

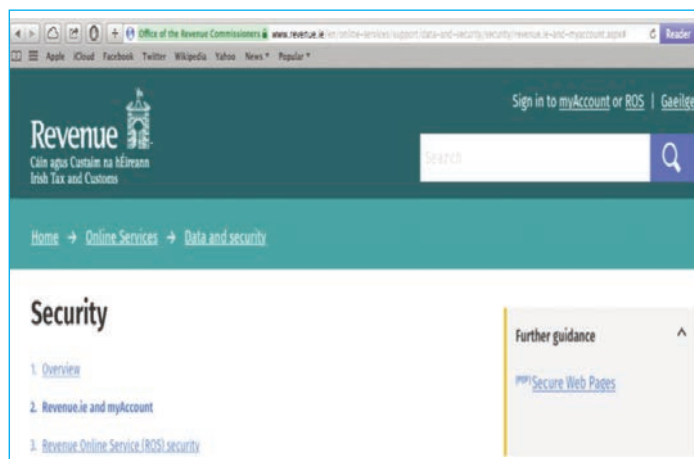


## Few Irish people claim back their medical expenses

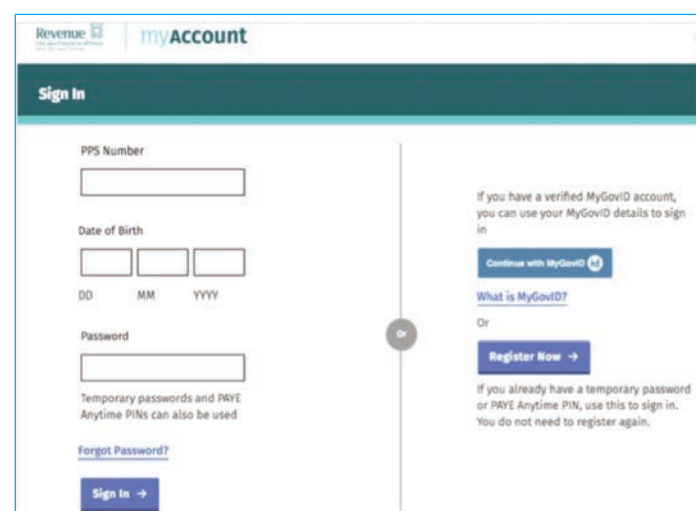
*At present, a tax rebate of 20% on medical expenses (that are not covered by either the State or health insurance, or expenses that you receive compensation for or routine dental or ophthalmic (eye) care) can be claimed back by applying to the Revenue Commissioners. It's not a new benefit either - it's been around since 1967. That amounts to €12 for a single €60 GP visit. Every taxpayer can claim these medical expenses; yet, it is believed nearly 60% of Irish tax payers decline the option of applying for what is effectively free money.*

So why do so few people here neglect to apply for what could amount to a very welcome cash refund? A lack of awareness may be one reason, but a possible other reason is that they believe the process is too complex and time-consuming. The reality is that, in terms of personal admin, this is one of the most straightforward things you'll ever do - even easier than shopping online.

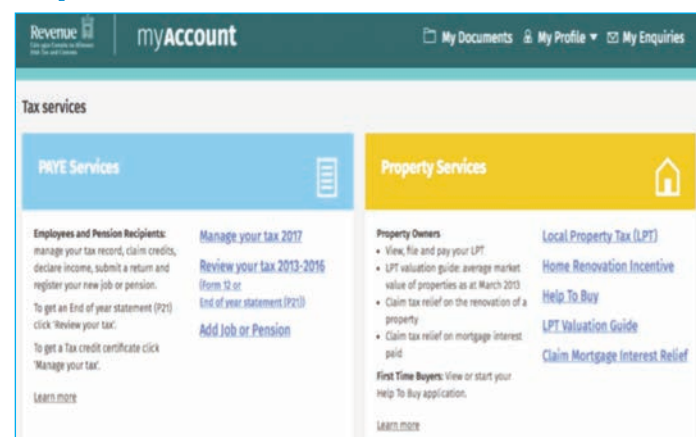
### Step 1



### Step 2



### Step 3



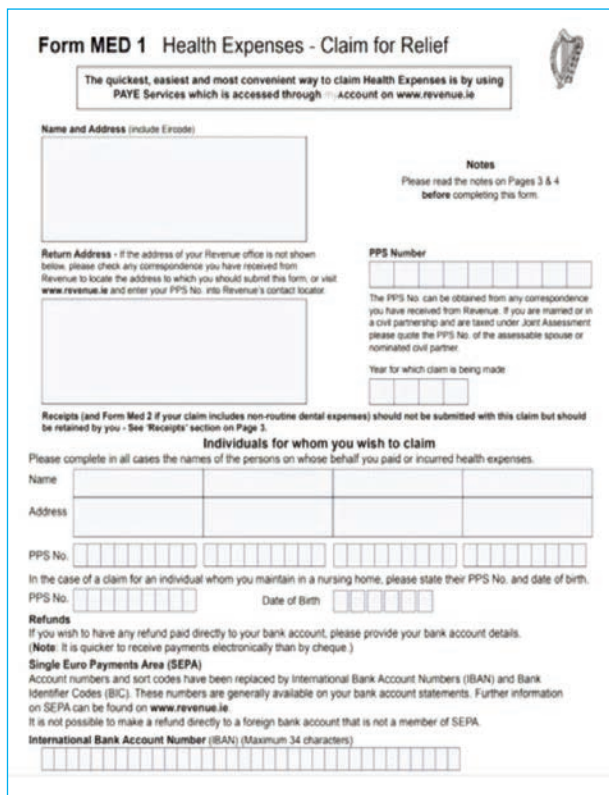
You can claim tax relief online using myAccount (by completing the e-Form 12) on Revenue's online account service and by following Steps 1, 2 and 3 (this service needs to be registered for and is a simple process), or via mail using either a MED 1 (for medical claims) or MED 2 (for dental expenses) form. You can use Medical Form MED1 to claim tax relief on all general medical expenses (including dental expenses).

(continued over . . .)

*(Few Irish people claim back their medical expenses continued)*

You can only claim for medical expenses if you have receipts to prove your claim. Do not send your medical receipts (this includes MED 2) with your MED 1 form. However, you must keep your medical receipts for six years because Revenue may investigate your claim.

A Medical Form Med 2 is a receipt to prove your dental expenses. Your dentist will normally have a supply of MED 2 forms and should complete it for you.



**Form MED 1 Health Expenses - Claim for Relief**

The quickest, easiest and most convenient way to claim Health Expenses is by using PAYE Services which is accessed through Account on [www.revenue.ie](http://www.revenue.ie)

**Name and Address (include Eircode)**

**Notes**  
Please read the notes on Pages 3 & 4 before completing this form.

**Return Address** - If the address of your Revenue office is not shown below, please check any correspondence you have received from Revenue to locate the address to which you should submit this form, or visit [www.revenue.ie](http://www.revenue.ie) and enter your PPS No. into Revenue's contact locator.

**PPS Number**

The PPS No. can be obtained from any correspondence you have received from Revenue. If you are married or in a civil partnership and are taxed under Joint Assessment please quote the PPS No. of the assessable spouse or nominated civil partner.

Year for which claim is being made:

Receipts (and Form Med 2 if your claim includes non-routine dental expenses) should not be submitted with this claim but should be retained by you - See 'Receipts' section on Page 3.

**Individuals for whom you wish to claim**

Please complete in all cases the names of the persons on whose behalf you paid or incurred health expenses.

Name:

Address:

PPS No.:

In the case of a claim for an individual whom you maintain in a nursing home, please state their PPS No. and date of birth.

PPS No.:

Date of Birth:

**Refunds**

If you wish to have any refund paid directly to your bank account, please provide your bank account details.  
(Note: It is quicker to receive payments electronically than by cheque.)

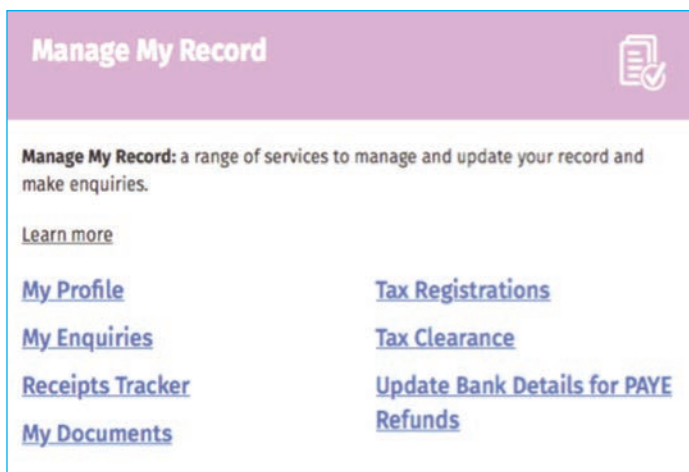
**Single Euro Payments Area (SEPA)**

Account numbers and sort codes have been replaced by International Bank Account Numbers (IBAN) and Bank Identifier Codes (BIC). These numbers are generally available on your bank account statements. Further information on SEPA can be found on [www.revenue.ie](http://www.revenue.ie).

It is not possible to make a refund directly to a foreign bank account that is not a member of SEPA.

**International Bank Account Number (IBAN) (Maximum 34 characters)**

Relief is given by way of repayment at the end of the year, for claims within the current financial year. It is best to claim relief on health expenses after the year has ended. You should wait for your P60 statement to arrive before claiming. If you are jointly assessed, you must also wait for the P60 statement from your spouse or civil partner. For backdated claims, Revenue will issue a cheque, soon after the submission of the claim and once everything is in order. Since 1 January 2005, **the time limit on claims for repayment of tax is four years**



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[My Documents](#) [Refunds](#)

Last year, Revenue refunded €145.5 million in medical expenses - a significant figure by any estimation. If all people applied for their entitlements however, it is estimated that this figure could be, at least, doubled. It is important to keep your receipts and, if you have not done so, request copies of receipts from your GP/Consultants/Pharmacist etc. Some Pharmacists are now providing customers with a Medical Expenses Printout (Tax) covering the financial year.

It is possible to update your personal information within the 'Manage My Record' menu (after Step 2). This provides a range of services e.g. registering your Bank details for receiving refunds for medical expenses.

More information is available regarding these medical claims on Revenue's website and [www.citizensinformation.ie](http://www.citizensinformation.ie)



# The Founding of the Army Athletic Association

*Lt Col Richard Cummins (Retd)*

*The rapid expansion of the National Army in 1922 to a force of almost 50,000 personnel that lacked any serious military training, even among the majority of the officers, created serious difficulties for its commanders. In an effort to increase fitness levels among the troops and also to keep large numbers of soldiers living in barracks occupied when they were not on military duty sport was encouraged, particularly athletics and Gaelic Games.*

Sport in the Army is first mentioned in the Army magazine "An tÓglách" as early as June 1922 when a brief article mentions that the 1st Western Division was "giving attention to athletics". Another edition reported that in the 1st Eastern Division a meeting, under the chairmanship of Comdt Gen Sean Boylan, was held to discuss methods of fostering Gaelic Games and athletics. A similar story was emerging from other commands. A later edition publishes a short article encouraging officers to ensure troops practise games regularly. It suggests that such practise will "encourage them to manly ideas, moral lives, regular habits and moderation in eating and drinking".

Reports continued to reach General Headquarters of sports activities from around the country and in response to these developments a meeting was held at General Headquarters under the auspices of the Chief of Staff at which it was decided to establish an Athletic Association to organise and run sport in the army. It was also decided to hold a representative conference on Saturday 31st March 1923 to formally launch the Army Athletic Association (AAA).

The conference was presided over by the Chief of Staff, Lt Gen Sean McMahon with representatives from all commands, corps and services. The GAA was represented by General E O'Duffy and Mr L J O'Toole, Secretary. Mr A C Harty attended on behalf of the INACA, the body governing athletics in Ireland.

One of the first questions to be decided at the meeting was what sports would the AAA cater for? The question of including soccer and rugby provoked a strong reaction from General O'Duffy who urged that the time was not opportune to take any step that might militate against Gaelic games. The Army should lead the way in fostering and promoting Gaelic pastimes. He stated that the National Police Force had already decided to play only Gaelic games. Several other speakers supported General O'Duffy and the meeting unanimously decided to exclude soccer, rugby, cricket and hockey from the games for which the Association would cater.

It was agreed that the sports to be catered for would be hurling, gaelic football, handball, running, cycling, weight-throwing, jumping, swimming, rowing, boxing, rounders, tug-of-war, tennis and golf. It would also cater for dances, concerts, gymnastics, aeridheachta, billiards and kindred indoor amusements.



*The above group photo is of the delegates that attended the first Army Athletic Association (AAA) conference on the 29th of April 1923.*



The organisation of the Association was to be based on companies, battalions, commands and a central executive. The Army Executive Athletic Council was to consist of one representative from each command together with a president, vice-president, registrar, secretary and treasurer. The rules of the GAA were to govern all Gaelic games organised by the AAA and in the case of athletics the rules of the INACA were to be used.

It was decided that All Army championships would be held each year in the sports catered for with Command, unit and company competitions to be held prior to the All Army events.

Following on from the establishment of the association on the 31st March 1923 meetings were held around the Army forming committees at company, battalion/unit and command level. A meeting of the Executive Council in early April 1923 decided that an All-Ireland Convention would be held in Portobello Barracks on Sunday 29th April 1923 to ratify the constitution. It was also decided to request the Army Council to provide three full-time officers to fill the posts of secretary, assistant secretary / registrar and organiser.



*Pictured above is Mr. Dan McCarthy TD, President of the GAA presenting trophies for the All Army Hurling and Football Championships to Comdt Colgain, Secretary of the AAA. Also in the photo are Mr. L.J. O'Toole, Secretary of the GAA and Capt O'Brien on the occasion of the AAA conference in Portobello Bks, 29th April 1923.*

At the All-Ireland Convention the constitution, which had been circulated to the commands in advance of the meeting, was adopted with two amendments permitting rifle and revolver competitions to be included in the scheme of organisation and permitting military personnel to play for civilian teams in their local areas. A motion also passed agreeing that boxing would be governed by the International Boxing Federation Rules.

The question of Government grants to the association was discussed. Lt Gen Sean O Muirthuile (Army Council) advised the meeting that the Army Council was not empowered to finance the organisation from public money. In due course canteen funds would become available to finance sport in the Army, but these funds would not be allowed to be controlled locally.

Consideration was given to permitting Army teams to compete in civilian tournaments and championships. Following discussion it was decided that teams would not be permitted to compete in such championships. A proposal "that the future sports ground of the Army be in Dublin" was passed unanimously.

The President of the GAA Mr Dan McCarthy TD was given permission to address the meeting. He stated that he had been asked by the Central Council of the GAA to present two cups to the AAA, one for hurling and one for football. The presentation of these cups had been passed unanimously at Central Council. He proposed that the All-Ireland champions in both hurling and football should meet the Army champions each year. He thought that this would raise a good deal of finance for the AAA. He also placed GAA grounds at the disposal of the AAA.

The following were elected as officers of the association: Maj Gen Hogan - Chairman, Maj Gen Ennis and Rev Fr O'Callaghan - Vice Chairmen, Comdt Colgain - Hon Secretary, Col Cronin - Hon Treasurer. It was decided that the Executive would fill the post of Asst Secretary with an Irish speaker.

Reporting on the AAA Convention attracted some letters to the editor of *An tÓglách*. Lt Tom Scully 16th Bn, Dublin stated that soccer and rugby were banned because they were foreign games. He felt that as golf and tennis were also foreign games they should also be banned. He felt it was inconsistent on the part of the AAA to ban one and not the other. He saw golf and tennis as a disease and the disease was the most horrible of all - imperialism. On the other hand Cpl Jas Noone, also of the 16th Bn, saw things differently and felt the prohibition on these games was unfair particularly in light of the fact that golf and tennis were allowed. He stated that it was pure hypocrisy for any Irishman to refuse to play soccer and that same evening attend some hall



*Pictured above is the Southern Command Hurling Team, winners of the All Army Championship in 1924, in Croke Park.*

and revel in English dancing, ten times more demoralising than a simple game of football.

A meeting of the executive committee was held in early May 1923 and the following were elected onto the standing committee:- Rev Fr Pigott, Maj Gen Quinn, Col Broy, Capt McIntyre together with the chairman, secretary and treasurer.

At the next meeting of the executive council Capt F O'Doherty was appointed Organiser. It was decided that the 1st Athletics Championship would be held on the 25th and 26th of August at Croke Park with a programme of running, jumping, throwing, tug of war and cycling events and including novelty events such as a sack race and an obstacle race. Sub committees were set up to run the various championships in the other sports and grants from the Executive Council of £100 per command were announced.

All events for the first All-Army Athletic Week were held in Dublin beginning on Saturday 25th and Sunday 26th of August 1923 with the athletics meeting at Croke Park. This was followed during the week by golf in the Hermitage Golf Club, Lucan, boxing in the Round Room, Rotunda, Parnell Square, handball at "The Boot" handball court, Ballymun and tennis at Wilton Place. The swimming and diving championships were held in the Zoological Gardens. The week concluded on Sunday 2nd of September with the football and hurling finals at Croke Park

resulting in victory for the Dublin Command in football and the Limerick Command in hurling.

So in the space of just over one year sport was being run in an organised manner at all levels in the Army. Two additional GAA competitions were introduced in late 1923 with the presentation of the Chaplins Cup by the Army chaplins for hurling and the Medical Services Cup by the Medical Service for football. Other sports were added over the years such as cross country running in 1927, basketball in 1928 and those dreaded foreign games of rugby and soccer in 1943. Other sports have been added in subsequent years as demand required. Sports have also been dropped as interest has waned. The AAA, now the DFAA, continues to organise sport in the Defence Forces to this day.



*Note: All photos used in this article are by kind permission of Military Archives. The contents of this article are based on various articles that appeared in issues of "An tOglach" available on line at [www.militaryarchives.ie](http://www.militaryarchives.ie)*



# Caoga Group Life Assurance Plan Renewal: January 2018

*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 a new provider, Irish Life. Although there was an increase in claims during the period 2015-2018, CAOGA worked hand in hand with Cornmarket to negotiate the most competitive rates and benefits for its members. CAOGA has retained the status quo of premiums and associated benefits for its members and Irish Life has guaranteed the premium for 3 years, until December 2020. Furthermore CAOGA negotiated an additional funeral benefit for members aged between 75-84 years old, which ceases when a member reaches age 85. This new benefit is for Plan members who will enter this age band in the future.

As always, 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".

**Cadets:** Cadets who join the Plan at first opportunity will be underwritten by our insurance provider, Irish Life, free of charge for benefit of €30,000 until commissioning.

**Tax Relief:** All **serving** officers are in receipt of tax relief at source on their Group Life Assurance premiums. This Tax Relief is only available to serving officers because of Revenue Regulations.

**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.

## Cumann Arachais Oifigeach an Ghnath-Airm

### BENEFITS & RATES with effect from 01 January 2018

Benefits and Premiums shown are guaranteed for 3 years. Cover ceases on 85<sup>th</sup> Birthday.

#### Serving & Retained Members: Irish Life 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
75 - 84	-	-	€9,200	€30.00

#### Spouse Members: Irish Life 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
75 - 84	-	-	€5,500	€15.00

#### CAOGA Friendly Society Scheme

AGE	SUBSCRIPTION	BENEFIT
Member to 70 <sup>th</sup> Birthday	€10.00	€19,680
Spouse Member	€5.00	€21,141
Child over 10 to 25 <sup>th</sup>	Free	€4,000
Child under 10 years	Free	€1,269

#### CAOGA Benevolent Fund

CATEGORY	SUBSCRIPTION	BENEFIT
Serving Officers	€2.00	Grants
Retained Officers	Free	Grants

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

## Contact with Caoga Office

The CAOGA office is based in McKee Bks, Dublin. You can contact the Secretary, Comdt Ciara Murray at 01- 8042785 or the CAOGA Administrative Officer, Ms Judy Farrell at 01- 8042786. Website address is [www.caoga.net](http://www.caoga.net) or e-mail [info@caoga.net](mailto:info@caoga.net)





# 6th Infantry Battalion Officers Association

The AGM of the 6th Infantry Battalion Officers Association was held in Custume Barracks, Athlone on 08th March 2018. The Association was founded by Col Denis Harrington in 2014 and is going from strength to strength through the efforts of the current OC 6th Inf Bn, Lt Col Johnny Whittaker, and the outgoing President of the Association, Col Ray King.



*Pictured at the AGM were (on Left) Col Ray King (Retd) handing over the Chain of Office to the incoming President of the Association, Lt Col Dan Murphy (Retd). Also pictured were (on Right) Lt Col Mick Tallon (Retd), Col Ray King (Retd), Lt Col Dan Murphy (Retd) and Lt Col Johnny Whittaker, OC 6th Inf Bn.*

## Upcoming Events 2018

Date	Event
09 May 2018	1916 Leaders Commemoration Ceremony, Arbour Hill, Dublin
12 May 2018	National Famine Commemoration, University College Cork.
13 May 2018	DF Veterans Day, Collins Barracks, Dublin. (National Museum of Ireland) at 1200hrs
17 - 22 May 2018	60th Annual International Military Pilgrimage to Lourdes.*
08 July 2018	National Day of Commemoration. Collins Barracks, Dublin. (National Museum of Ireland)
July/Aug 2018	Ceremonial Guard, Merrion Square Memorial, Dublin
?? August 2018	Collins/Griffith Commemoration. Glasnevin Cemetery (TBC)
01 September 2018	Cavalry Corps Memorial Day. DFTC. 11.00hrs Mass (TBC)
17/21 September 2018	Ministerial Review. 58 Inf Gp (UNDOF) Dublin. Date: TBC
5 October 2018	ARCO AGM, McKee Bks. Dublin. 11.30 Hrs.
10 October 2018	Commemoration of the 100th Anniversary of the Sinking of the RMS Leinster, Dun Laoghaire. **
20 October 2018	Defence Forces Annual Gala Concert. National Concert Hall, Dublin. 20.00hrs
30 Oct - 02 Nov 2018	Ministerial Review. 113 Inf Bn. UNIFIL. Galway. (Date, TBC).
02 November 2018	Deceased Members Commemoration Mass, Various Locations. (Time: TBC)
10 November 2018	Niamba Ambush Anniversary Mass, Cathal Brugha Mass, Cathal Brugha Bks., Dublin. 12.00hrs (TBC)
? November 2018 (TBC)	DFTC Gala Concert. 20.00hrs.
12 December 2018	Defence Forces Carol Service, Arbour Hill Church, Dublin. 20.00hrs

\*Bookings since Jan 2018 through Joe Walsh Tours

\*\* (Date: Subject to Confirmation).



## ARCO AGM 2018

The 2018 AGM will be held on  
**Friday 05 October 2018**  
**at 11.30hrs. in McKee Bks, Dublin.**

Any motions should be sent to Hon Sec Lt Col Joe Ahern (Retd) at joepahern@gmail.com by 31 August 2018.



ÓGLAIGH NA HÉIREANN  
THE DEFENCE FORCES

**Bands of the Defence Forces & Pipes & Drums**

*Annual Gala*

# Concert

**in the National Concert Hall, Dublin.**  
**on Saturday, 20th October 2018**  
**at 2000hrs**

*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](http://www.nch.ie)**  
**or from Cpl Frank Whelan. Ph 01 - 804 6296**  
**/ email: [frank.whelan@defenceforces.ie](mailto:frank.whelan@defenceforces.ie)**

## Welcome to ARCO's New Members:

Comdt Joanne Carroll	Capt Gerry O'Malley
Capt Joseph Eaton	Comdt Ruairí O'Brien
Col Eamon Caulfield	Capt (NS) David Barry
Comdre Hugh Tully	Comdt Tom McCormack
Col Jim Long	Comdt Eddie O'Halloran
Comdt Jim Carroll	Comdt John (Joe) Coates

## EDITOR'S NOTE

This Newsletter is issued in Spring/Summer and Autumn/Winter. 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, [declancarbery@hotmail.com](mailto:declancarbery@hotmail.com) or post to Col Declan Carbery (Retd), 61, The Paddocks, Naas, Co. Kildare.

## Commissioning Ceremony: 93rd Cadet Class. An Cliaomh Gaisíochta



Lt Brian Kelly from Kileshin, Co. Laois is pictured with Col George Kerton (Retd), Vice President ARCO, after receiving An Cliaomh Gaisíochta at the Commissioning Ceremony. Also pictured are Mr. Paul Kehoe, T.D. (on Left) and Vice Admiral Mark Mellett DSM, COS (on Right). Brian is 26 years of age and is the son of Gerard and Mary Kelly. Brian graduated from DCU with a Bachelor of Business Studies and worked in the banking sector prior to his Cadetship. His interests include all sports, particularly athletics. He represented the DF in CISM cross-country in Belgium. Brian was Cadet Class Captain for Phase 3 training. Lt Kelly was posted to the 1 ACS, DFTC.

## 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 Leo Dawson	11 Nov 2017
Lt Col Michael Meaney	22 Dec 2017
Lt Alfred (Alfie) Johnston	12 Jan 2018
Capt John Mc Glinchey	12 Jan 2018
Comdt Patrick (Paddy) Lane	14 Jan 2018
Lt Gen Gerard (Gerry) McMahon	19 Jan 2018
Comdt William (Bill) Dillon	19 Jan 2018
Brig Gen Patrick (Pat) Mel Dixon	07 Feb 2018
Lt Col James (Jimmy) Macken	14 Feb 2018
Comdt J.G. (Gerry) Ryan	19 Feb 2018
Brig Gen Thomas (Tom) Quinlan DSM	02 March 2018
Lt (NS) Fergus Cahill	23 Mar 2018
Col Michael Shannon	07 April 2018