still there (waiting to get paid) too."

Because Angela and Brendan weren't married and because Brendan hadn't made a will, complications were many and the years between 2011 and 2017 were "heart in mouth" ones on many levels – emotionally, financially and legally.

"I was told I couldn't have the same solicitor as the children," she says.

"Legal process made me sue them to get control of the farm and Brendan's business or face a hefty inheritance tax bill, which would have meant selling the farm. It's something you don't have a choice in. I'd say to anyone now to talk as a couple about what the future of your farm or business would be if the main person was gone. It took six years to sort out our problems."

While the Cohabitants Act had been passed in 2010, the legislation was very new and a lot of legal advice was needed.



Angela Hogan and
Brendan Kelly.

"It added to the mountain of paperwork I already had," Angela says.

In May 2017, however, Angela was granted the legal status of cohabitant which gave her the rights of a spouse.

"The assets were divided up in the ratio of two-thirds to me and one-third to the children. Thankfully, this also meant that no inheritance tax had to be paid."

Deciding what to do with Brendan's farm after his death was stressful, however.

"Brendan's brothers cut the corn for two years but because it was running at a loss I decided, after getting advice, to lease the land. It wasn't easy to make a decision. You're trying to do what's for the best. It's a very emotional time where you're not sure which way to turn. Thankfully, I've had a lot of support from Brendan's family and the farm will be there for Ronan."

Angela, now a board member of EmbraceFARM, knows what she misses still.

"It's the sound of Brendan's tractor coming home at night."

She misses, too, his sense of humour and the easygoing way he had about him.

"He was a character. He always had a good yarn to tell and we spent a lot of time laughing," she says.

Their son, Ronan, now 20, also loves machinery and is planning a future in farming and contracting. With that in mind he has been studying Agricultural Mechanisation at Pallaskenry Agricultural College.

"Part of the course last year involved the students giving a presentation to parents about a tractor they had worked on," his mother says. "I went on my own. Brendan would have been so proud of him. It's on days like this that we miss him most."

Angela tries not to think too much about Ronan choosing a life in agriculture.

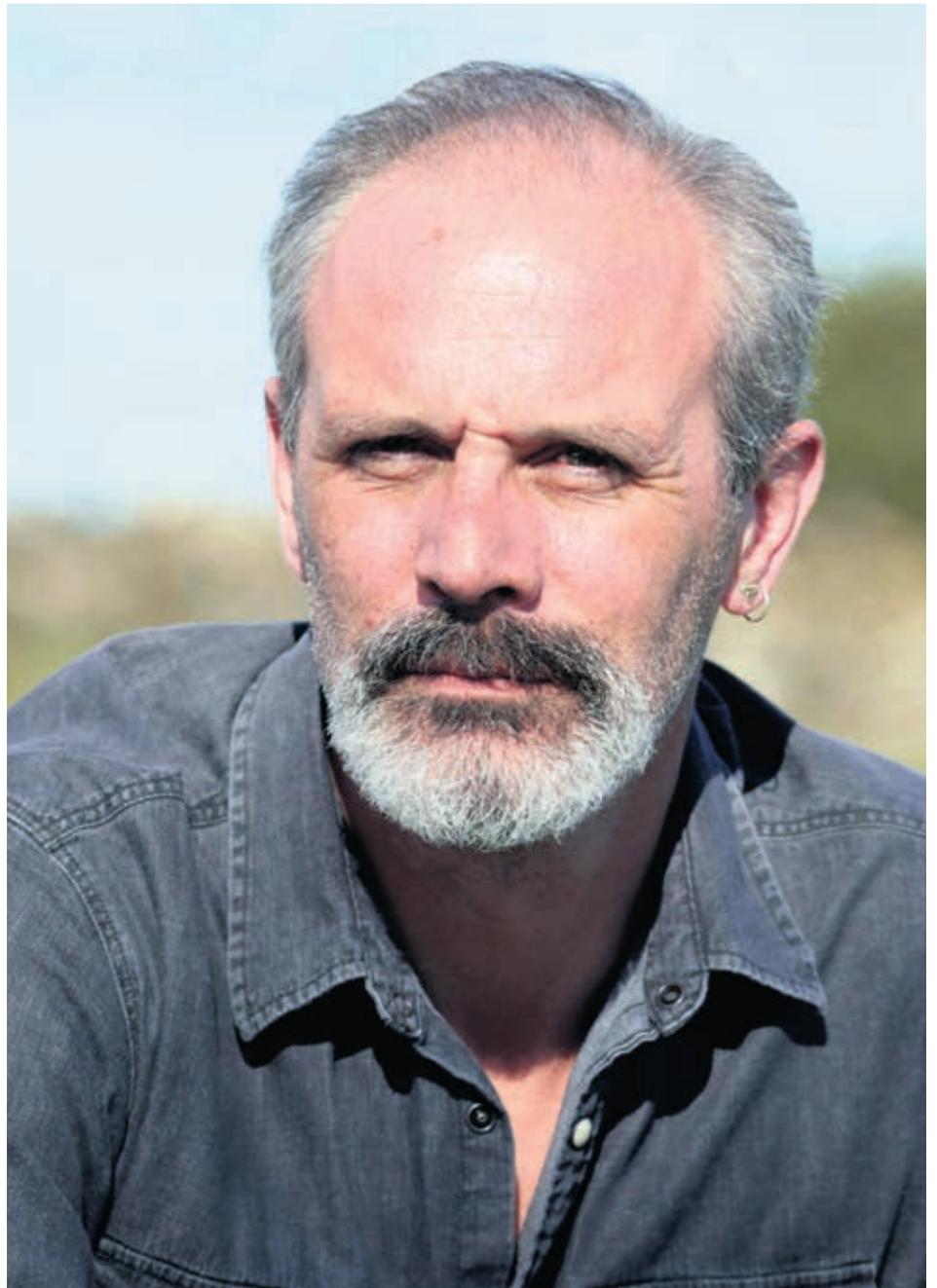
"It's what he wants so I try not to dwell on it," she says. "The only thing I can do is encourage farm safety again and again. A farm accident is something that can happen in a split second and suddenly your world is turned upside down."

**'I WAS TOLD
I COULDN'T
HAVE THE SAME
SOLICITOR AS
THE CHILDREN'**



WHEN SHOCK
SETS IN YOU WILL
DO ANYTHING
YOU CAN
TO SURVIVE

Galway man Gabe Cronnelly tells **Kevin Forde** how a stray bullet when out hunting led to a shattered knee, 13 operations, and eventually amputation



On 28 December 2009, the life of Athenry man Gabe Cronnelly would change drastically forever. While out on what was a regular hunting trip with a friend, an unfortunate accident resulted in the loss of a leg for Gabe. The father of three teenage boys and husband to Raphael said: “The reason I always remember the date is because my son’s sixth birthday was on 29 December. “I was always involved in outdoor sports – hunting, fishing, and shooting. It was the first of bad winters and a friend and I went duck shooting.

“To this day, I still don’t really know what happened.” The gun of his friend had accidentally discharged, hitting Gabe in the right knee and shattering it almost completely. Luckily for the Athenry man, his career meant he had a background in occupational therapy. Using his cartridge belt to make a tourniquet, he stemmed the loss of blood until the arrival of paramedics an hour and a half later.

“I got the bullet from 6-8ft away into the side of the right knee,” Gabe recounted. “When shock sets in you will do anything you can to survive. “I was probably an hour and a half in the field at the time before paramedics arrived, because the roads were treacherous. “It was the first trip I had on the new M6, but it was on the back of an ambulance.”

‘THE KIDS WERE YOUNG AT THE TIME, SO THEY DON’T KNOW ANY DIFFERENT NOW. THEY WERE ABLE TO ADAPT FASTER THAN I WAS. A BIONICLE LEG WAS WHAT ONE OF THE LADS USED TO CALL IT’

GRUELLING

Next up for Gabe was a series of gruelling operations, and 10 weeks after entering Galway hospital, he returned home though with one leg less.

He said: “I had 13 operations to save my leg and the 14th one was an amputation. “I was to get a knee replacement originally, but I got an infection in it. I would have ended up with a brace anyway because there was so much nerve damage and whatever else done to it.

“During that time I also got a clot on my lung. That was worse than getting shot. It was due to a lack of exercise and being in a static condition.



“I was home for about a month before I got sent to Dun Laoghaire to get fitted for a prosthetic leg. I learned how to walk twice. I mightn’t remember the first time, but I definitely remember the second time.”

The amputation was something that hit Gabe very hard. “To this day, I will never forget waking up and lifting up the covers to see how much of the leg was amputated. And then nearly kicked myself in the head with the stump of the leg,” he said.

“To this day, I still get phantom pains. But my wife has been absolutely brilliant, with her nursing background and everything else.

“The kids were young at the time, so they don’t know any different now. They were able to adapt faster than I was. A bionicle leg was what one of the lads used to call it,” he laughed.

Rather than drowning himself in a pool of self-pity, Gabe sought to make something of himself and seeing as he could no longer go back to his previous employment, he set off on a quest to enter politics and subsequently gained election for Athenry/Oranmore in 2014.

NEW PERSPECTIVE

He stated: “You do spend a while feeling sorry for yourself, but Dun Laoighaire gives you a new perspective. Especially when you see others more severely disabled than yourself. You just learn to adapt and get on with it.

“It pushed me to become involved in politics. I was working in the construction industry as a heavy plant fitter and I could no longer work at that.

“So, I said I would run in the 2014 election and see how I got on. Sure enough, I got elected the first time around. I have been reelected since.”



YOUR WORLD HAS BASICALLY BEEN TORN APART BY THE ACCIDENT

Ann McCormack from Ballymitty, Co Wexford, tells **Margaret Hawkins** how she lost her husband Noel in a farm accident in the machinery shed

Ann McCormack from Ballymitty, Co Wexford, looks away from the red shed in the farmyard.
 “That’s the thing about accidents that occur on a farm. You can never get your mind away from the place where it happened.”
 Her husband, Noel, at the age of 46, died in that machinery shed on 13 September 2003 when a topper he was repairing fell on him. That’s over 16 years ago but that day is still vividly remembered.

“It never leaves you,” she says.

It had been an ordinary Saturday on the McCormack farm. Ann’s brother’s wedding was coming up and she and the children – Ciara, 13 and twins Niamh and Pdraig, nine – had talked to Noel in the yard in the afternoon. The children had helped him to choose a new tie for the occasion from a selection that Ann had with her. They weren’t to know then that Noel would be buried wearing that tie three days later. “We believe that he died at 4.10pm but we didn’t know what happened until 11 that night,” she says.

Apprehension grew when Noel didn’t return for supper and wasn’t answering his phone but the family thought he was working at a neighbour’s and that his phone battery had died.

“It was a Saturday night and I recorded *Up For The Match* for him as I knew he’d want to see it, all the time wondering where he was and ringing around. He was planning on going to the All-Ireland Final the next day. Alarms bells were ringing as time went on and his brother organised a search. When he and a neighbour found him none of us could believe what had happened. It was horrific.”

Ann remembers travelling with family to Waterford Regional Hospital behind the hearse to bring Noel home to be waked.

“The sun was beaming down and other people on the ferry were laughing and joking – worlds apart from what we were going through.”

The weeks that followed were a blur.

“A neighbour kindly milked the cows for three months until I felt able to do it. In those first weeks my focus was on the children and on trying to keep a bit of normality for them.”

Looking back, Ann isn’t sure how they all got through it.

“It’s just heartbreak. In my case I’d lost my husband and my children’s father and there was the financial stress on top of it. The only thing I could pay out of the bank account was the funeral expenses. There are a lot of legal work to deal with when someone dies and you’re grieving and you just don’t know whether you’re doing right or wrong. Even now, every time I hear of another farm accident my heart starts to thump knowing that some other family is going through what we went through.”

The fact that Noel hadn’t made a will complicated matters for the family.

“Farmers – please, please make a will,” she entreats. “It is so important. You never think anything will happen to you but it can, and having no will causes a lot of additional complications. If Noel



Ann McCormack with her husband Noel and children Ciara, Pdraig and Niamh.

had been in a nine to five job rather than a farmer it wouldn’t have been as difficult. In our case the legal paperwork went on for years because of there not being a will. It caused a lot of expense too.”

With the children still so young Ann knew that she had a long road ahead of her in rearing them.

“I felt that I couldn’t manage a job and keep the farm going as well. In the decision-making you’re trying to do the right thing and please people but you’re very vulnerable too. Your world has basically been torn apart by the accident.”

Ann had to keep milking the cows until April 2004 because of quota obligations while working part-time as a doctor’s secretary also. Ultimately she decided to sell the stock and lease the land.

“The silence in the yard the day the stock went was terrible. That’s why it is so lovely to see Pdraig starting to farm part-time now, 17 years later, and bring life back into the yard.”

While she felt that many people almost expected her to have gotten over Noel’s death after a year grief is never as simple as that.

“The second year was actually worse for me,” she says. “You realise your husband isn’t coming back and that this is it from now on.”

Ann is very proud of her three children and delighted that they are now almost finished their education.

“Please God they will all have their Masters degrees by Christmas 2020,” she says. Ciara works in the financial sector, Niamh is a primary school teacher and Pdraig is a dairy adviser with Teagasc and currently doing his Masters in Knowledge Transfer.

“I know Noel would be so proud of them,” she says.

Ann is strong in her praise of EmbraceFARM.

“It’s been fantastic since it started,” she says. “I have made lots of friends who are in the same situation and talking to them helps so much because we understand what each one of us is going through.”

‘IT’S JUST HEARTBREAK. IN MY CASE I’D LOST MY HUSBAND AND MY CHILDREN’S FATHER AND THERE WAS THE FINANCIAL STRESS ON TOP OF IT.’



IT WASN'T REALLY UNTIL I HAD GONE THROUGH REHAB THAT THE REALITY OF IT HIT HOME. I HAD A GOOD DEAL OF DIFFICULTY WITH MY MENTAL HEALTH AT THAT STAGE

A quad accident left farmer Graham Boyd paralysed from the shoulders down, writes **Kevin Forde**

Instant paralysis from the shoulders down, not something anyone ever wants to experience, but one of life's hurdles which 61-year-old Graham Boyd was forced to face.

The once full-time suckler and sheep farmer from near Tinahely, Co Wicklow, was helping his brother Roger back in May of 2015 when an innocent trip on quad changed the course of the agricultural show stalwart's life forever.

The tragic accident occurred as Graham was helping on his brother's dairy farm. Graham, a longtime ISA and Tinahely show board member, was tasked with directing the local contractor to a field nearby by quad, that was until the quad hit a bump and flipped, before landing on the father of three and causing irreparable damage.

He explained: "The contractor arrived and I was to direct him to the right field. But the quad turned over and landed on top of me."

"I suffered a complete break of my C4 and C5 and damage to my spinal cord."

"Everything from the shoulders down, instant paralysis. There was no pain. I could feel nothing and I can feel nothing now."

The next three months of Graham's life were spent in the Mater hospital in Dublin, before a six-month stint in rehab. This was when it all started to hit home for the Wicklow man and his mental health took a self-confessed 'battering'.

"It wasn't really until I had gone through rehab that the real reality of it hit home," said Graham.

I AM STILL THE SAME PERSON ESSENTIALLY, I AM JUST NOT ABLE TO MOVE AS MUCH AS I USED TO THAT'S ALL.

"I had a good deal of difficulty with my mental health at that stage, but talking to psychologists in rehab was a huge help."

He added: "I am still the same person essentially, I am just not able to move as much as I used to that's all."

Graham notes that Lillian was 'hugely' important to his recovery, while his son-in-law ensured the house was remodeled and fit for purpose upon his release home. The decision very early in Graham's recovery that all livestock would be sold. Though this was a challenge in itself, accessibility and coming to terms with his own limitations upon finally getting home after nine months in hospital – with the final six months between rehab and time at home at weekends – also proved a difficult task.

Graham admits to originally having "massive" difficulties getting out and about and around, even locally, though still manages the occasional pint.

"Most ordinary shops could be got into relatively easily, but to go out for a bite to eat or a pint can be difficult with steps," he said.

"I used to have had a good social life. I would have been involved with various committees for various things. That would have been



Lillian and Graham Boyd.

a big part of my life. I miss all of that, but I have now gotten used to being at home.

"It has taken time to adjust to what I can and cannot do. I am now able to do more than I was originally able to do and hopefully, it will continue in that vein."

Graham's wife Lillian is also now in full control of her husband's care, with the couple having founded their own carers company as part of a trial package Direct Payments model offered via the AT Networks, which allowed them to move from dependency on disability service providers to direct their own care.

Graham said: "My wife had to give up work so she could care for me."

"We look after staff and AT are partners in that the HSE gives them the funds and they transfer it to us in stages throughout the year so we can cater to our own needs."

“WE SPEAK THEIR NAMES BECAUSE THEY ARE A PART OF EVERYTHING THAT WE DO, EVERYTHING THAT WE ARE”

Embrace FARM set up their first Bereaved Spouses weekend in Abbeyleix to coincide with their National Remembrance service, writes **Brid Carroll**

Deaths due to farm accidents are by their nature traumatic, sudden and devastating. When the death involves a farmer not alone is he/she lost but the unique life-style involved in farming is also changed radically, the entire farming family is affected deeply and the adjustments involved are multiple and challenging.

SPOUSES WEEKEND

In June 2017, Embrace FARM set up their first Bereaved Spouses weekend in Abbeyleix to coincide with their National Remembrance service. Participants have come from all over Ireland both North and South. These weekends now occur annually.

These gatherings are designed to be an informal way of meeting with others who are on a similar journey of grief and loss. They involve some relaxed time - with a visit to a place of interest in the locality - where individuals can chat and exchange their stories and anxieties. In good farming fashion they are well nourished with fine meals and conversation throughout. Information sessions are provided over two sessions facilitated by a bereavement counsellor to help inform and empower participants in dealing with the challenges of grieving and adjustment to their loss. The safe space provided allows for discussion of the difficulties arising within each unique loss in an open and honest way. It is a privilege to witness the laughter as well as the poignancy that is shared together, allowing for the realisation that it is okay to have light moments in our grief as we oscillate between our loss and our day to day lives. These sessions model for the bereaved a way of building resilience in their journey through grief and ‘normalise’ the many thoughts, feelings and behaviours they experience along the way. A bereavement counsellor is available over the weekend for individual issues to be discussed and participants can be signposted to further support in their own local areas if required. The weekend culminates in the National Remembrance Service in the Church in Abbeyleix.

“We speak their names because they are a part of everything that we do, everything that we are.

“We speak their names because they are still, and always will be a part of us.”

FAMILY WEEKEND

Since 2016, the organisation has hosted four annual Family Weekends for families bereaved of an adult or child through farm accident. These are based on recreational activities that allow for exploration of grief and loss by the children and teens and include a parallel session for parents on supporting their bereaved children.

The families travel to an activity centre in the locality where



Clockwise from top: Family Weekend Activities 2019, Family Weekend 2019 Children Remembrance Service, Spouses Weekend 2018.

team building exercises start the day with adults and children involved. They then divide into groups according to age and families can choose the activities they participate in from swimming to treasure hunts, zip lining to tree top walks. With a packed lunch provided, this easy atmosphere allows families to mingle and share their stories. It allows the children to meet others with a similar experience and feel less isolated in their loss. In the evening after dinner, a session is held with the adults to support them in supporting their bereaved children, while the young people have an indoor activity session.

On Sunday after breakfast the children and teens come together to have a short discussion about loss and their experiences and the adults then join them to create memory jars and other exercises to remember their lost loved one. The weekend concludes with a short remembrance service led by the children. They bring their various memory pieces which they have brought from home to remember their loved one. They sing, read poems and prayers and stories and for all present this is an extremely poignant celebration where the children name it as it is. Together we come to know that in our grief and loss remembering is so very important.

'EACH PERSON WHO ATTENDS THIS GROUP TEACHES ME HUMILITY'

Gina Dowd reflects on the power of farm accident survivor groups

Chatter multiplies like bubbles around the people gathered in the room. There are huge smiles at the jokes that individual's share, long concentrated silences when someone tells the harrowing story of their journey to date, but above all, there is listening. It's not ordinary listening. It is full on listening, attuned with empathy and support. The kind you really hope for when you have a story to tell, and the kind you yearn for when you desperately need to be heard.

I have had the very great privilege of being part of the Embrace FARM Group for almost two years. In that time I have learnt a great deal. I have seen the reality of suffering. I have gained insight into what it means to be facing into enormous changes, both physical and mental, because your life has been turned upside down. I have witnessed coping and carrying on in extraordinary circumstances.

What is unique about this group is the enthusiasm that motivates its members. Four times a year, they travel from all over Ireland to share their experiences. They bring honesty, openness, integrity and real commitment. They embody what Embrace FARM stands for: Support. It may seem unusual, but within five hours the group moves from stories of complete loss and grief, to a narrative in which each person is able to speak about themselves with humour and energy.

The group is united through a unique, and tragic experience. They have all, individually, experienced a farm accident. Every day they live and work in the space of that loss. They survive by adapting. They have integrated a new way of being and they keep going. The group thrives because they are all willing to share, and offer support to one another.

Comprised of recent accident survivors, as well as those who are further down the road of experience, the group embrace one another's challenges in a truly remarkable way. There could be no more appropriate name for this organisation. Embrace FARM facilitates some of the most natural story-telling and community support I have ever had the privilege to work with.

I am aware of no other voluntary service in Ireland that provides such crucial support to people who have experienced life-changing circumstances due to a farming accident. As a facilitator, my role is very simple. I show up and I learn. Each person who attends this group teaches me humility, courage and how to foster an attitude that is needed to keep going. In our current climate of anxiety and stress, this group could offer a master class on the importance of staying real and connected.

Gina Dowd is the director of Counselling West www.counsellingwest.ie and is based in Tuam Co Galway. She is an accredited Psychotherapist. Gina specialises in Adolescent Psychotherapy with adolescents and families and Group Facilitation Work with Adults experiencing significant stress and change in their lives.



Farm Accident Survivors Group.



Gabe Cronnelly, Peter Gohery (Formidable Farm Safety Advocate + Embrace FARM Director) and Martin Moran.



PEOPLE THINK IT
CAN NEVER
HAPPEN TO ME,
BUT IT CAN

Majella Philpott tells **Kevin Forde** of the shock she felt on hearing her father had died in a farm accident

Nine years ago this coming summer, a tragedy occurred on a farm in Lyre, Banteer, Co Cork, which would alter the future of the Philpott family thereafter. Father-of-two, Dan Philpott was fresh after turning 65, when the retired dairy farmer was killed in what can only be described as a freak accident. Having been fencing the land with her father for the three days previous in July 2011, Majella Philpott was offered a day off and told “Go away and enjoy yourself”. However, little did she know that those words would be the last her father ever ushered to her.

Majella explained: “Dad was retired at the time. He wasn’t working the farm anymore. It was more like a hobby than anything. He had just turned 65 in May and the accident happened in July.

“The accident happened on a Thursday, but we had been out all of that week fencing.

“I said I would meet him there the following morning. I rang him the next morning but he said ‘No we’re gone, we don’t need you at all today now. We’ll go at it again on Monday’.

“That was the one day I didn’t go out with him.”

While out doing a few bits and bobs on the land, Dan stopped his tractor at the top of a hill to talk to a man operating a post driver. This was when the tractor Dan had been driving began to roll downhill.

Dan immediately sprung into action in an attempt to regain control of the vehicle. However, it wasn’t meant to be as he got caught underneath the tractor.

CHAT

“There was a man there with a post driver, so dad went over to chat with him for a minute and when he was coming back the tractor started to roll downhill,” Majella recounted.

“The tractor rolled and we think he tried to get on it to stop it really, but it went over him. It didn’t even travel that fast or break the wire at the bottom of the hill, but it killed him outright.”

Dan’s almost instant death was witnessed not only by the man whom he had just been talking to, but also his wife, Sheila. It was through an accidental voicemail left by her mother that Majella first heard of the tragic accident, a message she admits will remain in the memory banks forever.

Majella said: “Mam couldn’t get me on the phone so she left a voicemail by accident.

“She didn’t mean to leave the message but I could overhear them talking and I heard her saying ‘tell her there has been a terrible accident’. So, that is the way I found out.

“My mother finally got through to me and said ‘the tractor is over him’.

“I asked ‘is it off him’ and she said ‘it is, but he took a few quick breaths and that was it’.”

Forensic examinations found no faults with the vehicle, while “huge family man” Dan was always a very safety-conscious person.



Majella and Dan Philpott.

“The tractor was perfect, there was nothing wrong with it. We don’t know exactly what happened, but the tractor started to roll. We will probably never know what actually happened,” said Majella.

“Dad was never careless. He would have always been very careful. But I suppose that’s the nature of an accident. It was just a freak accident.”

Overcome with unimaginable grief, the family relied on their close-knit relationship to get them through some tough times.

Majella stated: “You never get over something like that, you just don’t.

“It is very tough. There is no point saying otherwise.

“My nephew at the time would have been a great distraction. He is named Daniel too and my father was daft about him.”

It was the year following Dan’s fatal accident, that Norma from Embrace FARM first got in contact with Majella and from there, she has spent countless hours offering her services to the charity, participating in talks, events, raising monies and helping out in any way. Majella only wishes the many services now on offer through Embrace FARM were available at the time of her father’s passing.

“If Embrace FARM had been there when dad died, I could have definitely availed of it,” she said.

“You get to meet people with a similar story and they can relate to each other. It’s a nice atmosphere – casual and informal.

“Embrace FARM is always right at the end of the phone and this is a way you can talk about the person you love in a safe, encouraging environment.

“The message is, it’s there if you need it.”

In conclusion, Majella urged farmers to take as much caution as possible.

“People think it can never happen to me, but it can. It is as simple as that,” she warned.

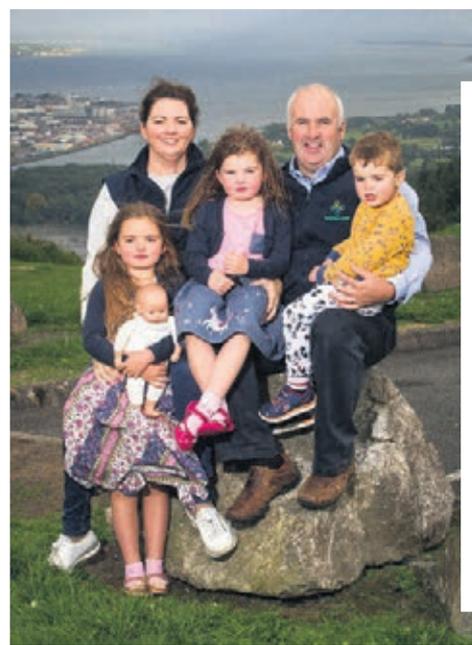
“You can’t be careful enough. These things can happen and do happen.”

**‘YOU CAN’T
BE CAREFUL
ENOUGH. THESE
THINGS CAN
HAPPEN AND DO
HAPPEN’**



I SHOULD HAVE HUGGED HIM

Embracing great joy and unbearable sorrow in the space of a week, Norma and Brian Rohan found a way not only to help themselves but hundreds more farming families as well, writes **Mairead Lavery**



The Rohan family and, right, Liam Rohan.

\ Roger Jones

Liam Rohan was passionate about ploughing and he represented Ireland on no less than four occasions at the World Ploughing Championships. His son Brian remembers the fun they had driving the length and breadth of the country.

“I’m the youngest of four and I was the pet at home. Dad would take me with him to the ploughing matches. We’d often be on the road by 5am and not be home until after midnight. We had great chats on those tractor drives.”

Liam loved farming. It was something he was very good at and he passed that love on to his family. His own father had bought the place in Shanahoe, Co Laois, in 1934 and it was a tillage, beef and suckler farm up to 1975 when they changed to dairying. “Ironically, I never remember dad milking as he had an allergy to cow hair so we had help with the cows.”

Even as he moved into retirement, Liam never missed a day down the yard. He’d take an hour feeding cattle in the morning and he’d have more jobs in the evening. He never took more than a week’s holidays and rang home every day. He took great care on the farm and if he saw anything amiss he’d get it sorted straight away.

COMMUNITY MAN

Brian and his father were in partnership and he says his dad always gave him his head on the farm. “We had a little Massey 35 and I’d be scraping yards and topping in the summer. I was keen to leave school early but he encouraged me to do the Leaving Cert. But I knew school wasn’t for me and I persisted until I got my way. The condition was that I go to Warrenstown where I won student of the year.

“Dad left school at 13 but that didn’t stop him doing anything he wanted. He was self-taught and loved Macra. He was chair of almost every committee in the parish. He was a founding member of Community Alert and was involved to the day he died. He was on the council of Glanbia and a director of the NPA. There’s a memorial plaque to him in our primary school with the words ‘a community activist and friend of the parish.’ We are very proud of it,” says Brian.

The second week of June 2012 was exciting time on the Rohan farm. On the Wednesday, Brian and Norma became parents for the first time with the birth of their daughter Julie. Brian got in late from the hospital so didn’t visit his parents, Liam and Bridie, until the next morning. “I called in for breakfast and got a big hug from Mam. Dad shook hands and do you know I should have hugged him. It’s something I will always regret.”

In time, two new babies, Emily and Liam, were to add to the family.

The weather had been bad coming up to that week and they were busy catching up on field work. It was a Tuesday and Liam was dismantling a silage swarther. A rotor shot out quicker than expected and Liam hadn’t time to get his head out of the way. On the surface, he suffered a graze and was able to walk to the house.

“It was 1.15pm and he sat in the chair and took some painkillers. We got him a bag of frozen peas and he went for a lie down. He was shivering and ‘my head is bursting’ was the last thing he said.

Twenty minutes after the accident, Liam Rohan was in a coma, a coma from which he would never awaken.

Liam was taken to Tullamore Hospital for a brain scan. He was on life support but with no stem cell activity he passed away at 10.15 am on Friday 22 June. Devastated wouldn’t describe how the family felt. Liam was only 74 and according to his medical report had the physique of a 50 to 55-year-old man.

“My brother John and sisters Anne Marie and Mary Clare and our neighbours helped in every way. But for the first time I was doing everything without dad. We worked as a pair to help with the silage and I burst into tears when he wasn’t there.”

CONFUSION OF SORROW AND JOY

While Brian was trying to process the loss of his father and keep farming with his brother John, Norma was doing her best to support him while caring for their new baby.

“Brian was in a state where things didn’t register with him. His key focus was on his mam and on the farm while his mother’s focus was on me. I couldn’t have asked for better in-laws and we had created a very happy life for ourselves. To be honest I found the accident to be an intrusion into our lives. Our world was shattered, broken into pieces,” says Norma.

It was beyond tough for Brian. “I know now I lost my love of farming. If it was a bull or heifer calf, I didn’t care. I went through the motions for the first five years but there was no joy in it.”

Then over dinner about 18 months later Brian asked Norma to Google “support for family farms” but nothing he wanted appeared. They then tried “support for families following a farm accident”. Again nothing.

Norma then rang the IFA, HSA, ICA and anyone else she could think of to see what, if any, support there was for farm families in their situation. She drew a blank again.

“We came to the conclusion there was nothing there, no support for what had happened so we said we’d do something ourselves. A memorial service seemed right and we planned it for between the first- and second-cut silage. The reaction was unreal and the church in Abbeyleix was packed. And everything just snowballed.”

It was from this beginning that Embrace FARM was born. So, now, any family faced with a farm accident is not alone. They have people they can talk with who have walked in their shoes. Liam Rohan would be proud.

‘OUR WORLD WAS SHATTERED, BROKEN INTO PIECES’



IN REMEMBRANCE

Names of those who have lost their lives in farm accidents



Wellies collected in Embrace FARM
32 County Tractor Drive 2018 to
remember lives lost on Irish Farms
with the support of WR Shaw,
Macra, YFCU.
\\ Roger Jones

Kevin Kelly	2000	Armagh	Patrick Conroy	1961	Laois
Graham Kilpatrick	2012	Armagh	Donal Fitzpatrick	1972	Laois
Seamus McParland	2005	Armagh	Patrick Mahon	1988	Laois
Donal English Hayden	2015	Carlow	Jack Conroy	1973	Laois
William Byrne	2002	Carlow	Dan Delahunty	1976	Laois
Kieran Flynn	2012	Cavan	Sophie Pearson	2013	Laois
Hugh Fitzpatrick	2000	Cavan	Tom Walsh	1998	Laois
Laurence Wacks	2014	Cavan	John Loughman	2016	Laois
Foncie Smith	2018	Cavan	Peter Wall	2015	Laois
Matthew O'Shea	1998	Clare	Tommy Tiernan	2008	Leitrim
Pat Kelly	2010	Clare	Mike Stack	2011	Limerick
Peadar Moloney	2006	Clare	Liam Ryan Luke	1998	Limerick
Paddy Clohessy	2020	Clare	Billy James Egan	2004	Limerick
Daniel Phillpott	2011	Cork	Liam Drake	2011	Limerick
John McSweeney	2001	Cork	John Halpin	2011	Limerick
John Murphy	2011	Cork	John Grier	2009	Longford
Pat Joe O'Connor	2006	Cork	Sean Reilly	2016	Longford
Diarmaid Whelton	1990	Cork	John McGovern	2015	Longford
Fionn Cashman	2014	Cork	Sean Grier	1950	Longford
Ciaran Casey	2013	Cork	John Meehan	2013	Mayo
Donal Keneally	2000	Cork	Tony O'Malley	2017	Mayo
Damian Buckley	2010	Cork	Gerry Naughton	2019	Mayo
Gerard McCarthy	1980	Cork	Damian Trench	1999	Mayo
Micheál Buckley	2013	Cork	Michael Smith	2004	Meath
Michael Collins	2001	Cork	Michael O'Keefe	2013	Meath
Patrick Buckley	2014	Cork	Seamus Hennessy	2017	Meath
Shannan Keohane	2003	Cork	Thomas Dunne	2020	Meath
Raymond O'Donovan	1996	Cork	Michael Smyth	1999	Meath
Ben Regan	2015	Cork	Owen Thornton	2018	Monaghan
Damien Forde	2015	Cork	James Higgins	2008	Offaly
Maurice Foley	2011	Cork	Sean Mulligan	2010	Offaly
Pat McCarthy	2012	Cork	Shane Kenneally	2011	Offaly
Tadhg Brosnan	2019	Cork	Patrick Pilkington	N.D.	Offaly
Tommy Hales	2016	Cork	Liam Lyons	2014	Offaly
Paddy Curtin	2020	Cork	Dermot Hogan	2014	Offaly
Barthy O'Leary	2019	Cork	Austin Reddin	N.D.	Offaly
Michael McCarthy	1954	Cork	Adam Mangan	2015	Offaly
Tommy Hill	2019	Cork	Rody Carroll	2017	Offaly
Michael McCarthy	2014	Cork	George Colton	2003	Offaly
Roland Barr	1982	Derry	George Kelly	2006	Offaly
John Miller	1984	Derry	Kieran Byrne	2018	Offaly
Henry Allen	2013	Derry	Lucy O'Connor	2014	Roscommon
William Boal	1979	Donegal	Brendan Kelly	2011	Tipperary
Norman Frizzell	2012	Donegal	Darren Shanahan	2008	Tipperary
Louise Colhoun	2020	Donegal	Rory Fox	2001	Tipperary
Stephen McMinn	2014	Down	Llewellyn Mooney	1982	Tipperary
Allan Ward	1996	Down	Willo McGrath	2011	Tipperary
Sam Martin	2008	Down	Peter Ryan	1995	Tipperary
Jimmy Curran	2007	Down	John Ahern	2015	Tipperary
Pat Curran	2015	Down	Eamonn Corcoran	2002	Tipperary
Anthony Ennis	2015	Dublin	Patrick McCormack	2018	Tipperary
Paddy Sweeney	2013	Galway	Patsy Coffey	2018	Tipperary
Tom Concar	1979	Galway	Tom Blake	1964	Tipperary
Tom Tierney	1991	Galway	Denis Carroll	2008	Tipperary
Tomás Tierney	2010	Galway	Eamon Keogh	1972	Tipperary
Declan Donohue	2015	Galway	Stephen Powell	1987	Tipperary
Mark Fordham	2015	Galway	Tom Kennedy	2017	Tipperary
Chrissie Treacy	2018	Galway	Martin Young	N.D.	Tipperary
Eoin Griffin	1996	Kerry	Dessie Donnelly	2012	Tyrone
Shane Foley	2016	Kerry	Cathal McLaughlin	2011	Tyrone
Teddy Brosnan	2014	Kerry	Roman Chmil	2008	Ukraine
Aidan Daly	2017	Kerry	Patrick Dillon	1981	USA
Ryan Nagle	2019	Kerry	Geoffrey Power	1958	Waterford
Michael Kenny	2014	Kildare	Angela Murphy	1962	Waterford
Tomás Mossy Teehan	1969	Kilkenny	Maurice Coffey	2018	Waterford
Liam Ryan	2012	Kilkenny	Noel McCormack	2003	Wexford
Kieran Brennan	1985	Kilkenny	Kevin Banville	2014	Wexford
Peggy Brennan	2009	Kilkenny	Andrew Merrigan	1973	Wexford
Eddie Lonergan	1994	Kilkenny	Derek Beacon	1969	Wexford
George Williams	2010	Kilkenny	Kieran Joyce	2009	Wexford
Jimmy Purcell	2016	Kilkenny	John Pollard	2015	Wexford
James Purcell	2016	Kilkenny	Paddy Devereux	2015	Wexford
Paul Harrissan	2016	Kilkenny	John French	2012	Wexford
Margaret Phelan	1995	Kilkenny	Robin Roark	1990	Wexford
Tommy Dillon	1989	Kilkenny	Martin Kehoe Jnr	2017	Wexford
Bridget Dunphy	1970	Kilkenny	Tom Nolan	2017	Wexford
Jack Nolan	1988	Kilkenny	Philip Furlong	2017	Wexford
Michael Walsh	2017	Kilkenny	John Kennedy	2018	Wexford
Liam Rohan	2012	Laois	Victor Rynhart	2012	Wexford
Donal Scully	2007	Laois	George Kavangh	1995	Wicklow
Eugene Dunne	1981	Laois	Paddy O'Neill	1962	Wicklow
Kevin Molloy	2010	Laois	Anne O'Neill	1962	Wicklow
Tom O'Loughlin	1959	Laois	Eric Whelan	2010	Wicklow
Frances Corcoran	1945	Laois	Peter Coney Byrne	2019	Wicklow

All of these name are given to us by families
grieving. If you have a loved one you want us to
remember please call us on 085-770 9966 or
email us at info@embracefarm.com

A culture of care

The Irish Banking Culture Board outlines the efforts made by banks to reduce stress for customers dealing with bereavement

The activities of the Irish Banking Culture Board (IBCB) have been informed by research we conducted to identify the difficulties bank stakeholders experience when interacting with their banks and what they consider needs to change. Through this process, the issue of the supports banks have in place for customers who have suffered a bereavement was identified as an area for us to focus on as a priority.

Despite the fact that each of the IBCB member banks had put in place various supports for bereaved customers over recent years, the feedback we received highlighted that there was a low level of awareness of these among customers.

Our research found that dealing with banks after the loss of a loved one was a major source of stress and anxiety for many, at what is an already extremely difficult time. Issues highlighted were delays in responding to queries, dealing with multiple people, having to repeat sensitive personal circumstances or repeating steps, all of which were adding to levels of distress. It highlighted the need for banks to treat customers with increased empathy and respect. This message was reinforced through additional consultation sessions we conducted with third parties such as MABS (Money Advice and Budgeting Service) and the Citizens Information Service.

SUPPORT FOLLOWING A BEREAVEMENT

The Common Commitment of Care for bereaved customers, announced in October 2019, was the first collaborative announcement by the IBCB across our five member banks – AIB, Bank of Ireland, KBC Bank Ireland, Permanent TSB and Ulster Bank. Collectively, these five banks assist circa 50,000 bereaved customers per annum, making this an issue affecting thousands of people and their families every year. In Ireland, the annual number of deaths is circa 30,000 each year. Our member banks assist circa 50,000 bereaved customers due to the fact that some people bank with more than one institution.

Chair of the IBCB Mr Justice John Hedigan said at the time of the announcement: “As a board, we aim to embed ethical behaviour in banking culture across Ireland. Support for bereaved customers was a frequent topic brought up during our consultations with the public, and the IBCB has acted on this information to deliver this common commitment of care. Losing a loved one is a traumatic event in anyone’s

COMMON COMMITMENT OF CARE FOR BEREAVED CUSTOMERS

IBCB member banks:

- 1** Have dedicated bereavement phonedlines
- 2** Will support you throughout the process, treating you with empathy at all times
- 3** Will make information available through their websites and the IBCB website
- 4** Will assist you in accessing available funds in accounts to cover the funeral cost
- 5** Will use plain English and explain any necessary technical terms
- 6** Will make every effort to suppress marketing materials
- 7** Will make the process as efficient as possible and continually review and improve the process

life, and banks should work to ensure they help those who are grieving as much as possible.”

The commitment of care includes: a dedicated phone line in each bank for bereaved customers and access to any available funds of the deceased to cover the cost of the funeral. The banks have also committed to using plain English, making information on services available easily accessible, and suppressing marketing materials addressed to the deceased as quickly as possible. The banks will also review their processes for dealing with bereaved customers on an ongoing basis to ensure they are offering the best service to customers at this difficult time.

The Irish Hospice Foundation’s (IHF) chief executive Sharon Foley said at the time: “Our work with bereaved people, bereavement organisations and health professionals across Ireland tells us there is room for improvement in how different utility and financial services respond to bereaved customers. Empathy and prompt, sensitive communication are key and this systematic approach will help staff to better support bereaved customers all over Ireland. The IHF, with bereavement care providers across Ireland, has developed a Bereavement Care Model which highlights the importance of community and information supports such as this. The IBCB member banks are leading the way and we urge others to follow.”

PREPARING FINANCIAL AFFAIRS

As part of our work on bereavement supports from banks, the IBCB has become aware of a wider societal issue regarding low levels of proactive planning to ensuring financial affairs are in order. If adequate financial planning measures are not in place, it can lead to additional difficulties and stress for bereaved families or those who experience sudden life-changing injuries.

The key financial steps to put in place include making a will and put-

ting in place arrangements to give next-of-kin the ability to manage financial affairs in the event of diminished capacity or serious illness. This can include measures such as setting up a joint bank account, appointing a third-party adviser, or appointing an enduring power of attorney. The IBCB is continuing to focus on the role banks can play in supporting customers with planning their financial affairs.

VULNERABLE CUSTOMERS

In addition to dedicated bereavement supports, all IBCB member banks have specific supports available for customers in a vulnerable position, which includes those who are financially vulnerable as a result of a life-changing event such as a



OPINION

BANKING INDUSTRY LISTENING TO CUSTOMER FEEDBACK

For many of us over the years banks have come to be seen as an industry which has prioritised its own interests, often to the detriment of its staff, shareholders and customers. A history of poor lending practices, management bonuses, loan sales, and various over charging scandals have created huge reputational damage for an industry that is a vital cog in the wheel of every business, big or small.

For every small business, including us farmers, banks are a necessary tool to manage our finances, even if we never borrow or save with them. For those of us who run small businesses, the need to be able to trust our banks is crucial as we neither have the time, or the expertise, to constantly check if every charge on our account is accurate.

The Irish Banking Culture Board (IBCB) was set up to restore the reputation of our banking industry. While we all understand that banks need to operate profitably, to do so, all the stakeholders involved must be treated fairly and equitably, especially our vulnerable and those who are at a particularly vulnerable time in their lives due to a sudden bereavement or life-changing injury.

Reputational change is a long-term project in which I'm optimistic the IBCB will have a major positive role to play. As a board member of the IBCB, I will be ensuring that our views as farmers and businesspeople will be heard loud and clear.

Martin Stapleton
Treasurer IFA & IBCB Board member

**DEDICATED
BEREAVEMENT
PHONE LINES FOR
MEMBER BANKS**



01-641 5182



01-460 6333



01-664 6896



01-212 4077



1800-303 543

bereavement or injury. Each situation is unique, it may be temporary or ongoing and your bank will advise what supports are available to you. This is particularly important during the current COVID-19 crisis, where some who were vulnerable prior to COVID-19 may well now face an exacerbation of their circumstances, while a whole raft of others are now vulnerable solely because of the impact of the virus on their health and/or financial circumstances. If applicable, we recommend that you contact your bank either in branch, via their website or through their phone service and explain your situation as soon as possible.

AIB: www.aib.ie

Bank of Ireland: www.bankofireland.com/
KBC Bank Ireland: www.kbc.ie
Permanent TSB: www.permanenttsb.ie/
Ulster Bank: digital.ulsterbank.ie/

In addition to support available from IBCB member banks, there are a range of other tools and information sources available, which can guide and assist families and survivors to relevant support services.

The Citizens Information Board is the national agency responsible for supporting the provision of information, advice, and advocacy on social services, and for the provision of the Money Advice and Budgeting Service (MABS). It

publishes a range of information on bereavement and other times in life when you need information about your rights and how to apply for State services in Ireland. The CEO of the Citizens Information Board, Angela Black, is a member of the IBCB board.

Website: citizensinformation.ie
Phone: 0761-074 000

MABS is a free, independent, confidential, and non-judgmental service that supports people who are experiencing money management difficulties and/or problem debt. MABS services are staffed by experienced money advisers who work with clients experiencing difficulties with a wide range of

personal debts including personal loans, mortgages, credit card debt, catalogue debt, debts to legal moneylenders and hire purchases.

Additional support is available through Abhaile to help homeowners find a resolution to their home mortgage arrears. It provides a range of services to help you deal with your situation, including financial advice, legal advice and insolvency advice, which are available through MABS. The aim of Abhaile is to help mortgage holders in arrears to find the best solutions and keep them wherever possible, in their own homes.

Website: www.mabs.ie
Phone: The MABS National Helpline is 0761-072 000



WE TRY NOT TO START THE DAY WITH BROKEN PIECES OF YESTERDAY

Catherine and Bryan Whelan talk to **Mairead Lavery** about their son Eric who died in a farmyard accident 10 years ago

It is 10 years ago since Eric Whelan was killed in a farmyard accident. He was just two and a half years old. Eric was a happy, hardy little boy who always had a wink for his Mam and Dad and who loved blowing bubbles and his wellie boots. It's taken great courage for his mother, Catherine, to put into words the indescribable pain of losing a child. There is no need to embellish her words, no need to add or subtract from them. They are the stuff of every parent's worst nightmare.

IN CATHERINE'S WORDS

"On 19 February 2010 our son Eric died in a farm accident on our farm. He was two and a half years old. Losing a child is the worst possible thing that can happen a family. It's a journey of survival. I can remember every detail if I try but with practice I can also avoid those memories.

"Eric was brought to Naas hospital where doctors tried so hard to save his life but it was too late. I can still hear the machines and clearly see that room where they worked on Eric. As his mother, I knew he was gone. I felt it. I can remember feeling physically numb. It was like an out of body experience. It was unreal.

"Eric was cheeky, funny, well spoken, mannerly and such a happy little boy. He had a very strong personality. He loved to sleep with us and loved holding hands. He had a hysterical hearty laugh. He loved playing with anything farm-related and had a little green wheelbarrow which he adored. It is still in our garden.

"I loved to dress him in check shirts but no matter what he always wore his little welly boots. He never wore shoes, not even for special events such as communions. His boots were his passport to the outside world. One of his little shirts still hangs in the back of my car and has done so for the past 10 years.

"Eric could count perfectly in English and Irish. He knew all his colours and shapes. He was advanced and intelligent. He adored his big brother Ben who had just turned six, Eve was one and I was pregnant with Grace. He could wink perfectly and whenever I made eye contact with him, he always winked and blew a kiss that I would catch.

"He loved two teddies, Mr Fox, which we have, and Mickey



THE LOSS OF A CHILD PROVOKES FEELINGS OF PAIN, EXHAUSTION, FATIGUE, FEAR, GUILT, JUDGMENT AND LONELINESS

Mouse which he has.

"It might be 10 years but we miss Eric dreadfully and refuse to accept time is a healer. We know we will miss him forever. It's a painful cross to carry but we try not to start the day with broken pieces of yesterday and never want our other children to grow up in Eric's shadow.

"The loss of a child provokes feelings of pain, exhaustion, fatigue, fear, guilt, judgment and loneliness. It is the most desolate journey anyone can take. It's a degree of suffering that is impossible to grasp without experiencing it first-hand. We had to learn to balance holding grief in one hand and happiness in the other. But with Eric's death we lost an entire lifetime of dreams, hopes and plans.

"Family, friends and the entire community rallied around us and it was all this support that got us through. With Embrace FARM we attended bereavement meetings, shared experiences and feelings and it was good to talk to other families in the same situation.

"Eric is secure in our hearts and we will carry him there for the rest of our days. He only knew pure love and kindness and has left behind a legacy of love. We were privileged to have two and a half years with him."

ERIC'S LEGACY OF LOVE

Over the past 10 years Catherine and Bryan Whelan and their children have kept the memory of Eric alive in their everyday work on the family sheep and beef farm near Baltinglass, Co Wicklow. Talking about him comes naturally and if they are on holidays Eric is always included with a present for his memory table.

In the year he died, Eric's family donated his savings to purchase an incubator for a maternity hospital. They went on to raise €6,000 for cuddle cots, moulding kits (to take moulds of hands and feet) and counselling for bereaved parents. Involvement with Embrace FARM gives them a safe place to talk and showed them they are not alone.

"You can put on a good face but it never goes away.

You can prepare for Christmas but it's a mother buying a school uniform that gets me," says Catherine.

INSPIRATION

She finds Christmas and the run up to Eric's anniversary very tough and she really wanted to make something positive out of it. That led her to volunteering with the homeless on Grafton Street every Sunday night. With donations from many quarters she is able to distribute proper Christmas presents to needy children and adults. "It's all part of Eric's legacy of love," she says.

Then a couple of Christmas's ago something happened that was to inspire Catherine and Bryan in ways they never thought possible. "I was coming home from the Christmas present drop with my friend Elaine Jones and she told me about her work at the Celtic cross free

primary school in a tribal village about four hours from Calcutta. On the spur of the moment I said I'd go with her on her next visit."

"Bryan and I raised €15,000 in no time. On that trip the money went to buy medical and educational material as well as cows, goats and chickens. We bought sewing machines, school materials and paid the fees for a young girl studying medicine and built a house for another family."

On another trip Catherine visited the 'brick field' where children and adults make bricks. For the past two years she and Bryan have sponsored food for those working here thanks to the support of many people.

"The work is ongoing. It is all in memory of Eric. It is his legacy of love."



IT ALL WENT UP ON FIRE ALMOST STRAIGHT AWAY. ALL I WAS TRYING TO DO THEN WAS GET THE LEG FREE FROM THE BIKE, BUT I COULDN'T

Kevin McGarry tells **Kevin Forde** recalls how an accident on a dairy farm in New Zealand left him with severe injuries

Kevin McGarry is a man who generally tends to shy away from the spotlight, however, a tragic accident in his late teens meant his name received a mention from every news outlet in the country.

Born and raised on a small suckler holding near Frenchpark, Co Roscommon, Kevin was always 'stuck in' farming duties at home. However, as one of four sons of Geraldine and Mattie and with little to no full-time farming opportunities locally, Kevin pondered his post-Leaving Cert route in the summer of 2005.

At the end of 2006, Kevin saw an advertisement seeking workers on a dairy farm in New Zealand and following a successful phone call interview Kevin unknowingly embarked on a journey that would change his life forever.

The next six months were spent learning the ropes before Kevin moved to work on a farm twice the size near Hamilton. However, it seemed they were always fighting against the clock.

He admitted: "If I am very honest about it, it didn't seem to be well set up from day one. We were always trying to catch up.

"Going from working on a farm with two very good dairy farmers and a good farm manager, to a farm where the sharemilker hadn't been milking that long himself, it put extra pressure on everything."

It was a mere three months into his new role that tragedy struck for the young farmer. In August 2007, while gathering the first batch of cows for milking, the motorbike Kevin was travelling on slid into a nearby fence.

He said: "I was going down to get the cows and I was coming down a laneway after a night of very heavy rain, as the bike went around a corner down the lane it slid out and into the fence.

"The fence got wrapped up in the bike and my legs were wrapped in between the fence and the bike. The overflow on the bike then started leaking onto the ground.

"It all went up on fire almost straight away. All I was trying to do then was get the leg free from the bike, but I couldn't," he continued.

The young farmer suffered severe burns to 45% of his body and these injuries meant he would have to get both of his legs amputated below the knees. A full year was spent receiving skin grafts, operations and basic physiotherapy and all in, it took in excess of three painstaking years before the Roscommon man could finally return home.

"It took all of that time to get used to the prosthetic legs, but even at that time, I was only using them a couple of hours at a time. Waiting for the skin to toughen up on the legs was probably the longest part of it all." Kevin said.

"I came home in 2010 and got a six-week intensive treatment stay in Dun Laoghaire and that's when I started to make some real progress."

Guided by a love for agriculture Kevin soon began the latest chapter in his life in 2011, studying Dairy Business for four years



at UCD. This eventually resulted in the commencement of his new farming enterprise, which has him rearing 250-300 Aberdeen Angus and Hereford heifers for slaughter – fulfilling a childhood aspiration.

He explained: "I went to UCD to study agriculture in the hope that if I couldn't realistically get back to full-time farming, at least I could stay in the industry.

"I then bought a farm in Strokestown and I am renting a few other bits as well.

Kevin's new setup was all geared towards making life easier for him.

He said: "At the start I got everything paddocked out and all the farms have roadways. So if I want to move cattle, I basically open a gap and they are up the road."

"I don't have any tractor myself, I use a local contractor who does nearly all of my tractor work. Anything I can contract out, I do."





WE BROUGHT JULIANNA TO SEE HIM
 AND SHE ASKED, 'WHERE'S DECLAN
 GONE TO, DADDY?' WE TOLD HER
 HE HAD GONE TO HEAVEN

A split second. That's all it took. Geraldine and Declan Donohue talk to **Mairead Lavery** about the day they lost their son Declan, to a farm accident

It was the August Bank Holiday weekend 2015 and it was shaping up to be a great few days for Declan and Geraldine Donohue and their children Julianna, 6, and Declan junior. One of Geraldine's nephews was getting married and with 15 siblings in the family everyone was gathered for a big family wedding.

Little Declan was happily playing with up to a dozen of his cousins and pedalling his trike around his grandparents' farmyard.

Although brought up in Galway city, the little boy, who was four-and-a-half, was on familiar territory as both his parents were born and reared on farms. He was a regular visitor to his Donohue relations in Ballyhaunis and to his mother's family near Ballanaboy in Co Mayo.

His dad, Declan, describes his little son as being very open and direct in his manner. "He was always asking questions. For instance one day we met a man who was missing a leg. Declan had a good look and in a straightforward manner asked the man if he knew he was missing a leg. He was a sturdy little boy and was big for his age. I have nine big brothers-in-law and I think he took after them.

"He was just getting into hurling but his favourite thing in the world was 'Olaf' the snowman in 'Frozen', says his mother Geraldine."

IT ONLY TAKES A SPLIT SECOND

The accident happened in a split second. A trailer was being backed into a shed and it hit the little boy. "Everyone was there and it was instantaneous. It's impossible to describe the sheer terror of it all. We met the ambulance on the road and Declan was pronounced dead in Belmullet District Hospital. We brought Julianna to see him and she asked, 'where's Declan was gone to, daddy? We told her he had gone to heaven and that was enough for then.'

The couple say the support they received from family and neighbours pulled them through those first terrible days. Everything was cancelled in four parishes. "That support was immense and so important to us all," says Geraldine.

"The grief was unreal. I couldn't do anything and even when I went back to work in November it was torture. We went to Mass every day to try to find some sort of solace there. Everything about what happened is so vivid and so clear and it will be there for life," says Declan.

It wasn't just Geraldine and Declan that were in pain, the impact on the wider family network was terrible. "Our parents tried to stay strong for us and if we had cracked they wouldn't have been able to take it."

Geraldine and Declan drew comfort from Lorna Byrne and her angel books. It was their wedding anniversary that October and the couple decided to go to Limerick to hear her speak.



Declan Donohue.

"After listening to a few people we were beginning to wonder what on earth we were doing there. Then as we were leaving a man came up to us and told us he too had lost a child in a farmyard accident. His name was Eoin Lyons and straightaway we just clicked with him and his wife Marian and we have become great friends.

"They were a year ahead of us in grief and it was through them we discovered Embrace Farm and why it was established. We went along to an Embrace Farm family weekend and while we found the first one a bit strange it didn't stop us going again. And we've gone every year since. We know it's made a difference even by looking at the faces of families who have come for the first time."

While Declan junior was waked in Belmullet, on the Saturday night he was brought to his local church in Knocknacarra. A total stranger came up to Declan and put a letter into his jacket pocket. He asked him to read it when he had a chance.

"It was a few days later before I got to read it. It was from a man by the name of Martin Murphy who was from Headford. He said he knew what I was going through and to be sure to call him. It was these acts of kindness that got us through."

CLOSED CEMETERY

The cemetery in Rahoon is near enough to where Geraldine and Declan live. They visit all the time and have created a memory garden to Declan. "I was there up to three times a day and I found it a great comfort to just be there and talk to him. Then with the coronavirus the council shut the cemetery, even the side gate which was open 24/7. It's really hard on people and I can't see what harm it would be to keep it open," says Geraldine.

A lot has happened in the five years since that fateful August Bank Holiday weekend. Julianna is nearly ready for secondary school. The family have welcomed the birth of Noah Pio (3) and Louis Martin who is a year old. Declan junior remains very much part of all their lives as he rests in peace with his favourite toy ever, Olaf the Snowman by his side.

'THE GRIEF WAS UNREAL. I COULDN'T DO ANYTHING AND EVEN WHEN I WENT BACK TO WORK IN NOVEMBER. IT WAS TORTURE'



Agriculture symbols brought forward in Remembrance Service.



Musicians who perform at Remembrance Service each year.



John Hayes planting a tree with handfuls of earth gathered from the 32 counties of Ireland.



32 county tractor Drive to Remember at Benbulbin.

‘EVEN THOUGH GRIEF IS MY OWN, I AM NOT ALONE’



Brian and Norma Rohan with An Taoiseach's ADC.



Brian and Norma Rohan with Fr Gerard Ahern, former PP of Abbeyleix.



Farm accident survivors Aengus Mannion, Sligo, and Ann Doherty, Kilkenny.



Former Presidents of Macra James Healy and ICMSA John Comer carrying handfuls of earth to plant a tree in Remembrance.



Former Macra president James Healy, former UFU president Barclay Bell and former YFCU president James Speers.



Mercer and Miriam Ward, Co Down, accepting the wreath to lay on their son Allan's final resting place in remembrance of all lives lost in farm accidents.

LEGAL ISSUES: WHAT YOU NEED TO DO WHEN TRAGEDY STRIKES

Margaret Hawkins asks agricultural solicitor Aisling Meehan to answer 21 important questions that may arise following tragedy

1 How soon should I notify the deceased's solicitor after my spouse/partner dies in a farm accident?
There is no set time. People generally leave it until after the Month's Mind. There is a concept called an 'Executor's Year' whereby an executor cannot be sued for not progressing probate until a year since the death has passed.

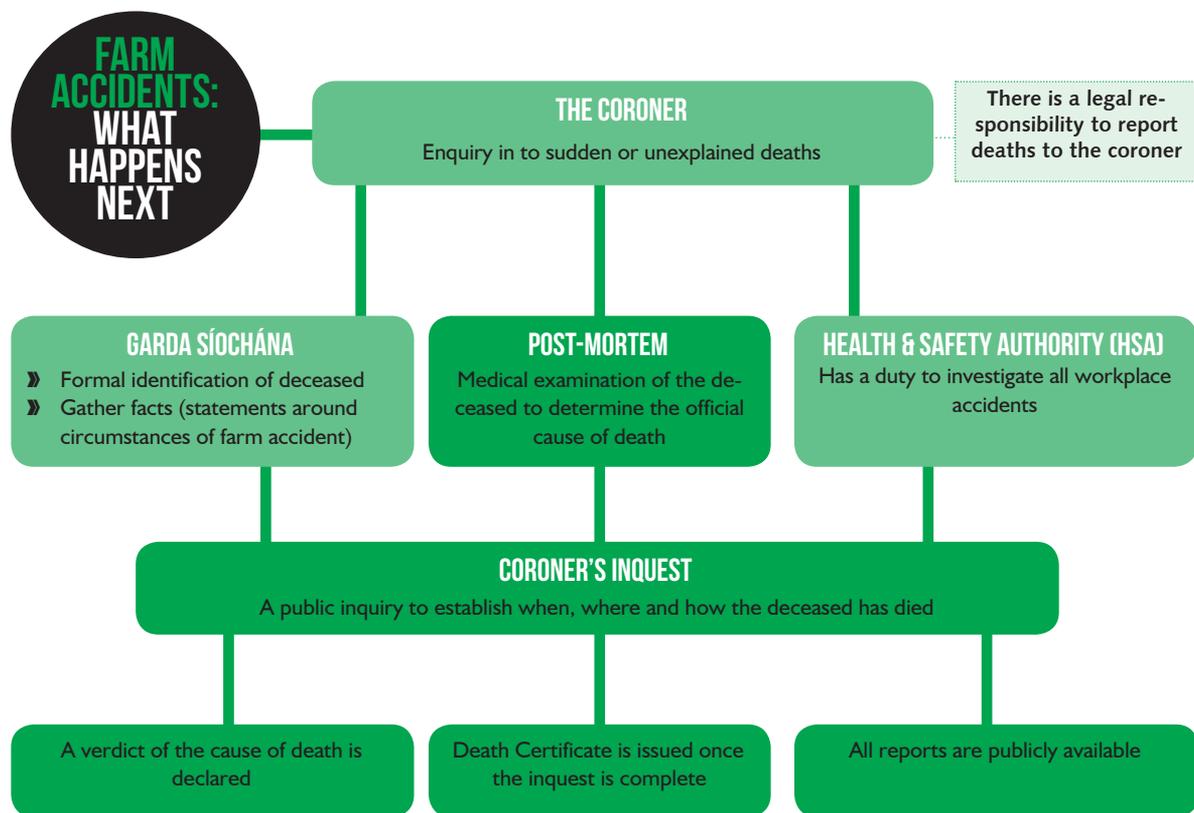
2 What if the deceased didn't have a solicitor? Who appoints one?
The next of kin of the deceased which is generally the spouse, or child/children if there is no surviving spouse, or parents if there is no spouse/children and thereafter siblings.

3 Do I have to have a separate solicitor to look after my concerns?
Yes, the solicitor normally looks after the estate of the deceased. If there is a conflict between your role as Executor/Administrator, which is to carry out the deceased wishes in accordance with his/her Will, and your role as surviving spouse/partner/beneficiary you will need to instruct another solicitor to act for you in your capacity as spouse/partner/beneficiary.

4 What if no Will was made by the deceased? What are the delay and cost consequences of this?
There will be costs and delays in either case. However, the matter can generally be progressed quicker and cheaper where a valid up-to-date will was in place.

It is very difficult to quantify legal costs but the Citizens Information website quotes 3% of the value of the estate (or less on very large estates).

Another aspect that arises is where there is no Will, property is distributed according to the rules of intestacy which might not be in accordance with the wishes of the deceased person, so trying to get affairs in the order in which the deceased would



There is a legal responsibility to report deaths to the coroner

WHERE THERE IS NO WILL, PROPERTY IS DISTRIBUTED ACCORDING TO THE RULES OF INTESTACY WHICH MIGHT NOT BE IN ACCORDANCE WITH THE WISHES OF THE DECEASED PERSON

have wanted can result in increased costs, especially tax.

5 What if we weren't married and had no children but had been a couple for many years?
If there was a Will, then hopefully provision was made in the Will for the surviving partner.

Where there was no Will, the property would be left to the next-of-kin under the rules of intestacy eg to the parents of the person who has died or if the parents are deceased, to brothers/sisters.

A partner would have no automatic right to any share in the estate under the rules of intestacy or under the Succession Act (Legal Right Share).

There is a Redress Scheme available under the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010, however.

The couple must have been living together in an intimate and committed relationship for 5 years or 2 years where there are children of the relationship. A claim would have to be made against the estate.

6 What if we weren't married and have children?
Guardianship laws would be relevant here. If a child is born outside of marriage, the mother is the sole guardian. The position of the unmarried father of the child is not so certain. An unmarried father will automatically be a guardian if he has lived with the child's mother for 12 consecutive months after 18 January 2016, including at least 3 months with the mother and child following the child's birth. If there is disagreement as to whether they have been cohabiting for the required length of time, an application for the necessary declaration can be made to the court. Where both parents are alive, if the mother agrees, the father can become a joint guardian if both parents sign a statutory declaration. It's very important if you are the guardian of a child (especially if you are a mother and sole guardian) that you make a will, appointing a guardian to act on your behalf in the event of your death. It's strongly advised that you talk this over with someone who could act as guardian and that he/she gives his/her consent to being named in your will

as testamentary guardian.

From a succession viewpoint, again if the deceased person had made a Will, then whatever is in the Will should apply. In the absence of a Will, children are entitled to the whole estate in intestacy.

7 What if the Will had been made before we married/lived together but it hadn't been updated?

If you marry or enter into a civil partnership, your Will is automatically revoked, unless your Will was made in contemplation of that marriage or civil partnership. If it was made after you were married but not updated, it is still valid but what is in it might not be in the best interests of those surviving.

8 If there is a Will may I take out probate myself or do I have to pay a solicitor (to see that the wishes of the Will are carried out)?

If you are the executor or you are entitled under the rules of intestacy to take out administration of an estate and the estate is not complicated, you can make a personal application to the Personal Application Section of the Probate Office (or to one of the 14 District Probate Registries around the country).

9 How long will it take to get the Grant of Probate or Letter of Administration and to transfer the funds, assets and property in an estate to me, the surviving spouse/partner?

It very much depends on the circumstances of the case. If the estate and administration is straightforward the matter should be dealt with between 9-18 months eg if the deceased's affairs had been up-to-date before they died, no conflict etc.

If there is conflict it is often referred to as a contentious case and it could take several years to administer the estate, especially if there is a court case to resolve the conflict.

10 The farmhouse (our home) and the land was not in joint names. What do I do?

It will be necessary to take out probate (where there is a Will) or letters of administration (where there was no Will).

11 How do I register the death?

A relative by blood, marriage or civil partnership should register the death. You do not need to be next-of-kin to do this. You must register the death within three months, when you have received the death notification form from the doctor. You can do this at any civil registration office, no matter where in the Republic of Ireland the death occurred.

12 Why can't I get a death certificate? What will I be unable to do because I don't have this?

A coroner is an independent official with legal responsibility for the investigation of sudden and unexplained deaths.

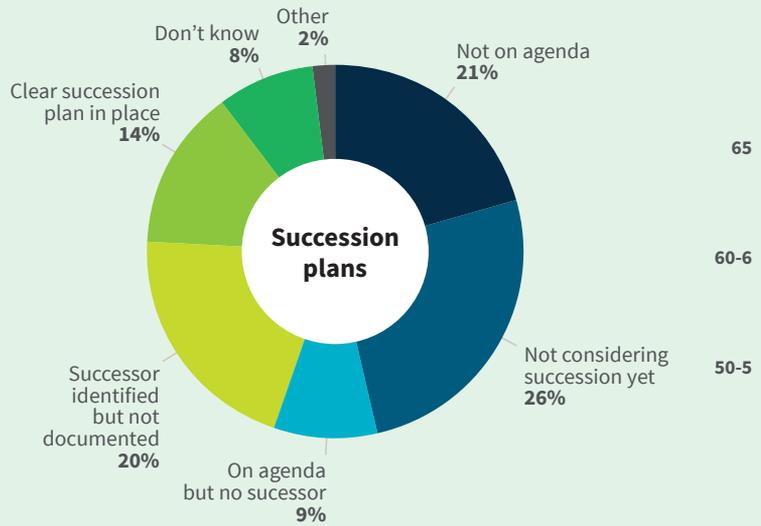
A doctor must be satisfied about the cause of death before he/she can certify it. If he/she didn't see the deceased at least 28

I WOULD RECOMMEND A SPECIALIST MEDIATOR IN FAMILY FARM ISSUES

FARM SUCCESSION: IFAC FARM REPORT 2019

PLANNING

86% of farmers do not have a clear succession plan in place

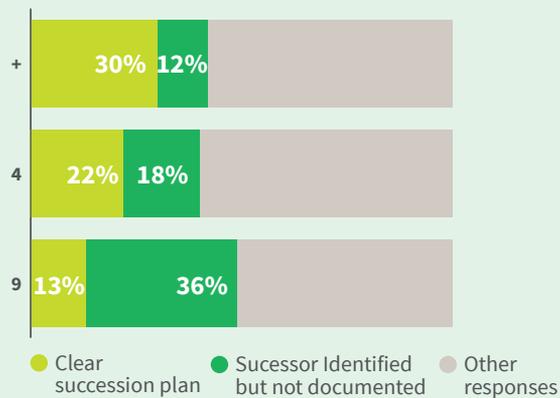


KEY CHALLENGES

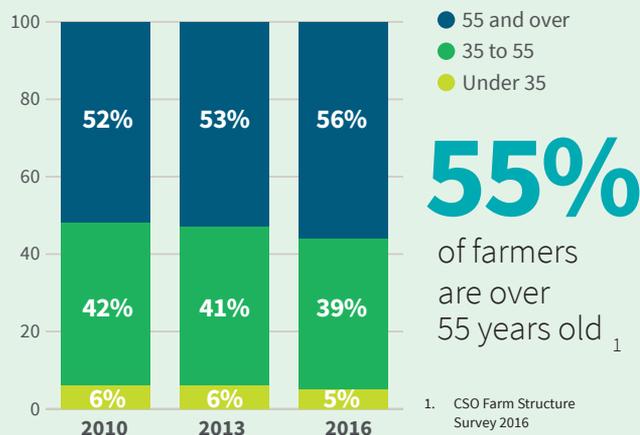
43% believe their business is not viable enough

- No clear successor in family **18%**
- Too sensitive a topic **12%**
- No Interest from next generation **18%**
- Business not viable enough and won't encourage next generation **43%**
- Haven't put any thought into it **21%**
- Other **6%**

Succession plans by age category



AGEING FARMING POPULATION (2016)



55% of farmers are over 55 years old ¹

1. CSO Farm Structure Survey 2016



Continued on page 26

days before the death occurred, or if he/she isn't satisfied about the cause of death, he/she must inform a Coroner who will decide if a post-mortem is necessary. If the deceased died as the result of an accident, or in violent or unexplained circumstances, the coroner must be informed.

There may be a delay in registering a death where a post-mortem is carried out.

The death is automatically registered where an inquest or post-mortem is held at the request of the Coroner. The Coroner issues a certificate to the Registrar containing all the details to be registered.

Prior to inquest (or whilst awaiting the post-mortem report) the Coroner will provide, on request, an Interim Certificate of the Fact of Death. (This may be acceptable to banks, insurance companies and other institutions but you should check with the institutions for their requirements).

13 How long does it take for an inquest to be held?
If a person dies and the death cannot be explained, an inquest may be held to establish the facts of the death, such as where and how the death occurred.

An inquest is an official, public enquiry, led by the Coroner into the cause of a sudden, unexplained or violent death.

An inquest is not usually held if a post-mortem examination of the body can explain the cause of death. The inquest cannot take place until at least six weeks after the death. Witnesses may need to attend the inquest to testify on the circumstances and cause of the death. All depositions, post-mortem reports and verdict records are preserved by the Coroner and made available to the public. An inquest is usually held in a courthouse but sometimes a hotel or local hall may also be used, however.

The family of the deceased person is entitled to attend the inquest, but they are not bound by law or legally obliged to be there.

If the family attend the inquest, they do not need legal representation on their behalf (for example a solicitor or legal adviser). Sometimes however, if legal action is being taken as a result of the death, the family may engage a solicitor to attend the inquest and take appropriate notes.

When the proceedings have been completed, a verdict is provided in relation to the identity of the deceased, and how, when and where the death occurred.

The range of verdicts that can be declared by the Coroner or jury include:

- Accidental death
- Misadventure
- Suicide
- Open verdict
- Natural causes
- Unlawful killing

The Coroner or jury may also make a general recommendation, which is designed to prevent similar deaths occurring.

After the inquest is completed, the Coroner will issue a certificate so that the death can be properly registered.

14 I have decided to lease the land but I feel bullied by extended family into selling/renting to them. What can I do?
Authorise a third party to deal with

HOW TO START PLANNING? QUESTIONS TO CONSIDER

WHO WILL BE YOUR SUCCESSORS?



WHAT ARE THEIR FINANCIAL CIRCUMSTANCES AT THE TIME OF THE GIFT OR INHERITANCE. WILL THEY QUALIFY FOR RELIEFS?

WHAT TAXES, IF ANY, WILL ARISE ON THE ASSET MOVEMENTS?



IS THERE PRE-TRANSFER PLANNING THAT CAN BE DONE TO MAXIMISE RELIEF POTENTIAL?



WHEN IS THE BEST TIME TO TRANSFER ASSETS — DURING YOUR LIFETIME OR BY WILL AFTER YOUR DEATH?



WHAT ARE THE INCOME TAX IMPLICATIONS FOR YOUR SUCCESSOR(S)?



Farm succession is a specialised area and it is very important to get proper legal, financial and tax advice. An adviser dealing with agribusiness on a day to day basis is the best person to use. Discussing these questions with your accountant well in advance of any planned transfer of assets is the best way to achieve a successful transition and minimise future tax bills.

the matter for you eg appoint an independent auctioneer to deal with the matter of leasing/renting out the land and direct all queries to be dealt with through him/her.

15 What can I do if the person I have leased the land to doesn't pay me?
It may be necessary to take legal proceedings to get a court order for them to vacate the land.

16 Where can I get conflict resolution advice if a row develops within family about farming the land following a death by farm accident?
I would recommend a specialist mediator in family farm issues. This maybe an accredited mediator, a solicitor, an accountant, an agricultural consultant who has experience in dealing with the family farm issues.

17 In planning a way forward should I organise one-to-one meetings with our accountant, solicitor, co-op manager and Teagasc, for example, or should we all have a round table meeting?
I would suggest that you consult those people individually initially to give and get the information you require and raise

and answer any queries specific to that person. You can then liaise and arrange a round table meeting thereafter to ensure that nothing 'falls between two stools' so to speak.

18 If I have to appoint a solicitor myself what is your advice in making that choice?
Often people go with recommendations from trusted family/friend. Have an initial consultation with a few solicitors if necessary and choose one you felt most at ease with and had a good understanding of you and the farm business. Just because a Will is with one particular solicitor/firm does not mean you have to stay with that solicitor/firm. With remote ways of working, you should not be confined geographically in your choice. A face-to-face meeting will probably be required but will be limited.

19 Is it legal to open a bank account in my own name and have clients/debtors of my deceased husband/partner pay me before the death certificate is issued?
Any payments due to the estate should be paid to an executor's account but it can be paid into your own account until you get that set up and you can hold it on trust for the benefit of the estate.

As an executor/administrator you will need to account for money coming in and going out from the date of death up until the estate is wound up.

20 My husband died many years ago and I still have the land (it is leased) but because I now have a new man in my life my in-laws are very resentful. They have as much as told him he 'is never going to get his boots under the table'. What if I want to marry again?
You are legally entitled to marry again if you wish to do so. Assuming that you have inherited the property from the person who died in the farm accident, it is your own decision as to what to do with it, be it sell it or leave it to somebody of your choosing.

21 I now own the farm and have a new love in my life but my adult children are trying to bully me into signing over the farm to them, fearing that we will marry and that my new husband will be entitled to the farm if I die first. What can I do?
You are entitled to do what you want with the farm. If you did marry, your spouse would be entitled to what's called a legal right share, which is half of your assets where there are no children or one-third of your assets where there are children.

If the new husband had not been provided for in the Will, he can elect to take his legal right share.

He could also renounce any right he may have before you die which might give some comfort to children. This renunciation should be in writing having received independent legal advice

www.agriculturalsolicitors.ie

HSA: STRIVING TO BE HELPFUL AND TREAT PEOPLE WITH DIGNITY AND RESPECT

The Health and Safety Authority has a very broad mandate which includes ensuring that there are high standards of health and safety across all workplaces

The Health and Safety Authority (HSA) believes that all those who go to work, should return home safe and well each day. The HSA provides information and guidance and carries out inspections to provide employers, workers, the self-employed and all involved in the world of work with the supports needed.

Farmers normally come into contact with HSA inspectors during routine inspection, on foot of a request or complaint or sadly following a fatal or serious injury. Regardless of the circumstances, the HSA will always strive to be helpful and treat people with dignity and respect.

What happens around a HSA investigation when a death occurs on a farm?

Unfortunately, farming continues to have an unacceptable high rate of fatal injury, particularly involving the older members of the farming community. The HSA has a duty to investigate all fatalities related to work activity, in all sectors, in order to learn from them and prevent reoccurrences.

An Garda Síochána or the emergency services generally notify the HSA of farm fatalities. Investigation of fatalities is particularly difficult in agriculture, as most involve the death of a family member. Investigating the circumstances and interviewing family members who have lost a loved one can be very traumatic for all involved.

Inspectors will always be mindful of the stress and difficulty it poses and will as far as possible allow some time before carrying out the detailed investigation and taking witness statements.

However, to learn most and prevent reoccurrences, the HSA will start the investigation as soon as possible, which will involve visiting the accident scene within a very short period of time after receiving notification. They will generally attend the scene to gather basic information, make



'THE HSA HAS A DUTY TO INVESTIGATE ALL FATALITIES RELATED TO WORK ACTIVITY, IN ALL SECTORS, IN ORDER TO LEARN FROM THEM AND PREVENT REOCCURRENCES'

notes and take photographs and provide any advice or instructions necessary.

The investigation and the number of follow-up visits to the farm where the fatality occurred can vary considerably depending on the facts and circumstances involved. Other agencies or organisations may also have an investigation role such as An Garda Síochána. The HSA will coordinate with other agencies to help minimise the distress to all involved.

While the main reason for carrying out the investigation is to understand and record what happened and prevent a similar incident from reoccurring, the HSA must also consider whether any organisation or individual has failed in their duties and consider what, if any, action is necessary, including any legal action.

COMMUNICATION WITH THE HSA

The HSA cannot release any details of the

investigation to any party during the investigation. This can cause distress to family members but it is necessary to ensure the integrity of the investigation. A senior inspector will coordinate all communication between the HSA and the family and will as far as possible keep the family advised on progress.

Fatal investigation files are normally sent to the Director of Public Prosecutions (DPP) with a recommendation on any further action, eg "No further action", Prosecution recommended.

Where a person or organisation is considered to have failed to comply with safety and health laws, the prosecution of a company or an individual may be recommended. In some circumstances, the HSA may consider issuing a "safety alert" to the media in an attempt to prevent a similar fatality happening. All or any of the above may cause distress to family members.

THE INQUEST

A coroner is required to hold an inquest into any sudden death and this can be an additional area of distress for family members involved. The purpose of the inquest is to establish and record "when, where and how" the death occurred, but not to apportion responsibility or blame.

The inquest is completely separate from the HSA investigation and will in most circumstances only proceed when the HSA investigation is complete. The coroner's

office will communicate directly with the family and next of kin regarding the inquest.

While the coroner may open the inquest to allow hearing of medical evidence and the issuing of a death certificate, the HSA may ask the coroner to adjourn the inquest until the HSA investigation or any prosecution is completed. This, while necessary, can also be very distressing for family members.

When the full inquest into the sudden death goes ahead, the HSA can, if requested by the coroner, attend

and provide a report to the coroner. You may not wish to be present during other inquests being heard on the same day and you can request to be advised when you actually need to be present.

During the inquest, the pathologist who carried out the post mortem gives details of the cause of death. As this and other details can be very distressing for the family, you can ask the coroner that the family be advised when this will occur and be given the option to leave the room and return after this is read into the record.

‘Embrace FARM works in collaboration with the following charities and organisations in supporting farm families and individuals in its network

THE IRISH HOSPICE FOUNDATION BEREAVEMENT PROGRAMME

Grief is what we feel when somebody we are close to dies. You may feel shocked, upset, tearful or distressed. You may find it difficult to concentrate and to realise what has happened. You may be angry or frightened. These experiences are particularly confusing and intense in the early days and weeks of a bereavement. It doesn't follow any set course or stages and you will have good days and bad days. You need time to grieve and time to adjust to a world from which this person is now absent. Everyone's loss is different and everyone's grief is different. How you grieve will depend on many things – the kind of person you are, the relationship you had with the person who died and what support you have in your life.

Loss and grief are normal life experience and most people find their own way through the pain with support from family and friends. Some find it helpful to meet others who have also been bereaved and a small number can experience significant difficulties. Please seek information or talk to your doctor if you are struggling with your grief, such as your grief is intense and unrelenting, you feel your physical and emotional well-being is at risk or you feel prolonged agitation, depression, guilt or despair.

COVID-19

At the moment the world is reeling from the impact of COVID-19. In a usual year about 30,000 people die in Ireland, 80 deaths each day. Every person who dies is a family member, a parent or a friend. We estimate that up to 10 people are significantly affected by each death, so 800 people are newly bereaved each day. It is clear, bereavement and loss affect large numbers of people in Ireland, in many ways, over many years and even more so in recent weeks. We don't yet know by how much COVID-19 will increase these figures. However, for each and every family, the death that matters most is the loved-one they mourn.

Some of the restrictions around COVID-19 make the already distressing experience of a bereavement more difficult. The death



may be sudden, you may not be able to be with the person when they die or have an opportunity to say goodbye. It is important that you stay connected to people who care about you and let them know how you are doing and how they can help you. It may help to remember that your relationship is made up of all of life's shared times; this can never be taken away from you. We have developed a Care and Inform hub which we hope will inform, support and reassure people as we navigate these uncertain times and find ways of dealing with death, dying and bereavement.

We, the Irish Hospice Foundation, are a national charity dedicated to all matters relating to dying, death and bereavement in Ireland. We work to ensure that no-one will face death or bereavement without the care and support they need regardless of the place of death. For the past 30 years, we have been working in partnership with others to make excellence in bereavement care a national priority. We do this through many of our activities such as, awareness-raising, training and education, providing bereavement information and working collaboratively with many organisations, both State and voluntary, to enhance bereavement care provision in Ireland.

Please see our website for resources, which include ways to support yourself when you are grieving, ways to help others and our new Care and Inform hub (www.hospicefoundation.ie). The Irish Hospice Foundation is supporting the development of a national bereavement response, including a national telephone helpline in partnership with the HSE. The helpline will provide a first response to those affected by bereavement during the COVID-19 pandemic, and beyond if needed. This helpline is due to open in May 2020.

Amanda Roberts,

Bereavement Development Officer, Irish Hospice Foundation.

Orla Keegan,

Head of Bereavement and Education, Irish Hospice Foundation.

WE ESTIMATE THAT UP TO 10 PEOPLE ARE SIGNIFICANTLY AFFECTED BY EACH DEATH, SO 800 PEOPLE ARE NEWLY BEREAVED EACH DAY

IRISH CHILDHOOD BEREAVEMENT NETWORK (ICBN)

ICBN works to promote the voice of bereaved children and young people in Ireland, acknowledging that theirs has traditionally been the silent voice of grieving. Since 2014, the ICBN has received core support from Tusla and from the Irish Hospice Foundation.

ICBN AIMS TO

- » Support - professionals to deliver high-quality accessible bereavement support;
- » Signpost - families and carers to information and bereavement supports;
- » Inform - the general public regarding issues involved in childhood loss;
- » Advocate - for bereaved children, young people and those supporting them;
- » Generate - new ideas and approaches to improving bereavement support for children.

Children experience the pain of loss of a death as intensely as adults but they will express it in different ways. Adults instinctively want to shield or protect children from death. We can't fix or reverse what has happened but you can do your best to help children through the reality of this difficult time in an honest and open manner. The family is the key source of information, reassur-

ance and ongoing support for bereaved children, parents and guardians need to be able to talk with their children about what has happened and what they might hear in the days/weeks/months ahead. These essential supports for children fall on the adults in their lives who are also likely to be deeply personally affected by the traumatic event, thus compounding the issues.

AN OVERVIEW OF HOW CHILDREN GRIEVE:

- Unlike adults, children dip in and out of grief. It can be intermittent and intense but also can pass quickly, distracted by friends and activities.
- Children tend to protect parents from their pain and upset. This often leaves their grief unrecognised.
 - Grief in childhood and teens makes the young person feel different from their peers.
 - Children try to control their grief, holding it in and pretending nothing has happened. This can be isolating.
 - Each child in a family grieves differently due to their personality, age, gender and the relationship they had with the person who has died.
- Death can be frightening for children, especially without the information to help understand what is happening.
- Children's grief is not a once-off occurrence but affects them at milestone times in life, eg going into a new school, graduating, getting married etc.

WHAT HELPS?

- Acknowledge their loss – otherwise a child can feel excluded.
- Age-appropriate information to help them understand – an adolescent's experience is very different

from a five-year-old's.

- Taking part in the funerals/goodbye rituals and even making something (eg, a picture) or having a part to play gives a sense of control – but only if they wish to do so.
- Children need time to express feelings – even anger, which can be an expression of the deep hurt and unfairness they are feeling.
- They need time to remember the person who has died and share the stories of their relationship with them.
- They need to know that they are not to blame for a death and that their thoughts or things they say do not cause death to occur.
- Meeting other bereaved children can help them understand they are not alone in what has happened.

WHEN TO BE CONCERNED:

- When a child shows persistent anxiety about the loss and life in general.
- When a child is persistently aggressive.
- When a child socially withdraws from friends and activities in a prolonged manner.
- When a child carries self-blame and guilt about the death.
- Self-destructive behaviour and risk taking.
- Self-harming.
- Suicidal behaviour.

The above behaviours indicate more complicated grieving and require more specialised intervention.

Visit our website www.childhoodbereavement.ie
Contact us ICBN@hospicefoundation.ie

ANAM CARA

Each year about 2,500 families experience the death of a son or daughter. Sadly, some of these will have died through a farm related accident.

The death of a child is considered the ultimate loss, leaving their family devastated and often not knowing who to turn to for support. It is also isolating for the grieving family. For farming families, who are already isolated, it can be such a lonely and frightening time. Working in collaboration with Embrace FARM, the network of



Anam Cara Groups along with our website www.anamcara.ie means parents can access the information, resources and support they need in the aftermath of tragedy. Our face-to-face and online services are available to all parents, regardless of the age or the circumstance of the child's death.

The range of services and resources Anam Cara provides are free of charge. They include: bereavement information evenings; monthly support groups; family remembrance events. There is also support for parents who have experienced the death of their only child, recognising the uniqueness of this unimaginable loss.

Anam Cara resources include an information pack (eight leaflets written by bereaved parents on various topics) and a guide for employers for when a bereaved parent has to return to work.

In response to the COVID-19 crisis, Anam Cara has launched online resources which include videos featuring bereavement professionals, and parents who share experiences and how they coped and survived the death of their child.

Anam Cara groups offer 'drop-in' monthly support meetings for bereaved parents. These meetings are led by a professional facilitator and our volunteer parents. They provide a safe and comfortable space where parents can connect to speak openly and in confidence about their grief and concerns.

Bereavement information evenings provide recently bereaved parents an opportunity to hear an experienced bereavement professional discuss parental grief and what challenges and milestones parents may face after the death of a child. They can act as gentle introduction to the Anam Cara groups.

Anam Cara also collaborates with the Milford Care Centre in Limerick, Northern Ireland Children's Hospice and Solas Centre in Waterford to support bereaved parents by co-facilitating bereavement information evenings. These organisations run follow up support groups for parents. By working together we can avoid duplication of services and the best use of our funding.

For more information, contact Anam Cara on 085-2888 888 Rol /Anam Cara NI 028 951213120 or Info@anamcara.ie

FIRSLIGHT

Established in 1976, FirstLight, formerly the Irish Sudden Infant Death Association, is a registered charity. It provides crisis intervention and free professional counselling support services throughout Ireland to parents and families whose children have died suddenly from 0 to 18 years of age. In 2019, FirstLight supported 142 families across Ireland whose child had died suddenly and unexpectedly.

Families experiencing the sudden unexpected loss of their child have little or no time to say "Goodbye" to their loved one. The unexpected traditional rituals that happen around death and that often provide comfort cannot be performed during the COVID-19 pandemic as people follow HSE advice and self-isolate. Suddenly bereaved families are feeling the physical and social isolation acutely. Parents, grandparents, siblings and other family members need FirstLight's professional support services now more than ever.



FirstLight services are continuing during COVID-19; however, it has had to adapt to how we provide the service. For example, FirstLight is now offering all counselling support via telephone and video link. Additionally, FirstLight has established three private member's groups on the Facebook page for bereaved moms, dads, and parents to facilitate group support. FirstLight is available 24/7 via its emergency support helpline on 1850 391 391 or via email on info@firstlight.ie

APOS

With many clients from a farming background, APOS is familiar with the great work of Embrace FARM in supporting survivors and their families living with post-farm accident trauma. We value their efforts within our shared community.



At APOS, we specialise in the manufacture and fitting of prosthetic and orthotic devices to clients with a wide range of pathologies. We offer a wide range of solutions from prosthetics for upper and lower limb amputations to custom orthotics for the whole body. For clients with limb loss, we aim to provide a comfortable prosthesis that enables resumption of normal day-to-day activities such as a return to employment, sport, or getting around with greater mobility. We also supply and manufacture orthotics which help to maintain or alter the position of a joint or body part. Orthotics assist in reducing pain, improving mobility, and in reducing risk of further injury.

Our clinical team is available to discuss individual needs in detail in order to provide best solutions for our clients. APOS welcomes clients with medical cards as well as private patients. We are based in Kilcolgan, Co Galway but run clinics almost nationwide.

For further information, contact APOS on 091 796983 or email enquiry@apos.ie.

WIDOW.IE PEER SUPPORT COMMUNITY

Widow.ie is an Irish online peer support community for men and women who are widowed or bereaved of a partner. We know how difficult life is without your spouse and adjusting can be a slow and difficult process. Friends and family try their best, especially in the time after the bereavement, but many don't understand what the bereaved person is feeling unless they've experienced a similar loss.



Often, the bereaved partner feels alone and needs to know that there are others who understand how they feel. Connecting online with people who have also lost the most important person in their life, new members suddenly find that they are not alone. At Widow.ie there is a unique bond between members, it is a space for understanding and unconditional, non-judgmental support.

Our members come from all walks of life and ages range from twenty-something to seventies and older. Some of us lost our partners after a

long illness or from sudden death, accident or from suicide. We are young parents doing our best to raise little children and teenagers alone. For others, their children have recently started college and suddenly find they are now alone in a once busy household. Some members are grandparents while others were not blessed with children. But all of us are doing our best to adjust to living life without our

spouse and on Widow.ie, we support each other at every step, every day.

In the support community, members are free to share the difficult days along with the uplifting times. We help each other by our shared experiences and encouragement.

Widow.ie is an award-winning peer support group after its founder, Colette Byrne, in 2018 won a people of the year award for creating the group after her husband died. The advantage of the online peer support group Widow.ie is its availability. Open 24 hours a day, seven days a week and free to join and use in the convenience of your own home.

Website: <https://www.widow.ie/>
Email: colette@widow.ie

WHEN SOMETHING TRAUMATIC HAPPENS:

A traumatic event is any incident that causes physical, emotional, spiritual, or psychological harm, such as the death of a family member or injury in a serious accident. In the case of the death of a loved one through a farm accident, the effects can be particularly difficult to deal with. There may be additional extreme emotions involved such as guilt or blame and those left behind may struggle with the memory of the unexpected and unusual event. Particularly with farm accidents, there may be an expectation of having to fulfil the role of the person who has died. In some cases, family members may not know how to respond, or may be in denial about the effect the event has had on them as

CONTINUED ON NEXT PAGE »

CONTINUED FROM PREVIOUS PAGE »

they strive to continue the work of the farm and maintain the family's livelihood.

Individuals respond to traumatic events in different ways, there is no right way to respond and everyone will grieve in their own way, even members of the same family. Often there are no visible signs, shock and denial shortly after the event are normal reactions and are the mind's way of providing protection from the emotional impact of the event. Once the initial shock has passed, common responses may be both emotional and physical, such as: irritability, sudden mood changes, anxiety and nervousness, helplessness, anger that the event happened or anger directed at whomever the individual may think is responsible for the death or accident, flashbacks or repeated memories of the event, guilt that something could have been done to prevent it, difficulty sleeping and concentrating, memory loss, changes in appetite, withdrawal from everyday events, headaches, etc.

In some cases, the individual may experience depression or post-traumatic stress disorder and therefore may require specialised support and treatment from a health professional. If the above symptoms persist for a prolonged period of time (this time can vary but usually cause for concern would be when there is no alleviation of the distress after a period of weeks or months, if the symptoms increase in intensity and particularly if the symptoms are interfering with day-to-day activities such as school or work performance or personal relationships, the individual should be encouraged to make an appointment to see their GP. The GP can assess them and offer the appropriate support or referral to other relevant health professionals (such as a Psychologist or Counsellor) who will help the individual to understand and cope with the emotional impact they are experiencing. Particular attention should be given to children who have been affected especially if their behaviour extends to emotional outbursts, aggressive behaviour, excessive withdrawal or continued obsession with the event and appropriate professional support should be sought in such circumstances. The Irish Childhood Bereavement Network has some useful information and resources for children and young people who are experiencing grief – www.childhoodbereavement.ie; www.bereaved.ie. Individuals who are grieving or are depressed may sometimes experience feelings of hopelessness about the future and feel powerless to change it. They may also feel worthless and overwhelmed and in an effort to end the pain that they are experiencing, may come to have thoughts of ending their life. Whilst this is not the norm, it can happen for some people who experience traumatic events and it is something to be aware of and if there is cause for concern, professional help should be sought promptly. The GP should be contacted or if it is after hours, the Gardai, Local out of Hours GP Service or the Hospital Emergency Department. Telephone counselling and listening services such as Pieta House 1800 247 247 or Samaritans 116 123 are available for support 24 hours a day, 7 days a week at no cost to the caller.

Whilst traumatic events can be difficult to recover from, it is reassuring to know that there are some ways in which individuals can help themselves to restore their emotional stability and get back to a place where they can cope and manage in the new circumstances that they now find themselves in. These include things such as: talking and communicating with family or close friends about how they are feeling and asking for support if needed, eating a well-balanced diet, getting some exercise and adequate rest and sleep, maintaining a daily routine that includes some hobbies and interests, and avoiding any pressures whilst recognising that time is needed to come to terms with what has happened.

For further information, visit the HSE website www.yourmentalhealth.ie for information on minding your, and your loved ones, mental health and wellbeing. The site also has information on services and supports. The IFA, Teagasc and Mental Health Ireland have developed a Farming Resilience page which has very helpful information <https://www.mentalhealthireland.ie/your-mental-health/farming-resilience/>

Josephine Rigney

HSE Resource Officer for Suicide Prevention, Laois/Offaly

CHRONIC PAIN IRELAND

Most of us will experience an episode of severe pain at some point in our lives however for 20% of adults this pain is persistent, chronic and impacts on every aspect of life. Not only is there pain to try deal with, many experience feelings of loss and associated loss, loss of identity, loss of the life they once had. Life with chronic pain can worsen mental health; and in turn, poor mental health can worsen their perception of pain. Many feel isolated, stigmatised, judged, struggle to remain in the workforce, maintain relationships and financially suffer. Chronic pain is invisible, it is often met with derision and lack of understanding.



Chronic Pain Ireland (CPI) is the national charity providing information, education and support services to people living with chronic pain, their families and friends. We advocate on their behalf, working closely with all stakeholders. We hold educational events throughout Ireland both in rural and urban locations and these provide an opportunity for people living in chronic pain to meet others enduring something similar. It doesn't matter which specific injury or chronic pain condition someone may have. The challenges are the same. We offer a telephone support line and produce newsletters to members. For more information, contact 01-804 7567 or go to www.chronicpain.ie

RURAL SUPPORT

Rural Support was set up in Northern Ireland in 2002 and provides a range of services for farmers and farm families across the region.

Assistance is available on business finance and debt, succession planning, technical and business issues, as well as physical and mental health concerns. With a team of 50 experienced staff, mentors and volunteers, the organisation provides support via its confidential helpline, face-to-face mentoring, and training programmes.



Rural Support also provides a Social Farming Support Service for Northern Ireland working with the Department of Health and other health professionals. Social farming is the practice of offering activity on family farms as a form of social support service for people with varying levels of social, educational, and intellectual challenges. The Rural Support helpline has had an increase in calls since the COVID-19 situation, particularly from vulnerable and older members of the rural community. In response, an initiative called 'Across the Hedgerow' has been created with YFCU to provide older and vulnerable members of the farming community with companionship via the phone to help improve mental and emotional wellbeing. This is an ongoing project and forms part of our services to support elder people in the farming community. If you or someone you know would benefit from speaking to Rural Support please ring our helpline on **0800 138 1678**. All calls are confidential, the helpline is available 9am-9pm, Monday to Friday (alternative support options available at all times).

NRH

The National Rehabilitation Hospital (NRH) provides interdisciplinary rehabilitation within its spinal injury, brain injury and amputee programmes. Dr Eimear Smith, consultant in rehabilitation medicine at



NRH recently carried out a study of spinal injuries in Ireland from 2010- 2015. Of the 28 occupational injuries occurring in that period, 20 (5.8%) were farming incidents.

Working as a psychologist on the spinal injury service in the NRH for almost 20 years, Dr Maeve Nolan is repeatedly struck by the resilience, creativity and generosity of the farming community. Building on the suggestion of her medical social work colleague, Kathleen Kelly, the first *Focus on Farmers* event was held in

NRH in November 2017 to enable people from the agricultural sector to come together to discuss experiences, tips and ways to make life easier. Fearing this group of farmers and outdoor workers might not find it easy to talk, a series of speakers and events was planned for the day. However, they need

not have worried as the discussion was lively, honest and helpful. The wish and capacity among farmers to reach out to each other in a time of need is striking.

People from different areas, different farming backgrounds and with a wide range of spinal injuries participated. Staying safe, taking health seriously and keeping in touch with others were recurring themes. There was lots of discussion about the importance of a tractor and 'the smile it puts on a farmers face' when driving a tractor, especially after spinal

cord injury. Many creative solutions were discussed and Pat Carthy, a farmer from Sligo and now captain of the Irish Wheelchair Hurling Association, summed it up well when he said everyone has to become 'problem solvers in their own worlds' after injury.

All recognised the importance of innovation and creativity combined with safety awareness and the need to 'recognise limitations' as well as 'push the boundaries'. Many agreed 'farming can overwhelm you' and may not continue to be a full-time pursuit after injury. In 2018 Peter Gohery from Embrace FARM was a guest speaker and in 2019 the event was shared with Embrace FARM and held in Kilkenny.

In rehabilitation we often talk of SMART goals but the flavour of work with Farmers is that you have to 'Farm Smart' in order to continue to enjoy life

and thrive as a farmer. There is always a strong, overriding sense that 'Farming is in the blood' and 'once a Farmer, always a Farmer', sentiments completely consistent with the importance of continuity of identity post injury.

The links between NRH and the farming community extend beyond providing specialist rehabilitation. The farming community have been wonderful supporters of NRH fund-raising efforts and *Combines 4 Charity*, set up by 10 cereal farmers in 2009 have donated substantially to NRH over the years while also claiming their place in the Guinness Book Of Records. The Dublin2Mayo tractor run which took place last year also raised a significant sum for our New Hospital which is due to open in the coming months. These fun events are a tribute to the energy, enthusiasm and compassion which characterises the farming community in Ireland.

TRACING OUT A FUTURE PATH FOR EMBRACE FARM

Researchers from Limerick Institute of Technology looked at the experiences of Embrace FARM members and what their hopes for the future of the organisation were

In 2019, Embrace FARM commissioned research to evaluate their services to farming and rural families affected by death or life-changing injury on the farm. Researchers Dr Frank Houghton and Jennifer Moran Stritch, based at Limerick Institute of Technology, conducted focus groups and surveys with Embrace FARM members about their experiences and what they hoped would be future directions for the organisation. The research included feedback from children and young people who attend bereavement support weekends along with their families and adults within the farming sector who have survived life-changing injuries or conditions.

There is very little international or Irish research that looks at how families affected by farm deaths experience grief. This Embrace FARM study suggests that the experiences of bereaved farming families may be similar to those grieving deaths by suicide or the deaths in service of first responders, police, firefighters and emergency workers.

Grief researcher and principal investigator of the Limerick IT Loss and Grief research group Jennifer Moran Stritch comments: "People who are grieving these kind of deaths look for two things to sustain them: memorialisation, or the idea that their loved one will never be forgotten. Our research suggests that the annual Embrace FARM Remembrance Service is a consistent factor that helps to keep the memory and identity of the deceased loved one alive and vibrant. Secondly, people want to know that the death of their loved one has meaning and if it had to happen, hopefully someone else will not have to go through the pain they are now experiencing. That's where the farm safety messages along with the advice and support from Embrace members and founders play a role."



'OUR RESEARCH SUGGESTS THAT THE ANNUAL EMBRACE FARM REMEMBRANCE SERVICE IS A CONSISTENT FACTOR THAT HELPS TO KEEP THE MEMORY AND IDENTITY OF THE DECEASED LOVED ONE ALIVE AND VIBRANT'

Research collaborator and director of LIT's HEALR research group Dr. Frank Houghton adds: "It's clear that by offering a listening ear and practical supports to the modern Irish farming community, Embrace FARM provides that meaning-making opportunity to both accident survivors and those mourning a loved one. Also families that have been through a farm death or accident before are in an excellent position to help the newly bereaved because they understand the challenges and the joys of farming along with the pain of this particular kind of grief. Our research reaffirms what the members know: Embrace FARM connects bereaved Irish farm families in a unique way and allows them to help each other along the path of grief."

SOME OF THE FINDINGS

- The vast majority of participants were very satisfied with the supports provided by Embrace FARM. Some people have minimal contact with Embrace FARM while others are very involved in a variety of activities offered.
- The most significant event that happens each year is the Remembrance Service in June.
- Other highlights are the weekend residential ex-

- periences, the bereavement supports for children affected by farm deaths and the support group meetings for accident survivors.
- The perceptions of Embrace FARM include: Kindness & Compassion, Support & Help; Understanding & Sharing as well as Sadness & Memories
- Embrace FARM members feel strongly about the unique personal connection with founders Brian and Norma Rohan and the staff and management of the organisation.

THE RESEARCH CONDUCTED WITH BEREAVED FAMILIES AND ACCIDENT SURVIVORS FOUND THAT EMBRACE FARM PROVIDES:

- ➔ Listening.
- ➔ Togetherness.
- ➔ Inclusivity.
- ➔ Remembering.
- ➔ Farm Safety Messages.



COMMENTS

"EMBRACE FARM IS AN INCLUSIVE, WONDERFUL CARING ORGANISATION RUN BY AMAZING PEOPLE"

"IT'S LOVELY TO HAVE A SUPPORT GROUP AND TO SHOW A PERSON THEY ARE NOT THE ONLY FAMILY GOING THROUGH A DIFFICULT TIME AFTER A FARM ACCIDENT. IT IS GREAT TO TALK TO OTHER PEOPLE IN THE SAME SITUATION."

"I CONSIDER THE PEOPLE AT EMBRACE FARM AS FRIENDS"

"IT'S NOT A RECEPTIONIST ON THE OTHER END OF THE LINE, IT'S A FRIEND"

"I WILL GO TO THE REMEMBRANCE SERVICE EVERY YEAR, UNTIL I CAN'T ANYMORE"

"EMBRACE FARM REMEMBERS WHAT YOU'RE GRIEVING AND WHY"

"TALKING TO PEOPLE IN A SIMILAR SITUATION MEANS EVERYTHING"

NENAGH SCHOOL BRINGS COMMUNITY TOGETHER IN SUPPORT OF EMBRACE FARM

St Joseph's CBS, Nenagh, Co Tipperary, organised a hugely successful fundraising campaign on behalf of the charity

The knock-on effects of a farm accident/fatality can be felt in all corners of the community, something evident in a recent fundraising campaign for Embrace FARM, carried out by a team of students from St Joseph's CBS, Nenagh, Co Tipperary.

Links between the school and Embrace FARM stem back four years, with St Joseph's having hosted representatives from the charity on more than one occasion for powerful talks presented by ambassadors such as Angela Hogan, John Hayes and Peter Gohery. This year, however, has seen those links strengthen even further.

Each year, as part of the transition year programme in Nenagh, students are taught a subject called development education by Michelle Forde, where they learn about various charities and discover firsthand the reasons they were founded and the work involved.

Down through the years, students have raised much-needed funds and awareness for charities such as Temple Street Children's hospital, Pieta House, and more. Last year, the focus shifted to farm health and safety and this is why Embrace FARM was chosen as beneficiaries for 2019.

The organising committee involved – fronted by students Paul Seymour, Patrick Fogarty, Patrick Quigley, Jack Gleeson and Michael Ryan with the help of teachers Michelle Forde, Paul Butler, Paul Dolan, deputy principal Dermot Brislane and principal Karen O'Donnell – aimed to highlight the dangers associated with farming, while also highlighting the unheralded work of Embrace FARM.

Planning for a series of farm safety-themed events soon ensued, which included a public talk on health and safety on farms and bereavement, not to mention an ambitious first for the school – a charity tractor run. The idea for the campaign originally came via a small group of agricultural minded students, who had suffered firsthand the mental torture of a farm tragedy.

Teacher Michelle Forde said: "One of our students lost his 15-year-old cousin in a dreadful farm tragedy. He was also the best friend of Paul Seymour, one of the five TY students running the campaign."

"Last year, a number of third-year boys had told me we were going to do a tractor

run as our big charity event in TY. I laughed at the idea and said no way, but the boys wouldn't take no for an answer and brought in the big guns, Paul Butler, who also doesn't know how to take no for an answer."

Student Michael Ryan stated: "We first got together to see how we could reach out to farmers, young and old, in an enjoyable way."

"We realised that something has to be done to raise awareness and sooner rather than later," Patrick Quigley adds.

Jack Gleeson said: "We decided to hold a tractor run to promote farm safety for all corners of the community."

Teacher Paul Butler continued: "Seeing first-hand the effect it (farm fatality) had on the boys was enough for me to help them in any way possible."

SUPPORT

Once the project received the support of principal Karen O'Donnell, the real work began as the committee involved put in place their plans to host the tractor run on Sunday 17 November. All corners of the agricultural community were called upon for favours and a helping hand, with Gareth Gault (otherwise known as Grassmen's Donkey) pledging his attendance on the day, as well as representatives from Embrace FARM and the FRS.

It was also decided that a number of farm safety awareness videos would be produced by the students and teacher Paul Butler, with one to be premiered at the public talk before being rolled out on social media, and the other – a hard-hitting video telling the stories of those affected by farm accidents in the school – released prior to the tractor run to promote the campaign.

Patrick Fogarty said: "Farm accidents have affected a lot of people in our school, so this encouraged us to take this further than just a tractor run."

Michael Ryan continued: "We created the farm safety awareness video as farming is the most dangerous workplace with the highest number of deaths each year. Our video is to try and save lives, which is the reason we all got involved in the campaign."

Paul Seymour adds: "I personally have had the experience of losing a good friend,



Patrick McCormack, in a farm accident, so I am all too aware of the impact of that loss and the importance of safety on farms at all times.

"In the words of Brian Rohan, 'You have to do all you can when you're down in the yard that day to make sure you get back safe to your family that night'."

The collection buckets were soon gathered and a very successful tractor run was subsequently staged, with over 140 tractors participating and huge support locally to aid the very worthy cause. Upon the return of the convoy following their travels through Ballycommon, Kilcolman, Silvermines, and

'WE WERE ABSOLUTELY STUNNED AT THE SUPPORT FROM LOCAL BUSINESSES'



The team receiving recognition for their efforts, with a Garda youth award in Templemore.



Above left: tractors departing the school as they begin their journey.

Above: Another stand warning of potential dangers.

Left: Panel of student coordinators: Patrick Quigley, Micheal Ryan, Paul Seymour, Patrick Fogarty and Jack Gleeson

Toomevara, an auction and raffle were held to further add to the fundraising tally.

"A lot of spectators from the town and surrounding areas gathered to see the tractors off from the school ground, which was a sight to behold," said Paul Butler.

Michelle Forde said: "We were absolutely stunned at the support from local businesses, many of whom approached us after they heard what we were doing."

Students involved also had a number of farm safety stands set up on the day of the run, to reinforce the need for greater caution while carrying out everyday tasks.

Teacher Paul Butler recounted: "We had many different farm accident and safety

scenes set up, from a bull attack to falls from height, harness safety, PTO safety and quad safety.

"We also got a car and recreated a crash scene with a tractor to demonstrate what can happen if you are not fully concentrating or on the phone while driving."

Alma Jordan of AgriKids, a farm safety educational platform with the ethos to empower children to be future farm safety ambassadors, also provided worksheets and colouring posters that promote agriculture and safety on farms for the team to use pre and post-tractor run.

Following the marvellously successful tractor run, all monies gathered as part of the tireless fundraising campaign were counted, with a final total of €7,000 presented to Embrace FARM. This coincided with the public farm safety talk held at St Joseph's CBS in Nenagh on 11 December, in conjunction with Embrace FARM and the HSA.

For all in attendance, it was an extremely emotionally charged affair, featuring a powerful presentation on fatalities from Pat Griffin of the HSA, Angela Hogan of Embrace recounting the loss of her partner Brendan in a horrific farm accident, and a tearful account from Eugene Hogan, who

spoke of his family's loss of their son and brother Dermot Hogan.

Brian Rohan of Embrace FARM also told the story of the charity's foundation, before a brief talk from farm accident survivor Peter Gohery.

Michael Ryan said: "It was a very emotional night. Pat Griffin showed us some of the accidents he had been to around the country and it would really make you think of all your own little near misses."

Patrick Quigley added: "The work that Embrace FARM does is just unbelievable and it was a great experience to work with them throughout our fundraiser."

The five students behind the project then took to the stage, offering a thought-provoking presentation on why the campaign meant so much to them and explaining the reasons behind the hosting of a tractor run – the loss of their close friend in a farm accident.

Paul Butler said: "The boys spoke brilliantly on what was a highly emotional night. They have been unbelievable throughout the campaign and have made farm safety 'cool' in our school. We are hopeful this can now spread to the wider community."

Ag science teacher Paul Doran added: "It was wonderful to see the enthusiasm and energy shown by our TY students to highlight the importance of farm safety."

COMMITMENT

"The passion and commitment the boys displayed has got to be admired and hopefully, through their hard work, families will be saved from the heartache that unfortunately has visited too many in the past."

Proceedings came to a close with the screening of the farm safety video produced by the team "Open your eyes to farm safety", which showcases good and bad

AGRIKIDS



Alma Jordan of AgriKids, a farm safety educational platform with the ethos to empower children to be future farm safety ambassadors, also provided worksheets and colouring posters that promote agriculture and safety on farms for the team to use pre and post-tractor run.

Alma first founded AgriKids in 2014 on the back of one of the worst years for farm safety and accidents in Ireland. She has since begun a farm safety roadshow, where she travels to schools all over the country to spread the farm safety message.

AgriKids and Embrace FARM recently collaborated with An Garda Síochána for a special farm safety campaign, where children across Ireland were asked to design a farm safety poster.

farming practices with the help of an "aware farmer" – "unaware farmer" format.

"The message of the video is quite powerful and it goes through potential accidents that could easily happen on farms," says Jack Gleeson.

Teacher Paul Butler adds: "The video hits on all of the risks on a farm and is in line with the HSA farm safety code of practice risk assessment document."

"I know the five boys involved have really had their eyes opened by it all and I think the video has the potential to open a lot more eyes to everyday working dangers."

Michelle Forde said: "The HSA expressed interest in sponsoring a schools competition based on the video at the public talk. We are hoping this will inspire other schools to do what we are doing."

Such was the impact of the campaign by St Joseph's on a local and national level, the tractor run video has since amassed almost 7,000 views online, while the boys involved were recently awarded a Garda Youth Award for their efforts.

Michelle Forde stated: "The students' efforts in raising awareness was recognised with a Garda Youth Award recently in Templemore. To win this, was really the icing on the cake."

"I am a firm believer that if you shout loud enough and continually raise awareness through talking, then you truly will make a difference in this world. That is what I hope we have achieved with our farm safety campaign."

The Nenagh CBS farm safety video can be found on the school's YouTube channel.

Embrace FARM, HSA and IFA are supporting Nenagh CBS in the promotion of their farm safety video. The IFA are sponsoring a farm safety competition about the video. Please view video on YouTube by searching 'Nenagh CBS Farm Safety'. Info of competition on IFA, Embrace FARM, Nenagh CBS Social Media.

WHY IT IS IMPORTANT TO HAVE A SUPPORT NETWORK TO RELY ON

Embrace FARM ambassadors and key community leaders outline their support for the organisation

Pictures: Roger Jones



MAIREAD MCGUINNESS

Vice-president of the European Parliament

"Embrace FARM grew out of a deep need among farm families for a place to bring their sadness, their grief and their stories. The work of Embrace FARM is providing much needed support and comfort when tragedy strikes. I know from families affected by farm accidents how important it is to have a solid structure to rely on. The Rohan family has shown huge courage and grace in allowing their personal story of loss of a loved one to drive them to help others. Embrace FARM embraces all and wants to make sure that farms become safer places, that accidents are avoided and that the beauty that is the family farm model is not blighted by death and injury."



CANON PATRICK HARVEY

Church of Ireland
Rector of the Abbeyleix
and Killermogh Union
of Parishes

"I have been involved with, and am privileged to be invited to take part in, this annual ecumenical service of remembrance since it started seven years ago. A congregation gathers from all over the island (and it is the whole island) to remember and give thanks for the lives of those who were injured or have died tragically in farming accidents. Brian and Norma Rohan of Shanahoe, Co Laois, whose idea the service is, meticulously plan and arrange the event. The most profoundly sad part of the service (it is impossible not to be moved) is the reading out of the long list of names of those who have died ... men, women, boys and girls, while relatives come up to the sanctuary rails to light candles in their memory. The obviously various and identifiable regional accents of those reading the names give a real sense of 'an island gathering'."

MOST REV DENIS NULTY

Bishop of Kildare & Leighlin

"I have been associated with Embrace FARM since the inaugural Farm Accident Remembrance Service in the Church of the Most Holy Rosary, Abbeyleix six years ago, in 2014. There isn't a parish in rural Ireland that hasn't seen the devastating consequences that a farm accident leaves in its wake.

"The days of the children's rhyme 'Old MacDonald Had a Farm, ee i, ee i, o' have well and truly passed. The typical farm today brings with it the cutting edge of technology, science and development and with every advancement comes a risk.

"Just like the experience of the coronavirus pandemic which has swept over our country since March as we receive nightly accounts of the death toll and the number of new cases that day. Behind every statistic, every number, every quantum is a person and a family.

"So too with farm accidents, behind every set of statistics there are grieving families, farms and parishes. I couldn't encourage Brian and Norma Rohan and their team enough in the work they do to continue to develop Embrace FARM and its support network."



JOHN HAYES

Farmer; former international rugby player and ambassador to Embrace FARM

"It has been my pleasure over the last number of years to contribute in a small way towards the fantastic work that Embrace FARM does. Its work to support those who have lost loved ones on the farm cannot be underestimated. During times of unbelievable loss, it is vital that those affected have somewhere to turn for support and guidance."

SHARON FOLEY

CEO, Irish Hospice Foundation

"As a charity striving for the best care in bereavement across Ireland, the Irish Hospice Foundation sees working collaboratively with other organisations providing bereavement support as crucial. Norma and her team from Embrace Farm acknowledge that, sadly, deaths occur on our farms each year. Importantly,

Embrace Farm is there to provide information and support for those families who need it. Our bereavement team has come to know Norma and her colleagues over the last few years; they have attended our series of regional events 'Living with Loss', participated in training and engaged in our national Bereavement Forum meetings. We look forward to working collaboratively with Embrace Farm in the future."



FINANCIAL AWARENESS AND BANKING SUPPORT

BCB research with the Farming and SME communities has identified a need for more specific banking supports for these sectors, and a particular need for banks to look at their approach to relationship building and communications. Previously, farmers and SMEs heavily relied upon their relationship with their local bank manager to facilitate their banking needs. With reduced branch networks and increasing use of online services, these relationships have changed significantly. Feedback was received from farmers that when they try to access loans or financial advice, it can be difficult to speak to a staff member with experience in farm lending. In conjunction with our board members representing the farming and SME sectors, the IBCB is focusing on developing actions with our member banks which will assist with these difficulties. A key requirement is ensuring that farmers and SMEs are aware of the range of financing supports in place for them and how best to access these



through, for example, the preparation of business plans. These supports will be particularly important given the economic and financial fallout from the COVID-19 crisis. Each of the IBCB member banks have SME financing expertise in place, and in some cases, dedicated agri teams, to provide specialist support.

The Banking and Payments Federation Ireland (BPFI) also provides information to assist businesses with financial planning and includes specific information for farm businesses in relation to finance applications (www.bpfi.ie).

Additional information sources can be accessed through Micro Finance Ireland and Credit Review (microfinanceireland.ie/ and www.creditreview.ie/)

For more information on the IBCB, please visit our website: www.irishbankingcultureboard.ie/



AIB <https://business.aib.ie/my-business-is/agri-business>



Bank of Ireland <https://businessbanking.bankofireland.com/business-supports/sectors/agricultural/>



KBC Bank Ireland <https://www.kbc.ie/business>



Permanent TSB <https://www.permanenttsb.ie/business-banking/>



Ulster Bank <https://digital.ulsterbank.ie/business/sector-expertise/agriculture.html>



REMEMBRANCE SERVICE

Sunday, 28th June, 2pm

For those who have died on our farms across the 32 counties

Ecumenical Remembrance Service will be streamed live on **28th June** at **2pm** on www.embracefarm.com and broadcast again on 5th July on RTE1 at 11am

Follow our social media for updates



Join us with #WeRememberYou