



Cumann na nIar Oifigeach Coimisiúnta

Association of Retired Commissioned Officers

ARCO NEWSLETTER

SUMMER/AUTUMN 2002.

ISSUE NO 3

8th Annual General Meeting - 12/10/02.

Another year has gone by and we are again at AGM time. This year is our 8th and it will be held on **Saturday, 12th October 2002 at 1130 hrs** in the Auditorium, 2 Bde HQ, Cathal Brugha Bks, Rathmines, Dublin 6. (see **NOTICE** and **AGENDA** enclosed).

As is the custom, coffee will be available in the Officers Mess from 1030 hrs, and lunch, free of charge, at the conclusion of the meeting at approx 1330 hrs. Being a Saturday, and to control costs, those wishing to avail of the lunch are asked to confirm this with the **Hon Secretary, ARCO**, not later than **Monday, 7/10/02**. (see **NOTICE** and **AGENDA** for address/telephone).

The Annual General Meeting is an important event in the life of the Association and members are encouraged to attend. Thanks are due to our stalwarts from the Dublin and Curragh Branches, who turn out regularly, but a special appeal is now made to those from other areas - Cork, Limerick, Galway, Athlone, etc - to have representatives present. This appeal also applies to representation on the Executive Committee, as currently, ten out of the thirteen on the Committee are from the Dublin/Newbridge area. We are a national organisation and a better spread would be beneficial. In particular, a representative from the retired officers of the Air Corps would be welcome.

Pension increases due.

PTF. An increase of 4% is due on 1/10/02 under the final phase of this Programme.

Public Service Benchmarking. The following are the pay increases recommended:-

Rate 1 (Line officers): Colonel: 11%, Lt Colonel: 11%, Commandant: 13%, Captain: 6.5%.

Rate 2 (Special service officers other than Medical): 15% all ranks.

Rate 3 (Medical): 2½% to 14½% - details to be agreed.

The MSA will be increased in line with the increases recommended for each particular rank.

Pension increases due under Benchmarking will be based on the existing 'parity' system. The Government has agreed that ¼ of any increase arising will be implemented from 1/12/01, and the balance on a phased basis. However, when the actual payment takes place will depend on the outcome of talks underway between the Government and the public service unions/staff associations.

MSA pensionability for those who retired pre 1/8/90.

As reported in our last Newsletter, the Commission on Public Service Pensions did not accept our claim and that we intended to appeal. A twelve page document was submitted to the Minister for Finance, rebutting the Commission's findings and introducing some new points not available at the time of the original submission in 1996. This co-incided with the General Election and the election promise contained in the Progressive Democrats Election Manifesto:

'We recognise the contribution made in earlier years by members of the Defence Forces who have since retired. Accordingly, we will ensure that the Military Service Allowance is payable to pensioners and their widows who retired before 1/8/90.'

We were very grateful for that commitment, but unfortunately, it did not progress into the '**Agreed Programme for Government**'. Shortly after the new Government assumed office, the Minister for Finance turned down our appeal!

The total all ranks of pre 1/8/90 pensioners (incl widows) is 4390, which represents 48% of all Defence Forces pensioners (incl widows). Whilst the percentage is halved since 1990, the cohort not benefiting is still significant.

'Public Service Earnings Index' to replace 'Parity'.

There is nothing to report since our last Newsletter, no detailed proposals from the Department, no explanatory memorandum for pensioners, no meeting of the Working Group sub committee or selection of pensioner representatives, etc. Your Committee has adopted a 'wait and see' stance, is in contact with other public service retired associations and has drawn up a list of concerns, safeguards and clarifications needed. Comments from our members would be appreciated.

'An Claoimh Gaisciochta'

We are pleased to inform our members that 'An Claoimh Gaisciochta' was presented by the President of ARCO this year to **2/Lt John Ahern, 77th Cadet Class**, at the Commissioning Ceremony in the Military College on 1/7/02. 2/Lt Ahern, who came first in his Class, is a graduate with a BA Degree from NUI Galway, and is a son of Lt Col Ger Ahern, O/C 1 Cn Cois.

We have also purchased a perpetual award for the Best Naval Service Cadet on commissioning, to be known as the **'Fleet Review Telescope'**. A replica accompanies each award as a personal memento of the occasion. The first presentation will take place in September this year.

Comhairle.

Comhairle is the national agency responsible for the provision of information, advice and advocacy to members of the public on social services. It incorporates, inter alia, the **Money Advice and Budgeting Service (MABS)**. The main interface with the public is through the **Citizens Information Centres**, of which there are 85 listed in the **Yellow Pages**. They provide a free, confidential and independent service and are manned by trained information providers. Information is given on a wide range of services and entitlements:- Consumer affairs, Family issues, Social Welfare, Financial matters, Insurance, Disability information, Health services, Taxation, Justice, Travel, etc.

Defence Forces Benevolent Fund.

The **DFBF**, in operation since the 1920's and formally inaugurated in January 1930, has as its primary object and purpose 'to provide relief in cases of necessity or distress for members of the Reserve and ex-members of the Defence Forces and their dependants in such ways as the Council may deem fit'. To quote the Minister in his Foreword to the RULES '...the help given ... went far beyond the material assistance rendered, because those engaged in the administration of the Fund gave the people concerned the sympathetic counsel and encouragement so necessary to them in picking up the threads again'.

A separate account is kept for the benefit of **officers of the Reserve and ex-officers**, largely funded by voluntary deductions at source from serving officers, at a rate of £1.00 per month. Unfortunately, income is dropping due to strength reductions, etc. ARCO members please note that the **Annual Band Concert in aid of the DFBF will be held on Saturday, 19/10/02 at 8.00 PM**, in the **National Concert Hall, Dublin**. Tickets from the Concert Hall or 2 Bde HQ, Cathal Brugha Bks.

Defence Forces Personnel Support Services.

Members are reminded that the above Service is also available to retired officers on an informal basis. (see our September 2001 Newsletter). There are Personnel Support Officers at each Brigade HQ, DFIC, NS, and AC, with their Director, Lt Col Maurice Kealy at DFHQ, Colaiste Caoimhin, Dublin

In bringing **Comhairle, Defence Forces Benevolent Fund and Personnel Support Services** to the attention of members, ARCO is endeavouring to ensure that the availability of advice, information and assistance to meet potential needs (which, hopefully will be rare), is widely known.

For our Older Members.

Household Benefits Package.

As members are aware, persons aged 70 years and over are entitled to the SW Free Schemes, irrespective of income or household composition. (see our September 2001 Newsletter). These Free Schemes are now called the **'Household Benefits Package'**:- free TV licence, telephone allowance and ESB/Gas allowance.

Those aged between **66 and 70** can also qualify if their income falls within a **means test** limit and satisfy the **household composition rules**. The current income limit (annualised) for the purpose of qualifying is **€10,040.68 for a single person living alone** and **€15,557.88 for married couples**, where the **qualified adult dependant is over 66**. Members should note that in calculating whether a married couple would come within the means test limits, the combined pension income of both, less 2.25% deduction (PRSI), plus other income from property rental, farming, etc, is **divided by two**, and added to income from capital (savings, shares, etc). Calculated on the foregoing basis, a **married couple with a net pension/rent etc, income of €31,115.75 and NO capital would qualify for for the Package.**

All queries, including 'household composition rules', how income from capital is assessed (principal private residence is exempt), etc, to the Free Schemes Section, PSO, College Road, Sligo.

'Implementing Equality for Older People'.

See article by the Director, National Council on Ageing and Older People, on the **Equality Authority's** recent report on older people, for information.

IMPLEMENTING EQUALITY FOR OLDER PEOPLE IN IRELAND

THE PERSPECTIVE OF THE NATIONAL COUNCIL ON AGEING AND OLDER PEOPLE

By Bob Carroll, Director, National Council on Ageing & Older People

The publication of the Equality Authority's Report *Implementing Equality for Older People* marks a major milestone in the affairs of older people in Ireland. In pointing to a fairer and more inclusive society, one in which every older citizen will enjoy full and equal rights, there can be little doubt that it will be of crucial importance, not only for the current generation of older people but also for those of our population who are now middle-aged and younger who will reach later life in the years ahead.

The need for an equality strategy for older people is all too apparent. Many older people continue to experience poverty, poor health or disability, educational disadvantage, sub-standard housing and inadequate or even non-existent transport facilities. The inferior situation of some of our older citizens is further emphasised by unequal access to the health, social care and welfare services which they require to live in dignity and independence.

Regrettably, too, there is evidence of a widespread 'ageism' in Irish society. This is manifested in the form of attitudes based on inaccurate images of older people, attitudes that portray them as marginal, dependent, in decline, or a burden on society.

The importance of *Implementing Equality for Older People* is that it seeks to examine and expose the issue of ageism, while at the same time putting forward an equality agenda that will have the capacity to change the overall situation and experience of older people in Irish society.

Towards a society for all ages

The Equality Authority is to be commended for adopting a holistic approach, that recognises that age discrimination extends to all aspects of civic life. The National Council on Ageing and Older People also welcomes the Report's recognition of the need to move beyond negative prohibitions of direct and indirect discrimination to positive action to promote equality. Positive action is required to address a past history of discrimination and to address the need for changed institutional practices to ensure benefit to older people from services provision

Policy-making

Many aspects of age discrimination in policy and practice interact and reinforce each other. In this regard, the Report finds that the present generation of older people and their organisations are not sufficiently represented in the policy making process and that often the concerns of older people are addressed without the direct input of those affected directly. The Council endorses the Report's contention that older people should be afforded the opportunity of direct representation in the national social partnership negotiations

Positive Ageing

Older people have repeatedly stated that their independence constitutes the most important component of their quality of life. In this context, the Council fully supports the Report's recommendations on the creation of an enabling environment that will facilitate active ageing.

Work

The Council's recent research study *Older People's Preferences for Employment and Retirement in Ireland* reveals the need for retirement policies that would both acknowledge that older people are a heterogeneous group of people with diverse abilities, skills and preferences about work and retirement and that these abilities, skills and preferences do not disappear at 65 years of age. Accordingly, the Council believes that one of the most effective means of promoting the well-being of older people is to enable those who so wish to remain active in employment and strongly supports the Report's recommendation that obstacles to employment after the age of 65 should be identified and removed.

The same Council research study on older people's preferences for employment and retirement suggests the need for flexible work arrangements in order to facilitate older workers who may wish to work part-time or in other atypical ways. This view is also reflected in the Report which emphasises that the solution to the problem of creating a new work-life balance lies with government, employers, trade unions and employees

Upper-age limits

The Council supports the Report's proposal that, as a general principle, upper age limits should not apply unless there is objective justification, including those which currently apply in relation to jury service, driving licences, access to health insurance, motor and travel insurance. The Council is of the view that an effective approach to the problem would be to stipulate that all public institutions wishing to justify the imposition of an upper-age limit in policy or practice should be required to submit their proposal to a democratically elected scrutiny group.

The Employment Equality Act, 1998 allows for positive action to be taken on behalf of those over 50, but as the Council has consistently emphasised since the Act came into force, the designation of 65 as the upper age limit has meant that people of 65 and over do not have the same protection at work as people under that age. In the Council's view, and as the Report strongly recommends, the removal of this age-limit would ensure that that older people over the age of 65 would could choose to work after the general retirement age if they so wished and that this choice would be protected by anti-discriminatory legislation.

Income security

Inadequate income is a primary cause of social exclusion among older people (as among other groups), leading to a generally poorer quality of life, poorer accommodation, ill-health and in some cases, earlier death. Citing the Council study *Income, Deprivation and Well-being among Older Irish People* (1999), the Report notes that older Irish people are heavily reliant on social welfare pensions, pointing to the fact that social welfare pension rates in this country have lagged behind average income levels. In this context the Report recommends that older women and older men should have an adequate income from their pensions after the age of 65. In addition, the Report reflects the Council view that the Retirement Pension should be abolished and that the qualifying age for the Old Age Pension should be reduced to 65.

Access to Health and Community Care Services

Older people sometimes experience both direct and indirect discrimination in accessing health care. Such age-discrimination in health care is also manifested in less-favourable treatment for older people than other groups and a shortfall or lack of certain services designed to meet their particular needs. The Council is of the view that discrimination in access to health care constitute a denial of equal respect and is therefore not acceptable.

As noted earlier, older Irish people regard their independence as the most important component of their quality of life. Independent living is possible when older people have adequate resources, including income, social networks and personal coping skills. The other vital components of independent living include community-based health and social care services such as home help, day-care and social activity centres, social work centres for

older people, community and domiciliary paramedical services, especially chiropody and day-hospital care. The Report reflects the Council position that community care should be underpinned by clear legislative entitlement and the dedicated funding that will ensure the delivery of these services.

Life-long learning

Unlike their younger counterparts, many older Irish people have not benefited from free secondary or third level education. Any strategy for equality for older people must try to redress the inequalities in educational attainment which have affected so many of our older citizens. Firmly of the view that age is no barrier to learning, the Council fully endorses the

Report's recommendations on Lifelong Learning, in particular its recommendations in relation to formal education, education/training for work, recognition of qualifications, literacy, and information technology

Conclusion

Clearly, *Implementing Equality for Older People* represents a major development in the affairs of older people in this State. In pointing to a fully-inclusive society, in which older citizens are enabled to live their lives in fulfilment, dignity and independence, its publication will be welcomed, not only by older people themselves, but by all concerned with their well-being and advancement.

(Extract from "EQUALITY NEWS"
Summer 2002 Newsletter of the
EQUALITY AUTHORITY).