



Cumann na nIar  
Oifigeach Coimisiunta

ASSOCIATION OF RETIRED  
COMMISSIONED OFFICERS

# NEWSLETTER

ISSUE NO. 16  
SPRING 2009

*'Continuing the fellowship established during service  
in the Permanent Defence Forces'*

## 14th Annual General Meeting

Our 14th AGM was held on Saturday 11 October 2008 in the auditorium of the Defence Forces School of Catering in Mc Kee Bks. It is the intention of the committee to hold the 2009 AGM at this location. Forty Four members attended and forty six sent their apologies. Lunch was held in the Officer's Mess afterwards. We would like to express our appreciation to Comdt Pauline O'Connell, Mess President, and her staff for their co-operation and the excellent meal and service provided.

The President opened the meeting and welcomed all present and invited them to stand and observe a minutes silence in memory of our deceased comrades. The meeting then proceeded as per the Agenda set out in the Autumn 2008 Newsletter with the President presenting his report followed by the other office holders. The annual meetings with the General Staff and RACO were held. The meeting with the Secretary General, DOD, will be held later. A new chain of office was presented by Maj-Gen Fergus O'Connell to the President. This generous gesture is much appreciated by all the members of the Association. The Association was represented at a meeting attended by ONET, IUNVA, RACO and PDFORRA to discuss the development of a Veteran's Policy and we will participate on a sub-committee in progressing this issue. We continue to participate in the work of the National Federation of Pensioner's Association. ARCO made a submission on the Green Paper on Pensions in the Public Service. The deduction of the annual subscription from members pensions was activated in March 2008 and is deemed to be a success. The co-operation of Pensions Section, DOD, is much appreciated. The efforts of ARCO to have the 50th Anniversary of UNOGIL observed were brought to a successful conclusion with a stamp launch and parade in Mc Kee Bks in June, and the commissioning of a UNOGIL plaque and a portrait of Col Justin Mac Carthy D.S.M. We would like to thank the COS and his colleagues on the General Staff for all their help and co-operation in progressing these matters. The ARCO Fleet Telescope was presented to Ensign Gavin Pyke in September 2008.

The Hon Secretary and Hon Membership Secretary presented their respective reports. The latter stated that it was a good year for recruitment of new members with branch



Attendees at 14th AGM. 11th October 2008, McKee Barracks.

representatives contacting retired officers in their areas with a view to having them join ARCO. This complimented the work of COMO who sends out membership documents to retiring PDF Officers. We recruited 47 new members since the last AGM and total membership stands at 690. The Hon Treasurer presented the audited accounts for the year ended 31 July 2008. In conjunction with Pensions Section, DOD, the membership database has been fully validated. The audit showed an income over expenditure of €3,406.95 with net assets of €34,519.87. The President on behalf of ARCO thanked the Hon Auditor, Comdt Pat Casey, for his continuing work in auditing our accounts.

The President thanked the outgoing Committee and, in particular, Comdt Brian McDonnell who was not going forward for re-election as Hon Membership Secretary. The incoming Executive Committee, duly elected, are as follows;

President	Col Michael Lucey
Vice President	Col Brian O' Connor
Hon Secretary	Lt Col Ken Kelly
Hon Treasurer	Comdt Michael O' Byrne
Hon Membership Secretary	Col Richard Heaslip
Eastern Branch	Col Jim Mortell
	Lt Col Joe Ahern
Southern Branch	Lt Col Sean Scanlon
	Lt Col Ken Kelly
Western Branch	Brig Gen Gerard Mc Namara
	Col Senan Downes
Curragh Branch	Col Richard Heaslip
	Col Brian O' Connor
Air Corps Branch	Col Kevin Hogan
	Lt Col Michael Hipwell
Naval Service Branch	Capt (NS) Charles O' Donnell
	Lt Cdr Peter Dunne
Co-option	Col Dorcha Lee

# The Realization of Hope and Expectation

## A Unique Journey

Col S. Duffy (Retd)

*On Monday 23rd February eleven ARCO members embarked on a journey of hope and discovery: a journey which succeeded far beyond their wildest expectations. ARCO's first official "foreign tour" was conceived by Dick Heaslip. He was most ably assisted by Brian O'Connor. The basic concept was to invite members to visit the PDF staffs and the HQs in which they are deployed in Brussels and Paris and also to visit those Western Front locations at Ypres and on The Somme that have a particular relevance to Irishmen and Irishwomen. The trip evoked deep pride and not inconsiderable emotion.*

Our group was an eclectic one. Though small, only eleven participants, it was representative of the wider ARCO membership. While Dick Heaslip, a noted Cavalryman, was our leader, Ray Tumulty, ARCO's first and very distinguished President was our "Generalissimo". The Infantry, was represented by Bill Egar and Shay Duffy: the Artillery by Brian O'Connor who also provided logs support to Dick's leadership, Dave Betson (our junior photographer) and by Paddy Walshe (our senior photographer): Mick Cleary represented the Engineers and glowed with pride at the kind references to the Corps's outstanding work in Africa: Ken Kelly joined Dick in representing the Cavalry: the dual-hatted Tony Roe the Air Corps and the S & T: on behalf of the Naval Service, Charlie Lawn tolerated his land-lubber colleagues with equanimity.

For a group born and educated at a time when our culture and history was ambivalent concerning the involvement of our fellow countrymen in the "Great War to End All Wars", a visit such as ours was always likely to evoke a degree of ambivalent emotion. Emotional because of the great loss suffered by Irish military men: ambivalent because of the disruption caused to our own military culture and history by the political response to the Great War and, later, the Civil War. The degree to which emotion intruded took many of us by surprise. Only marginally less so for those of us who had visited before especially Ray Tumulty and Tony Roe who were privileged in 1998 to officially attend the opening by President McAleese of the commemorative and unique Island of Ireland Peace Park at Messines. At that magnificent symbol, in reality a symbol of a new Ireland, Ray laid a wreath. It was our hope that in making this traditional act of homage to the fallen Irish we were doing so not only on behalf of ARCO and its members but also, symbolically, on behalf of all Irishmen and Irishwomen who happen to be soldiers no matter where.



Sadly but understandably a visit to the Front is best appreciated by visiting its magnificently maintained cemeteries and memorials. Tyne Cot Cemetery is the largest one on the Front with over 11,000 graves of the 184,000 Commonwealth soldiers, 87,000 with no known grave, who fell in the Ypres Salient including many Irishmen. When we laid a wreath to commemorate each and every one of them at the traditional Menin Gate Last Post ceremony we had moved beyond our ambivalent concern as to whether they fell coming into Rupert Brookes "heritage" or for Tom Kettles "dream, born in a herdsman's shed". We wished only to honour Irishmen who made the ultimate military sacrifice.

Our visit to The Somme was no less poignant. Here the loss of life including that by the 16th Irish, the 36th Ulster and Irish elements of the 29th Divisions in the 1916 offensive is commemorated at Thiepval in Sir Edwin Lutyens's "Monument to the Missing of the Battle of the Somme" (he also designed the Memorial Park at Island Bridge, Dublin). It commemorates over 74,000 of the fallen whose bodies were never recovered, including Kettle's, and appropriately dominates the skyline; architecturally proclaiming the traditional cenotaph invocation that "we will remember them". We also remembered them by laying a wreath there. But in a somewhat surprising sense our most interesting commemoration was yet to come. Our visit to the 36th (Ulster) Division memorial at Thiepval consolidated our growing belief that a new Irish military order, rooted in Europe, had reached our shores. There we met a unique Ulsterman - Teddy Colligan - who curates, maintains and provides visitors with graphic and detailed historical descriptions of the 1916 assault. He does so in a manner which entirely respects the complexity of Irish tradition; encompassing all shades and degrees of political and cultural diversity in his narrative history. For anyone visiting the area, a trip to meet Teddy is a must.

The primary reason for our trip of course was not to visit the Western Front but to meet our serving comrades in their various European military HQs in Brussels and Paris. The Western Front was really intended to be an added bonus. It was remarkable how the two separate aspects, one historical

the other current, fused into one coherent modern whole. To fully appreciate this development it is necessary to pay tribute to Kevin Myers who in his courageous but sometimes unnecessarily confrontational column, earlier in the Irish Times and now in the Irish Independent, sought to address the historical ambivalence which has in the past clouded our national historical military roots: an ambivalence which obliged us to remain outside of military Europe. The start of the removal of that ambivalence has once again allowed Ireland to return. That the tradition and resource of the Irish people as expressed by its national military organisation, could be at the forefront in the use of military means in the European Union's strategy to be a "Force for Good" in the wider world today, is profoundly satisfying.



ARCO Touring Group at Last Post Ceremony at Menin Gate, Ypres

That we had a right to be so satisfied was confirmed for us when we visited serving members of the PDF in the HQs in which they work in Mons, Brussels and Paris. It was clear to us that PDF military service in these HQs is not only vibrantly European but fully in keeping with our traditional values of non-alignment and "military neutrality". At our PFP Delegation office in NATO HQ we were warmly received by Col Bill O'Hara and Lt Col Eugene Smyth; by Mr Leo Connolly from DOD; and by Mr Shane O'Neill from DFA. All three participated in a comprehensive brief on Ireland's role in PFP. Our next visit was to Brussels where first we were met by Brig

Gen Liam MacNamee, the MILREP and Brig Gen Michael Finn, Deputy Director General Logs, European Union Military Staff (EUMS).

The following day we spent the morning in the EU Parliament where we were received and escorted splendidly by Mr Colm Burke MEP's political assistant Mr Kevin Keary. In the afternoon we were received at the Office of the Irish Permanent Representative to the European Union by Liam MacNamee. There we received an outstanding brief from Lt Col Michael Kiernan, Press and Information Officer, EUMS. The Ambassador to the PSC, Marie Cross, joined us for coffee. It was wonderful to see the extent to which Irish officers and NCOs are filling important staff appointments across the spectrum of the EUMS.

Then, on to Paris to visit the Operational HQ of the largest military mission so far undertaken by the EU, Operation EUFOR Tchad/RCA who's Operation Commander at Mont Valerien is Lt Gen Pat Nash. Pat was away in Chad with his key staff finalizing the handover of his Force to the UN on 15th Mar. But in his absence we received a welcoming brief from Pat's Deputy, Maj Gen Boyuslaw Pacek (Poland). He was fulsome in his praise of the Irish contribution. A most comprehensive brief delivered by Lt Comdr Patrick Harkin NS, then followed. Maj Gen Pacek described the Irish camp in Gozbidia constructed by our Engineer Corps as the best in the AO and the model for future EU military deployments. The final visit was to the Joint Operations Centre where we received a brief outline of the Force's operations using a software package straight out of Star Wars.

Our visit to Europe was inspiring. It conveyed a wonderful feeling of PDF achievement and growing national pride that is penetrating right into the heart of Europe. Oh to be still serving!  
**Note:** In the light of the success of this tour it is the intention of the EXCOM to conduct similar ones in 2009/2010.

## news . . . news . . .

### Ar dheis Dé go raibh a n-Anamacha Deceased Officers

Our condolences to the families and friends of those who passed away since our last Newsletter went to print:

Lt Liam Murphy	30 August 2008
Comdt Pat Mulcahy	03 September 2008
Lt Gen Carl O'Sullivan	11 September 2008
Lt Col Tom Furlong	23 September 2008
Comdt Fergie McGee	23 September 2008
Comdt Michael Lynch MMG	24 October 2008
Capt Kevin Lohan (ex Air Corps)	28 November 2008
Capt Gerry Young (ex Air Corps)	18 January 2008
Col Tom Carroll	29 January 2009
Lt Col James Coyle	8 February 2009
Col Rory Henderson	15 March 2009
Comdt Tom Farrell HQ 2 Inf Bde	12 January 2009

### Naval Service Commissioning 2008



L-R; Ensign Gavin Pyke, Col M. Lucey, President, Lt Gen D. Earley, COS, Mr Willie O'Dea T.D., Minister for Defence, Cdre F. Lynch, FOCNS

### Welcome to ARCO's new members:

Col M. Coughlan	Comdt P. Gallagher	Capt M. Dillon
Col L. Mullins	Comdt H. Nugent	Capt C. O'Donnell
Lt Col R. Cummins	Comdt H. O'Neill	
Lt Col S. O'Meara	Comdt T. Ryan	

# 3rd Level Education - Another Retirement Option

*When I was asked by our President to submit some lines for the Newsletter on 3rd level education, I inquired if I could write on my own experiences rather than the general subject. In his normal accommodating fashion he replied yes, provided I spoke about the general subject. So bearing in mind the need to obey the last order I hope readers will get some sense of the general from my personal experiences of opting for 3rd level education on retirement.*

As many of us know, while it takes a long time to arrive, retirement when it does eventually arrive, arrives very rapidly. I had given it some thought beforehand and decided that if possible I would try to gain entry into a degree course as a mature student. Being from the 37th Class, USAC was only an aspiration and I was stationed too far from Dublin to join the nightly convoys to UCD. Over the years I had developed an interest in two subjects which were available within the TCD Two Subject Moderatorship, French and the History of Art and Architecture. Some years previously I had completed an evening Diploma in TCD on European Painting and my good fortune in being sent to the Ecole Superieure de Guerre would help with the French.

Mature students apply for 3rd level through the CAO system, so it is very important to synchronise one's planning with that of Leaving Certificate students. Some universities as does TCD, also require interviews as places for mature students can be on quota basis. This is the case with the History of Art Department in TCD, which being quite small can accommodate only four mature students each year. Generally however this is not a problem as the range of courses on offer is vast and there is undoubtedly scope and a place for all. In my planning I perceived a personal lack of experience in academic reading and writing and so filled the gap a year before retiring by completing the Open University course, "An Introduction to the Humanities". I found it of great value from the point of view of clarifying my mind as to whether or not I really wanted to pursue a degree course and also on the specific techniques of academic reading and writing. It was fairly demanding, and being scheduled as it is over the summer period required a certain amount of commitment.

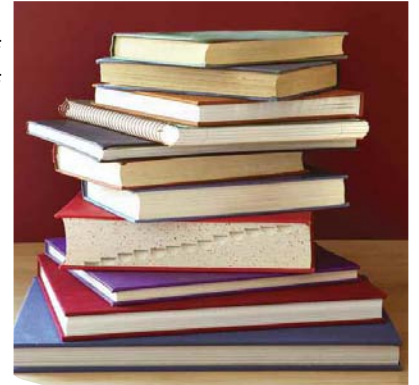
At present I am about three and a half years into a four year BA (Mod) course and can say with all

honesty that I have enjoyed every moment of it with the exception of exams which are not at all to my liking, but as the cliché goes, "there is no such thing as a free lunch". The Trinity experience has been outstanding. Familiar faces abound, Noel McCann, ex Sergeant Major Pat Morey,

and A.J. O'Donovan, chasing hard a year behind me. Academic staff, new friends made among fellow mature students, and the main student cohort have all been a pleasure to interact with and to learn from. I have fond memories of one very pleasant young student from Belfast who came one day in first year and asked if he could ask me a personal question. "I know you are doing French and the History of Art, but what are you doing here?" University means different things to different generations. For the young it is about learning about life, for someone like me it is a wonderful opportunity to avail of a wealth of knowledge and of the learning and enthusiasm of dedicated teachers and academics.

To return to the last order, Trinity employs a dedicated mature students officer to cater for the many hundreds of mature students who mingle with the many more hundreds of younger students. Her name is Clodagh Byrne and she can be contacted at phone 01-896 1386 or email [mature.student.officer@tcd.ie](mailto:mature.student.officer@tcd.ie). I am sure all other universities have similar arrangements.

I hope I have managed to convey the fact that I have found 3rd level education to have been a most successful and enjoyable retirement option. It may not be to everybody's liking and I will not say that it is easy. For me it is a five and often six day a week, eight hours a day commitment, but then the terms are relatively short, holidays are long and it is a commitment which is never burdensome, except of course during my personal crisis times, examinations. And finally one of the greatest benefits is again the interaction with younger students. My three mature student friends in the History of Art found out that we had been nicknamed the "The Noddies". We of course felt that it referred to our penchant for nodding off in class, whereas what they really meant was that we were always to be seen in the front row nodding at the lecturers. Little did they know that it was because some of us could not hear or see too well.



# Mission Possible

Once again ARCO members are trailblazing a new frontier! This time it's with the EU Monitoring Mission in Georgia, where this writer with Lt Col (Retd) Peter McMahon and Comdt (Retd) Harry O'Neill, are representing the organisation, shortly to be joined by Comdt (Retd) Criostoir Leaney.

Back last September, Peter and I had one weeks warning to take our combat boots from the garden shed, and deploy to the South Caucasus. Along with two colleagues, Peter Emerson (ex RN submarine officer) and Eithne MacDermott of Hibernia College, we arrived to monitor the security situation in Eastern Georgia, close to South Ossetia. As part of the Sarkozy plan, we had initially to monitor the withdrawal of Russian forces, from Georgia proper, and the return to barracks of Georgian forces. The work involved is very similar to being a military observer on UN/OSCE missions.

However, the mission is very much a civilian mission, with ex military a small minority, and the mission has a tasking, also, to monitor the human rights situation, the conditions of IDPs (internally displaced persons) and the security of Georgian infrastructure.

The Irish Contingent is part of Field Office Tbilisi, with HQ located at Mtskheta, 25 km North of Tbilisi. This, Swedish- led, Field Office of seventy monitors, has approx 30% of the land mass of Georgia as its area of operations. Initially made up of five contingents, SWE, UK, ROM, NL and IRL, in the current rotation we have recently been joined by colleagues from the GER, FR, BUL and CZECH contingents.

## EU Monitoring Mission in Georgia



L-R; EU monitor, Lt Col Peter McMahon (Retd), and Col Dorcha Lee (Retd).

Peter and I have been at the "cold face" of the operation, and I mean literally "cold face" with patrol temperatures, including wind chill factor, down to -15C, and the river beside our residence, the Irish Dacha, blocked up with ice flows. On patrol we drive a French Contingent armoured Land Rover Defender. In the full livery of the French Gendarmerie, complete with flashing light and siren, it cuts quite a dash along the Georgian highways.

Back in Tbilisi, Harry is our man in HQ, contracted as Chief of CIS for the mission.

The mission is set to run and run, and hopefully in the future more ARCO members will get the opportunity to put on their combat boots again.

*Col Dorcha Lee (Retd)*

## Unveiling of Col Mac Carthy Portrait by An tUachtarain in Cathal Brugha Barracks



L-R; An tUachtarain Mary McAleese, Lt Gen D. Earley, COS., Mr Justin Mac Carthy.

## Presentation of Col Justin Mac Carthy Portrait and UNOGIL Plaque to UNSTI



L-R; Col S. Downes, Col J. Mortell, Col Lucey, Col T. Carter, School Commandant UNSTI, Col R. Heaslip and Col B O'Connor.

# Economic Crisis Again

*Once again the Country is in economic crisis and no one is claiming responsibility, failure being an orphan! But let us try. As in times of yore, the Public Service, which includes the Defence Forces, is being targeted by media and other commentators who have little idea of what they are talking about. So let ARCO members at least be clear about the issues.*

Our current situation was NOT caused by Public Servants, but by Banks both nationally and internationally, driven by short term profit maximisation, who competed with each other recklessly to issue loans against grossly inflated property assets. In Ireland, the situation has been exacerbated by the Anglo Irish Bank debacle and a runaway property boom, accompanied by a credit driven consumer boom. Enhanced Public Services' provision was funded not by sustainable taxation but in part by unsustainable taxation arising from inflated property prices. The "light touch" regulation, advocated by most business interests, lamentably failed the citizens of Ireland.

The failure of Financial Regulation is particularly galling, since Irish Banks were not exposed to the Sub Prime Securitisation of U.S Mortgages but willingly issued loans for inflated housing and development properties. To date, taxpayers/ pensioner have no information as to what the level of bad or toxic debt is in the Banks' Loan Books and, accordingly, investors and shareholders have voted with their feet leaving a credit crisis in their wake!! The latest news of Irish Life and Permanent's loans to Anglo Irish bank are merely symptomatic of the financial malaise and must bring our financial institutions into further disrepute.

Many of us remember the very dark economic times in the 1980's where debt was about 150% of GNP, inflation was in double digits and marginal tax rates were over 60%. It is undoubted that tax payers at that time paid their dues and , to quote the latest mantra, "shared the pain". **The reward for this has been to remove medical card entitlement by means test, subjection of our pensions to levy and further to reduce tax relief on the inevitable increase in medical bills. This is despicable and no doubt there is more to come.**

Is dian an rod romhainn

**B. McDonnell**

## BUDGET 2009 - April Emergency Budget

### Tax Rates and Bands

Single/Widowed without dependent children	First €36,400 (€35,400) @ 20% Balance @ 41%
Married Couple one spouse with income	First €45,400 (€44,400) @ 20% Balance @ 41%
Married Couple two incomes	If both incomes exceed €27,400. Add two incomes First €72,800 (€70,800) @ 20% and balance @ 41% If at least one income is less than €27,400 add two incomes First €44,000 plus the lower income amount @ 20% and balance @ 41%. * Figures in brackets are for 2008

### Main Tax Credits

Single	€1,800
Married	€3,660
Employee Credit (PAYE)	€1,830
Home Carer's Credit	€900

### Other Tax Changes

New Income Tax Levy	Income levy increased to 2% on incomes between €15,028 and €75,036, and 4% on incomes between €75,037 and €174,980 and 6% thereafter.
Medical Expenses	You will only be able to claim tax back on non-reimbursed medical expenses incurred in 2009 at the lower rate of tax 20%. Nursing home expenses will be standard rated from 1 January 2010.
DIRT Tax	Increased from 23% to 25% and applies to deposit interest and life assurance policies. A rate of 26% will apply to earnings from investment funds.
Car Tax	Will rise by 4% on cars up to 2.5 litre and 5% over that.
Excise Duties on Petrol Excise Duty on Deisel	Raised by 8 cents per litre. Raised by 5 cents per litre.
Stamp Duty on Cheques	Increased from 30 cents to 50 cents
Travel Tax	€10 on most outward journeys, with a €2 charge for short journeys, less than 300kms w.e.f 30th March 2009
Medical Card for over 70s	This will now be means tested. Savings below €36,000 (single) and €72,000 (couple) are not counted in the means test.
Visit to A & E	Increased from €66 to €100
Drugs Payment Scheme	The monthly threshold has been increased from €90 to €100.

# Gallipoli Remembered

- The Land Battles started April 25 and ended December 20 1915  
Green Hill Cemetery, Suvla Bay, Gallipoli Peninsula, Turkey, April 2007.

*Lt Felix O' Callaghan (Retd)*

## **Hey Sarge!**

*Where do you lie? Is it here, or do your bones lie scattered on this Green Hill near the shores of Suvla? And what about your spirit? Does it now rest easy with those of your wife and children. Since your last days some 92 years ago, has anyone other than your mourning wife and six children in Ireland really cared? Has anyone ever come to lay a flower at your gravestone; shed a tear for the loss of your humanity; appeal for your intervention with the Almighty or pray that you are at peace with your God? In this now quiet spot we well know you're now at peace .*

So here we are to ask you for your prayer. At your graveside we've laid our small tribute - a fresh poppy-centred, green, white and orange rosette. We ask your understanding of our lapse of memory; of who you were and how you died.

We see you were of the Royal Irish Fusiliers. Were you from Cavan, Monaghan or Armagh? How come you lived to the ripe old age of 42? How come you didn't die young like the thousands of lads of the Irish 10th Division who died around you? Maybe you were a regular like those of the 29th Division who died before you? Were you one of the few old sweats brought in to quell the fear of the new and inexperienced? Or at 42 did you just join up so that your wife and 6 children in Ireland could put food on the table? But forgive us, for ours is not the right to determine the motives of you or your fellow dead.

We see you only got a 3 days at Suvla before you died. We came across a younger friend of yours at Azmak - a forgotten place where even the gravestones look tired. Unlike you he survived the months of gunfire, heat, drought, freezing cold, rain, wind and dysentery - only to die 3 days before this terrible killing ended with evacuation on December 20, 1915

Up and down the Gallipoli peninsula - From Helles, to Anzac to Suvla and in the surrounding hills we found the resting places of your fellow Irish Fusiliers - the 1st Dubs of Dublin and Kildare; 1st Munsters of Cork, Kerry and Munster in general; the Inniskillings of west Ulster; old sweats of whom so few survived



the 4 months before you at Helles. Of the 1,012 Dubliners who landed at Helles, only 11 survived the entire Gallipoli campaign unscathed.

Added here at Suvla were the New Army battalions of the 10th Irish Division - replacement Dubs, Munsters and Inniskillings; the Connaught Rangers from all over the west of Ireland; The Royal Irish Regiment of Tipperary, Wexford and Kilkenny and the Royal Irish Rifles of Louth, Down and Antrim. Alongside we found the resting places of Indian, French, Senegalese, Algerian, Moroccan, Burmese, Scottish, Welsh, English, Australian, New Zealand, Newfoundland and many other nationalities - all joined as one. In the hills we remembered the countless Turk sons in their death - the Mehments from Anatolia, Kurdistan and Arabia - all united in the everlasting; buried in common graves with their once-upon-a-time enemies.

Does it matter Sarge? Oh yes, for us eight older guys it does matter. Having been given the grace to outlive your 42 summers by a gifted 20 years, we come here as retired soldiers of the Defence Forces of Ireland - to remember you and ask you to also remember us in your everlasting prayer of peace. It matters to us that you be remembered. For at 42 you died a soldier, remembered and mourned by your wife and six children in Ireland - and now at last by us - young once, and soldiers.

**36/37 Class, 1962 -'64, Cadet School, Military College, Curragh Camp, Co. Kildare, Ireland.**

*(An article "A visit to Gallipoli" was published in the Autumn Newsletter 2007)*

# Medical Matters . . .



## Glaucoma

**Glaucoma** is a condition in which there is a rise in pressure of the fluid of the eye, caused by a partial blockage of one of its two drainage mechanisms. This results in progressive damage to the nerves supplying the retina at the back of the eye and, ultimately, to the optic nerve.

In adults, glaucoma is generally either acute or chronic. It may also occur as a complication of eye injury or disease. It occurs in about 1 in 50 adults over 40 years of age and becomes commoner with increasing age. It may affect one or, more commonly, both eyes.

**Acute glaucoma** is relatively rare. It occurs relatively quickly, giving rise to severe eye pain, often associated with headache and vomiting, redness of the eye(s) and rainbow rings seen around

lights. The severity of the pain usually prompts the sufferer to seek urgent help - but the symptoms can come and go with resultant delay in attending the doctor or

A&E unit. This can be costly, as each episode will cause slowly progressive damage to vision.

**Chronic glaucoma**, by definition, develops slowly and progressively so that the sufferer is usually unaware of its presence until it is detected routinely or only when it has caused severe impairment of vision. There is a gradual loss of peripheral vision with insidious progress towards the more central vision.

**Treatment** of glaucoma is usually with regular prescribed eye-drops. In some cases this may not be sufficient and conventional or laser eye surgery may be recommended.

The **loss of vision in glaucoma** is permanent and uncorrectable, so early detection by regular optician or ophthalmologist eye examination is critical.

Apart from the increasing incidence of glaucoma with age, there is a further increase in the risk amongst those with diabetes, short-sightedness and blood relatives with glaucoma. It is recommended that all over 40yr olds should have an eye examination every 2 years. Over 30yr olds with a family history of glaucoma should have an annual exam and all patients with diabetes should, in any event, be seen annually by an eye specialist. A thorough eye examination will include tenometry (measuring eye pressure), perimetry (measuring peripheral vision) and funduscopy (visualization of the back of the eye with an ophthalmoscope).

Col M. Collins, MICGP, FFOM

## CAOGA Group Life Assurance and Friendly Society Schemes

### COSTS AND COVER

(Improvements to benefits w.e.f 01 Sep 2008)

#### COAGA Friendly Society Scheme

Age	Old Sub	New Sub	Benefit
Member - 70th Birthday	€8.25	€10.00	€19,680
Spouse - 70th Birthday	€3.81	€5.00	€21,141

Note: It is the intention of the committee to extend the age level out to 75 years. This will require a rule change and will take some time to complete. Subscriptions are fully refundable to members with annual and final bonus included at age 65 years.

#### Members Life Group Assurance Scheme (Irish Life)

	Age Premium	Old Benefit	New Premium	New Benefit
35 - 67th Birthday	€47.00	€300,000	€50.00	€350,000
67 - 75th Birthday	€44.00	€100,000	€55.85	€125,000

#### Contacting CAOGA Office

You can contact either the CAOGA Secretary - Ms Judy Farrell or the Treasurer/Secretary - Comdt Mick Delaney at (01) 804 2785/6

#### Spouses of Members Life Group Assurance Scheme (Irish Life)

New	Age Premium	Old Benefit	New Premium	New Benefit
Up to 67th Birthday	€34.00	€300,000	€37.00	€350,000
67th - 75th Birthday	€32.00	€100,000	€43.25	€125,000

Note: Premiums paid for the Life Group Assurance Schemes are not refundable.

#### Personal Loan Scheme with Bank of Ireland:

- No paper applications required
- Current rate is 6.65% apr variable
- Application made by phone @ 1890 365 100 quoting your Service/Army No
- Same rate for both serving and retired members
- Loans open to spouse members for the first time. Spouses should quote the members Service/Army No and add the letter 'A' e.g. 0000A
- Limit of loan up to €65,000 and loans can be taken out over the period 1 to 5 years
- Loans can be drawn down from any BOI branch near you
- Loans repaid from any current A/C on the day of the month of your choice

Note: Retained Members qualify for the above.



www.iarco.info