



The Alliance of Retired Public Servants

With the pressures on pensions generally these days, public service pensioners will have to be prepared to make their voices heard now if they want to be treated fairly in the future. It's time to stand up and be counted.

Go and talk to your local T.D.s and Senators and make your voice heard locally. If you don't take your own situation seriously, no one else will.

In Issue No: 26 of our Newsletter, we announced that ARCO had joined the Alliance of Retired Public Servants. The Alliance is comprised of pension organisations representing over 100,000 retired public servants - including former civil servants, local authority and health employees, teachers, nurses, doctors, Gardaí, Defence Force personnel and others.

In 2013, the Alliance came together informally against the background of public service pensioners having no voice in relation to the introduction of emergency legislation reducing their pensions. The Alliance was established on a formal basis in 2014.

The effect of the Financial Emergency Measures in the Public Interest legislation (Acts of 2011 and 2013) is that emergency powers are used to reduce all public service pensions over €12,000 per annum by between 8% and 28%.

The level of pension reduction is penal at this stage given the extent of the economic recovery and the fact that it is in addition to the general austerity measures which particularly impact on pensioners - the ongoing medical cost inflation, lower income



thresholds for medical card eligibility, cuts to medical insurance tax relief, increased exposure with age to medical expenditure, major other cuts to disposable income including waste disposal charges, local property tax, water charges, electricity, fuel and telephone benefits under the household benefits package.

The position in relation to the Universal Social Charge is that public service pensioners pay this charge on all their pension income if their pension exceeds €12,012, whereas pensioners on coordinated pensions (state plus occupational pension - the private sector norm) pay no Universal Social Charge on the state element of their pensions. This, for example, means that a private sector pensioner in receipt of a state pension for dependent spouse and self, both over 66, on a coordinated pension income of €34,684 pays no Universal Social Charge whereas an equivalent public service pensioner on the same pension is subject to the Universal Social Charge on all income and therefore pays €1,572. This is fundamentally discriminatory and unfair.

Contrary to popular belief, public service pensioners are not privileged "fat cats" - the average civil service pension is in the order of €20,000 per annum and considerably less than 1% of civil servants receive pensions over €100,000 per annum; overwhelmingly, public service pensioners do not receive the state pension and their spouses (usually wives) who worked in the home have no entitlement to the state pension deriving from their retired spouses public service employment.

The Minister for Public Expenditure and Reform, in May 2013, indicated to the Alliance his intention, as a matter of priority, to move towards reducing the burden of the public service pension reduction, with the initial focus on people on low pensions, as soon as economic circumstances permit. At a meeting with the Alliance in July 2014, the Minister indicated that talks would be held with the public service unions in 2015 about the orderly winding down of the emergency legislation in relation to public service pay and with the Alliance in relation to public service pensions.

(Cont'd . .)



The Alliance is urgently seeking specifics as to what the government has in mind and the Alliance has looked for another meeting with the Minister for Public Enterprise and Reform.

The Alliance has also recently written to the leaders of political parties in government and opposition and to all T.D.s and Senators advising them of the concerns of retired public servants and seeking their assistance and that of their parties in ending, at the earliest opportunity, the use of emergency powers to reduce public service pensions and ending the discriminatory application of the Universal Social Charge to public service pensioners.

The Alliance will continue to pursue these approaches at political level and will advise constituent organisations, for the information of their members, of the responses received.

The Alliance is also arranging regional meetings of public service pension organisations. **A number of these meetings have been held and details of further meetings will be posted on the ARCO website. Information will also be sent via text message to members.**

Each pensioner matters, and you should ensure that your local T.D.s and Senators are contacted and made aware of the effects of the use of emergency powers to reduce your pension and of the discriminatory application of the Universal Social Charge on you and your dependents and the need to address these matters.



ÓGLAIGH NA HéIREANN
THE DEFENCE FORCES

Bands of the Defence Forces & Pipes & Drums
Annual Gala
Concert
in the National Concert Hall, Dublin.
Saturday 10 October, 2015
at 19.15 hrs

*In aid of
Defence Forces
Benevolent Fund
& Soldiers Aid Fund*

Tickets: €25

BOOKINGS:
National Concert Hall: T. 01 417 0000
or Website: www.nch.ie
or from Cpl Frank Whelan. Ph 01 - 804 6296
/ email: or frank.whelan@defenceforces.ie
(2 Bde Booking Office open from mid Sept. 2015).

ARCO EXECUTIVE COMMITTEE NOTICE TO MEMBERS

"Distributed with this Newsletter is material in respect of a range of tax/financial services offered by two commercial companies which will deliver their services at a discount to ARCO members. ARCO Executive Committee has agreed to facilitate the distribution of information on these services as it may be of interest to some members of ARCO. By doing so ARCO Executive Committee does NOT endorse the services of these companies to the exclusion of any other service provider.

Members wishing to obtain further information on the companies and, the services provided, should do so directly with the companies themselves, using the contact information provided in the enclosure with this newsletter."

ONLINE purchasing



Most members at this stage will have purchased goods over the internet. Traditionally such purchases concerned mainly low cost items such as books and magazines however this is rapidly changing as consumers' shopping habits change. It's now possible to buy virtually any consumer product over the internet. Online purchasing is an example of "distance selling", where a consumer and a trader contract with each other without ever actually meeting.

By Comdt. Sean Murphy (Retd).

The trader advertises the product through a website and the consumer purchases the product, normally with a credit card and then waits for the product to arrive. The system is based on trust and confidence. Will the product arrive? What if the product is not what I ordered? What if I change my mind? Will I be able to get a refund?

Since June 2014 Irish consumers have been afforded substantial new protections under a new law known as the Consumer Rights Directive. Irish consumers can now expect the following;

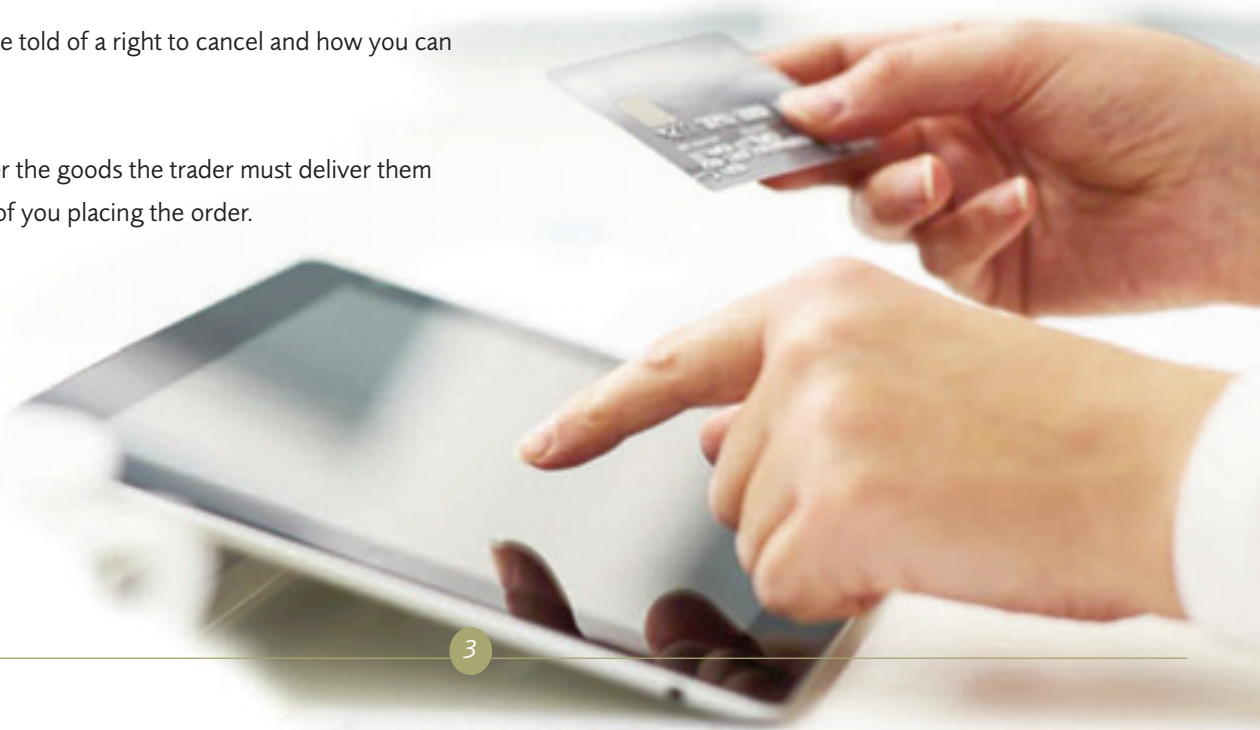
- 1.** Before you place your order the trader must make specific information available to you such as the trader's name and address, methods by which the trader can be contacted, the price of the goods including all taxes.
- 2.** You must also be told of a right to cancel and how you can exercise it
- 3.** When you order the goods the trader must deliver them within 30 days of you placing the order.

- 4.** You now have a 14 day "cooling off" period which begins on the day the product arrives. This means that you can inspect the goods and if they are not what you want then you return them without having to give any reason and be fully refunded by the trader in the same way that you had paid initially (not a credit note).

- 5.** If the trader fails to inform you of this right to cancel, the cooling off period is extended to 12 months from the date the goods arrive.

While these rules are generally applicable there are a number of exceptions and for more detail you should consult the European Union (Consumer Information, Cancellation and Other Rights) Regulations 2013. These are available online and are also known as S.I. No. 484 of 2013.

Comdt. Sean Murphy (Retd) is a lawyer working in the fields of competition and consumer protection. These are his own views and should not be considered as reflecting the views of his employer.





The pen is mightier than the sword

By Editor.

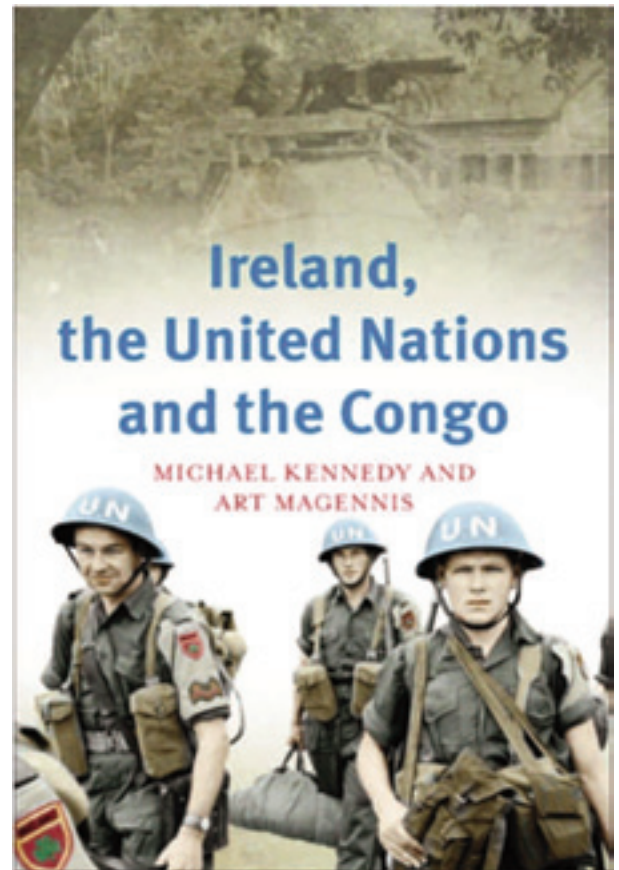
Two members of ARCO have recently been involved in the publication of books, which will be of interest to many of our members.

Ireland, the United Nations and the Congo

A military and diplomatic history, 1960–1961

by Michael Kennedy and Comdt Art Magennis (Retd)

In 1961 Irish United Nations peacekeepers went into combat in the Congolese province of Katanga. Irish diplomat Conor Cruise O'Brien headed the UN mission in Katanga. Former Chief of Staff of the Defence Forces, Lt-Gen. Seán MacEoin, was in overall command of UN troops in Congo. Irish units suffered casualties and men taken prisoner as the fighting in Katanga continued. This book is based on a first-hand account of the fighting by an Irish cavalry officer and previously unseen UN archives and the papers of UN Secretary General Dag Hammarskjöld. As Lt Gen Sean McCann (Retd) said at the launch of the book "Art and Michael have given us a magnificently researched and deftly written account of the most critical years of the Defence Force's first large scale involvement in peacekeeping. It is an account in hitherto unknown detail of the first time the Defence Forces went into action since 1923. They show how the Defence Forces faced the steep learning curve of participation in the UN's first major peacekeeping venture" A military and diplomatic history, this book is an Irish perspective on a defining moment in the history of the United Nations, the Cold War and modern Africa. At the launch, Lt Gen McCann concluded by saying 'Art and Michael have written a book that covers the many levels of the ONUC mission. This is a book about people as much as it is a book about the international intrigue. They have caught the tension and drama of 1961 in Congo, the rivalry, the chicanery and the lethal score settling of Katangese politics and how the UN was sucked into the Congo crisis



Art and Michael presented a copy of their book to the Military College Library recently. Pictured at the presentation are Lt Gen Sean McCann (Retd), Comdt Art Magennis (Retd), Col Eamonn Caulfield, Commandant The Military College, Michael Kennedy and Brig Gen Liam MacNamee (Retd) President, ARCO. Photo by: Sgt J.J. Ryan, DFTC

Kilmichael – A Battlefield Study

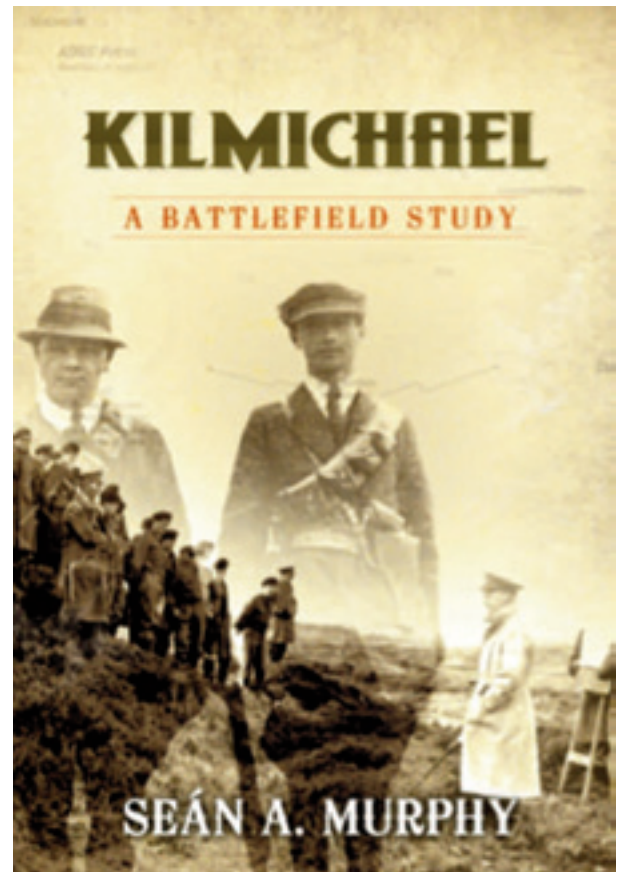
by Comdt Sean Murphy (Retd).

Seán conducted an in depth study of the action which calls into question much of the accepted narratives. He has uncovered details about the ambush, which will add to the uncertainty and intrigue that surrounds this important engagement, which occurred on the 28 November 1920, when a flying column of IRA volunteers from the 3rd West Cork Brigade ambushed a patrol of Auxiliary policemen near the village of Kilmichael in Co. Cork. The patrol was wiped out with only one survivor. It is arguably the most celebrated republican victory of the War of Independence. It is also one of the most controversial. Was it possible for a lightly armed and relatively untrained guerrilla force to take on a force comprised largely of commissioned officers with extensive service and experience gained during the First World War?

Is there a darker side to Kilmichael with suggestions of prisoners being summarily executed or did the Crown Force sign their own death warrants by falsely surrendering to their IRA attackers and killing 3 IRA volunteers before the charismatic IRA leader, Tom Barry, gave the order for the patrol to be wiped out?

Sean is superbly equipped to answer these questions. He is a small-arms specialist, having spent most of his service as a mechanical engineer in the Ordnance Corps. He is also a well-known 'shot' who competed with the Defence Forces in International competitions.

But while specialising in weapons, Sean finished his career as a legal officer in the Directorate of Legal Services. This means he not only knows about the nuts - and particularly the bolts - of how a rifle works, but he is trained to weigh evidence and to present it clearly and concisely.



Sean is pictured handing over a copy of his book to Comdt Sue Ramsbottom, Defence Forces Librarian in the DFTC. Lt Col Liam Condon, (At the time) Chief Instructor, Officers Training Wing, The Military College. Photo by: Cpl N. Coughlan, An Cosantóir.

CAOGA Group Life Assurance Plan

- January 2015

Please be advised that retired/retained members who voluntarily undertake employment abroad are obliged to inform CAOGA in advance and may not be covered for such employment.

The Management Committee of CAOGA has recently finalised a renewal of the Group Voluntary Life Assurance plan with Friends First with no increase in premiums (except in the case of 61-65 age bracket for members, where a modest €2.00 increase applies) and minimal decreases in benefit for certain age categories, formulated to address the challenging financial environment today. Important considerations informing the committee's decision-making process were the financial pressures experienced by young mortgage holders and the desire to ensure that age categories of greatest need are appropriately covered in line with our primary objective "to protect the long-term financial security of the members' family in the event of the death of a key member of the family". The main factor, which influenced the renewal, was the recent high claims experience, particularly among spouse members in 2013.

Cadets:

Cadets who join the plan at first opportunity will be underwritten by our insurance provider, Friends First, free of charge for benefit of €30,000 until commissioning.

Tax Relief:

Tax relief on Group Live Assurance premiums is only available to serving officers, because of Revenue regulations.

Mortgage Protection Life Assurance Review Service:

A free review service for CAOGA members is available from Penpro, our insurance broker. Penpro is paid brokerage for the placement of business with insurance companies and there would be no charge to the member if Penpro cannot provide a better policy. For free confidential financial assistance please contact Mr. Martin Sheehan, Penpro Ltd, (Pension and Protection consultants) 01 2000100.

Terminal Illness Cover:

On certification by a medical specialist of terminal illness, with expected death within twelve months, 30% of the death benefit will be paid in advance. This does not apply to members aged 66 years and over.

Child Benefit:

Children of members have free cover of €5,000 up to their 25th birthday, this benefit will apply for the lifetime of a member's child who has special needs. This is in addition to the cover provided under the CAOGA Friendly Societies scheme.



Caoga Office:

The CAOGA office has recently moved from Parkgate to McKee Bks, Dublin. You can contact the Secretary Comdt Manus Ward 01-8042785 or the CAOGA Administrative Officer Ms. Judy Farrell 01 8042786. Website address is www.caoga.net or Email info@caoga.net



Benefits & Rates with effect from 01 January 2015

Benefits and Premiums shown are guaranteed for 3 years. Cover ceases on 75th Birthday.

Serving & Retained Members: Friends First Group Life Assurance Plan

Age Band	Old Benefit	Old Premium	New Benefit	New Premium
17 – 28	€150,000	€15.00	€150,000	€15.00
29 – 35	€250,000	€25.00	€250,000	€25.00
36 – 50	€350,000	€50.00	€350,000	€50.00
51 – 55	€350,000	€50.00	€325,000	€50.00
56 – 60	€350,000	€50.00	€310,000	€50.00
61 – 65	€200,000	€38.00	€200,000	€40.00
66 – 70	€100,000	€48.00	€100,000	€48.00
71 – 74	€40,000	€30.00	€40,000	€30.00

Spouse Members: Friends First Group Life Assurance Plan

Age Band	Old Benefit	Old Premium	New Benefit	New Premium
17–28	€150,000	€11.00	€150,000	€11.00
29–35	€250,000	€19.00	€250,000	€19.00
36 – 50	€250,000	€34.50	€250,000	€34.50
51 – 55	€250,000	€34.50	€220,000	€34.50
56 – 60	€250,000	€34.50	€205,000	€34.50
61 – 65	€150,000	€45.00	€130,000	€45.00
66 – 70	€75,000	€45.00	€75,000	€45.00
71 – 74	€15,000	€15.00	€15,000	€15.00

CAOGA Friendly Society Scheme

Age	Subscription	Benefit
Member to 70th Birthday	€10.00	€19,680
Spouse Member	€5.00	€21,141
Child over 10 to 25th	Free	€4,000
BirthdayChild under 10	Free	€1,269

CAOGA Benevolent Fund

Category	Subscription	Benefit
Serving Officers	€2.00	Grants
Retained members	Free	Grants

All CAOGA Friendly Society subscriptions are refundable to members at 70 years of age



E: info@caoga.net



ARCO AGM 2015

The AGM for 2015 will take place on

Friday 02 October 2015

at 11.30 hrs.

in McKee Bks, Dublin.

Any motions should be sent to

Hon Sec Lt Col Joe Ahern (Retd) by 01 August 2015.

Upcoming Events 2015

The following Ceremonial events are open to the public. Timings will be confirmed.

06 May 2015	1916 Leaders Commemoration, Arbour Hill, Dublin
07 May 2015	Centenary of the sinking of the Lusitania. Cobh, Co. Cork
14 – 19 May 2015	International Military Pilgrimage to Lourdes
29 May 2015	Unveiling of the Pte Kevin Joyce Memorial on Inisheer, Galway
12 July 2015	National Day of Commemoration, Royal Hospital, Kilmainham, Dublin
18 July - 22 Aug 2015	Ceremonial Guard, Merrion Square Memorial, Dublin
01 Aug 2015	Centenary of the funeral of O'Donovan Rossa, Glasnevin Cemetary, Dublin
12 Sept 2015	Defence Forces Veterans Day, Collins Bks., Cork.
17 Sept 2015	Stand down Parade for Chief of Staff, McKee Bks. Dublin
02 Oct 2015	ARCO AGM, McKee Bks., Dublin
10 Oct 2015	Annual Gala Concert, National Concert Hall, Dublin
06 Nov 2015	Defence Forces Deceased Members Mass Various Locations
14 Nov 2015 (TBC)	Niamba Ambush Anniversary Mass, Cathal Brugha Bks., Dublin.
09 Dec 2015	Annual Carol Service, Arbour Hill Church, Dublin.

Welcome to ARCO's New Members:

Lt Andrew MacIntyre	Col Adrian Ryan
Col Thomas Carter	Brig Gen Diarmuid Fitzgerald
Comdt Joseph Brady	Comdt Gerard Hannon
Capt James Nicholson	Lt Col Michael Baston
Col Gerard O'Sullivan	Comdt Gerry Doyle
Comdt Kevin O'Dwyer	Col Seamus McDermott
Comdt Nicholas Bond	Lt Cdr Christopher Nalty
Capt Kieran Kennedy	Lt Col James Byrne
Capt Owen Ross	Comdt Michael Treacy
Capt Ken Barry	Comdt Jody Moran
Comdt Barry O'Riordan	Comdt Pádraigh Ó'Gallachóir.

EDITOR'S NOTE

The newsletter is issued in Spring and Autumn. The editor welcomes articles or items of interest or suggestions as to what should be included. If you have any contribution or suggestion please send them to the editor

Declan Carbery at declancarbery@hotmail.com

Commissioning Ceremony: 90th Cadet Class An Cliaomh Gaiscíochta



The Commissioning Ceremony of the 90th Cadet Class was held at The Defence Forces Training Centre on 12 February 2015. Lt Deirdre Fahy is pictured receiving An Cliaomh Gaiscíochta from Brig Gen Liam MacNamee (Retd), President ARCO. Deirdre is from Cork and is the youngest child of Stephen and Emer Fahy. She has a degree in European Studies from UCC. Her interests include international relations, rugby and taekwondo. She has a black belt in taekwondo and was a national cup winner with Highfield Ladies RFC in 2012. Also pictured are the Chief of Staff, Lt Gen Conor O'Boyle and the Minister of State at the Department of An Taoiseach and the Department of Defence, Mr. Paul Kehoe, TD. Photo by: Cpl N. Coughlan, An Cosantóir



ARCO presented a cheque for €2000.00 for the Defence Forces Benevolent Fund to Defence Forces Chief of Staff, Lt Gen Conor O'Boyle on 21st April 2015. Pictured are members of the ARCO Executive Committee (L/R): Capt Ray Bonar (Retd), Lt Col Richard Cummins (Retd), Lt Gen Conor O'Boyle (COS), Brig Gen Liam MacNamee (Retd) (President of ARCO), Lt Col Joe Ahern (Retd), Brig Gen Paul Pakenham (Retd) and Brig Gen Colm Campbell (ACOS). Photo by: Armn Billy Doyle, 105 Sqn.

Deceased Officers

Ar dheis Dé go raibh a n-Anamacha

Our condolences to the families and friends of those comrades who passed away since our last newsletter.

Col Liam Young	14 Dec 2014
Brig Gen Patrick Cranfield	27 Dec 2014
Lt Col Billy O'Neill	03 Jan 2015
Comdt Michael Hartnett	11 Jan 2015
Comdt Paddy Arrigan	26 Jan 2015
Cmdre William (Liam) Brett	20 Feb 2015
Lt Col Brendan McGuire	27 Feb 2015
Comdt Gerard (Gerry) Bailey	28 Feb 2015