



Cumann na nIar Oifigeach Coimisiúnta

Association of Retired Commissioned Officers

Newsletter

Issue No. 6

Spring 2004

Happy New Year

As this is the first Newsletter of 2004, the President and Executive Committee of ARCO wish all our members a Happy New Year.

It is important for our Association to remain focused on its members and to renew the Objectives in the RULES, i.e. to promote, safeguard and protect the interests of its members and to advise and help members in regard to matters arising in areas of pensions and related matters. These are not easy objectives to achieve on an ongoing basis, particularly for an Executive working in a voluntary capacity, as is the case. However, the task is made all the more easier by a loyal, supportive and understanding membership. The Executive Committee appreciates this and can assure our members that their interests are always to the fore.

The Executive Committee endeavours to take some new initiatives to fruition each year and, indeed, has been somewhat successful in this. A case in point is the Newsletter. We could do with input from our members. For instance, the **Personal Column** is primarily intended to extend congratulations, recognise achievement, create links, etc. The intention with the **Notice Board** is to inform members of events and other items of interest. For both, however, we need the information to flow in. Articles, anecdotes, comment, etc., would also be welcome, to help build up the Newsletter.

The membership year ended on 28/02/04. Our strength on that date stood at 590. A total of 30 new members joined during the year, but unfortunately, we lost 14 through members dropping out and through deaths. We need a steady intake to ensure the future and we ask members to canvass for the Association at every opportunity.

It was suggested that a roll of deceased be included in each Newsletter. This is shown elsewhere. Not all were members, but all were former colleagues. Our special Sympathy Card was posted to the spouse or next of kin in all cases where addresses were known. A minutes silence is also observed at each Annual General Meeting as it is only right and proper to remember our deceased colleagues.

Recent Publications

- 'Opportunities in Retirement' available from Age and Opportunity. Marino Institute of Education, Griffith Avenue, Dublin 9. Tel: (01) 805 7709, web site: www.olderinireland.ie
- 'Entitlements for the over sixties' available from Comhairle. Hume House, Ballsbridge, Dublin 4. Tel: (01) 605 9000, web site: www.comhairle.ie or from any Citizens Information Centre.

The Fleet Review Telescope – ARCO Award to the Top Cadet, NS.



Ensign Grace Fanning being congratulated by Col John Ryan, President, ARCO, in the company of the Minister for Defence, Mr. Michael Smith, TD

The members of the 41st Naval Service Cadet Class were commissioned at the Naval Base, Haulbowline, on 04/09/03, and were invested with the rank markings of Ensign. The highlight of their two year course was joining the L.E. NIAMH at Hong Kong and participating in the Far East leg of that furthest reaching deployment in the history of the Naval Service. Places such as Shanghai, Incheon, Tokyo, Penang, Chochin were visited.

Ensign Grace Fanning was adjudged the best overall cadet and was presented with the ARCO Award, the Fleet Review Telescope, by the President of ARCO, Col. John Ryan. We are honoured to be associated with the Naval Service through this Award and we renew our congratulations to Ensign Fanning and wish her every success in her career.

Ar dheis De go raibh a n-Anamacha

Capt. Mick O'Farrel	20/03/03
Col. Cyrel Mattimore	22/03/03
Capt. Des Moran	07/04/03
Comdt. Barry Hayes	05/05/03
Comdt. Patsy Kiernan	06/05/03
Comdt. Des Johnston	18/05/03
Comdt. Pat Dineen	26/05/03
Comdt. Jack Twomey	12/07/03
Capt. Jimmy Kelly	16/07/03
Capt. Jim Quinn	24/07/03
Lt. Col. Conor Keaney	30/07/03
Comdt. Roger O'Shea	07/08/03
Comdt. Maurice de Cogan	15/08/03
Comdt. Kit Wood	20/08/03
Capt. Sean Walsh	21/08/03
Capt. Frank McQuade	23/08/03
Capt. Larry Furlong	01/09/03
Capt. Maurice Crotty	16/10/03
Comdt. Owen Quinn	28/10/03
Col. Padraic O'Farrell	06/11/03
Lt. Col. Joe McGough	08/11/03
Lt. Col. Malachy Groarke	13/11/03
Lt. Col. Con O'Sullivan	12/12/03
Comdt. Tommy Roche	20/12/03
Lt. Cdr. Liam Smith	07/01/04
Capt. Bill Manahan	21/01/04
Capt. John Nolan	01/02/04

Notice Board

National Day of Commemoration 2004

This will be held on Sunday 11/07/04 at 11.30 hrs in the Royal Hospital, Kilmainham, Dublin, followed by a reception. This is a well established State occasion in honour of all those Irishmen and Irishwomen who died in past wars or on service with the United Nations. Whilst it is open to the general public, we would like to encourage our members to attend, with medals, to show the flag. The reception afterwards is an opportunity to meet former and serving colleagues. Notice of the Ceremony is generally published in the Newspapers close to the day.

Collins Cup

This will be held this year on Monday, 6th September, at the Curragh Golf Club.

EU Driving Licence

The EU Commission has published a proposed Directive to revise EU legislation on driving licences. Those required in one member state are valid in all the other member states but the rules about the format of licences and length of validity vary considerably. The proposed Directive provides that all new EU licences would be of a plastic card type, may include a microchip at the discretion of member states and have common renewal periods.

The Military Heritage of Ireland Trust

We enclosed a brochure on the Trust with our last Newsletter. We have now been informed that the Trust will hold a meeting in **Collins Barracks, Dublin**, on Tuesday 20/4/04, 11.00-14.00 hrs, to initiate a new programme of projects. As the meeting is by invitation only, those of our members who would like to attend should first contact Trust member, Lt Col Des Johnston (Retd), C/O Department of Defence, Parkgate, Dublin 8. Tel: (01) 804 2451/2 on any Tuesday only between 1000 and 1530 hrs.

Personal Column

Cdre. Liam Brett

It was with regret that the Executive Committee accepted the resignation, on personal grounds, of Cdre. Brett in January. Liam was a long serving and active member of the Executive since being first elected in 1995 and was Vice President for three years. He played a leading role in researching and developing the Fleet Review Telescope, the ARCO Award to the best Naval Service cadet at commissioning. He will continue as a member of the Association and we thank him for the contribution he has made on behalf of retired officers. We wish him well for the future.

Lt. General Gerry McMahon

We were going to write an article on our sister organisation, Oglais Naisiunta na hEireann, aka, Organisation of National Ex Service Men and Women, but found that they were in the throes of a re-organisation. Playing a leading role in this is one of our own members, General Gerry McMahon. Following a distinguished career in the Defence Forces, culminating as Chief of Staff, retired life for him means no let up in activity. He contributes regularly on defence matters in the newspapers and lectures at home and abroad. He is Chairman of the Irish Peace and Reconciliation Platform, Executive Director of the International Institute of Criminal Investigation, Board member of the Irish Wheelchair Association and member of the Council of

Irish Credit Institutions' Ombudsman's Council. We wish him well and every success in his new role as a Director of Oglais Naisiunta na hEireann, Teoranta.

Captain Chris McQuaid

We extend our congratulations to our former Hon Secretary on his election as President of the Cavalry Club, for the coming year and his re-election as Chairman, The Wagner Society of Ireland.

More Congratulations

We have conveyed our congratulations to the following officers who have taken up new appointments and with whom ARCO maintains close links:

Lt. Gen. Jim Sreenan	Chief of Staff
Maj. Gen. Dermot Early	D.COS (Sp)
Col. Enda Breslin	Commandant, Military College
Col. Dave Ashe	Director, Personnel Section
Lt. Col. Maxi McGrath	Director, DF Personnel Support Services
Lt. Col. Noel Joyce	OIC, DF C & A Section

We wish all of them every success in their new appointments.

Memory Test for Ex Peacekeepers

We hope our members will enjoy this little competition. A prize of a €50.00 book token will be awarded for the first all correct answer drawn. In the unlikely event of there being no all correct answer then the draw will continue until the nearest correct answer is drawn. The Committee's decision will be final and the competition is confined to ARCO members only, but Executive Committee members are not eligible to enter.

Put the following former UN Secretary Generals in chronological order, 1, 2, etc.

Kurt Waldheim
Dag Hammarskjöld
Perez de Cuellar

U Thant
Boutros Boutros Ghali

List the main operational countries of the following UN missions:

ONUC
UNOGIL
UNFICYP
UNTSO
UNMIH
UNTAG
MINURSO
UNHCR

What do the following mission abbreviations stand for:
UNDOF

UNIPOM
UNEF
UNIFIL
UNIKOM

What was the official mission language of the following missions:

ONUC
UNEF
ONUSAL
UNTEA

Answers, by post only to:

Col. N. O'Brien, Hon. Membership Secretary,
18 Braemor Road, Churchtown, Dublin 14.
Closing date 30/04/04.

Defence Forces Benevolent Fund

In our Newsletter issue No.3, we included a short article on the Defence Forces Benevolent Fund, in operation since the twenties and formally inaugurated in 1930, with the 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'. By the RULES of the Fund, a separate account is kept in respect of monies intended to be applied for the benefit of ex-officers and their dependants.

The Executive Committee of ARCO is pleased to inform members that it decided to donate €1,000.00 to the said officers account as being the most appropriate way to assist the Fund in its primary object and purpose in respect of ex-officers and their dependants. The cheque was handed over to the Chief of Staff, Lt. General Colm Mangan as Chairman of the Executive Committee, DFBF, on 17/10/03, by the President of ARCO, accompanied by Maj. General Fergus O'Connell.

Special half-rate Old Age Contributory Pension for Persons with pre 1953 Contributions

A special half-rate Old Age Contributory Pension has been introduced for persons with pre 1953 full-rate social insurance contributions. It is payable with effect from 05/05/00 at half the maximum standard rate with the Qualified Adult Allowance and Dependant Child Allowance also payable at half rate.

To qualify, a person must be aged 66 or over and have 260 full-rate social insurance contributions paid. The 260 contributions can be made up of contributions paid before 1953 or a combination of contributions paid before or after 1953. In determining the number of pre 1953 contributions, every 2 contributions is counted as 3. For this new special half-rate pension, there is no requirement for a yearly average number of contributions as is the case for the standard Old Age Pension. All that is required is 260 full-rate contributions, with at least one pre 1953 contribution.

Members aged 66 or over on 05/05/00 who are not currently getting a Retirement Pension, Old Age Contributory Pension, Non Contributory Old Age Pension or Widow(er)'s Pension, should apply for this new pre 1953 pension if they feel they may have an entitlement. Complete Form RP/CPI (available at PO's), and send it to Department of Social & Family Affairs, PSO, College Road, Sligo, and marked 'pre 1953 pension. LO Call: 1890 500 000.

Pension Increases

By now the first two phases of the Benchmarking and the first phase of 'Sustaining Progress', National Agreement, will have worked their way through the pensions system and all of our members should have been paid. We understand that the necessary arrangements were not in place in time for serving officers to be paid the 50% 'Benchmarking' and 3% 'Sustaining Progress' in their January cheques. Consequently, they were not paid until February, and pensioners must wait their turn!

The next increase will be 2% from 01/07/04, arising from Phase 2 of 'Sustaining Progress', followed by another 2% from 01/12/04 under the final Phase. The final instalment of the Benchmarking, 25%, will not be paid until June 2005.

The following data represents the consolidated increases, compounded, arising from both the Benchmarking and 'Sustaining Progress' when fully incorporated into the pension scheme by June 2005:

Rate 1			
2/Lt, Lt & Capt	Comdt	Lt Col & Col	
14.35%	21.82%	19.49%	
Rate 2			
All Ranks			
24.19%			
Rate 3			
Capt	Comdt	Lt. Col	Col
10.44%	18.33%	9.9%	23.24%

This is an ever ending exercise, members will be glad to know. The pay increases part of the National Agreement 'Sustaining Progress' expires at the end of this year, 2004, for the Public Service. We understand that the negotiations are already underway to determine the next round.

Landmark Decision on Old Age Discrimination in Motor Insurance

Well done to Jim Ross, who took his case to the Equality Tribunal, when he was refused a motor insurance quotation by Royal & Sun Alliance on age grounds, and won.

Mr. Ross was 77 years of age at the time and possessed a seven year no claims bonus. The Tribunal, in its findings, stated that the Company's across the board policy of refusing quotations to persons over 70 years of age cannot be accepted and awarded him €2,000.00. The Equality Authority represented Mr. Ross before the Tribunal. The key message of this case is that it is not acceptable to refuse a quotation based solely on a person's age, with no account taken of a person's particular circumstances, such as driving history. Age limits in the provision of insurance are all too common. Insurance Companies will now need to review any existing practices that are still in place where the individual is refused a quotation simply on age grounds.

Perhaps the Equality Authority might now investigate the fact that travel insurance is not universally available to those over 70 years of age. Even where it is available, they are often required to pay at double the normal premium. This is also clearly a case of discrimination on age grounds when no account is taken of a person's particular circumstances.

Members may have noticed recently, advertisements for VHI Multitrip Worldwide travel insurance, the cost quoted being €49 for an individual and €69 for a couple. On the face of it, appears to be good value. However, what the advertisement does not say is that these rates are for those under the age of 65. From 65 to 79 years of age, the cost is €179 for an individual and double that i.e. €358 for a couple. No account of a person's particular circumstances or health status is taken as questions on these are not asked. The loading is purely age related. Clearly, the VHI does not want anyone over 65 years to apply! However, all is not yet lost. There is still travel insurance to be had at reasonable cost, if one shops around.

Budget 2004

Budget 2004 must be dealt with selectively because of Newsletter limitations, but also because ARCO has such a wide range of members, from older, to not so old, to those who took early retirement and are still working.

As with the previous Budget, expectations were not high that the Minister would have much largesse to distribute. Unusually so, the Estimates for 2004 contained all the bad news – the 'stealth taxes' – hospital A & E charge up €5 to €45 (no charge if referred to A & E by your doctor), nightly bed charge up €5 to €45 (maximum of €450 per year), 15% increase in cost of private beds in public hospitals, drugs payment refund threshold up €8 to €78 per month, no funds provided to

extend the medical card or free schemes eligibility to 60/65 years. Whilst those with private health insurance and / or medical card will be cushioned somewhat, nevertheless, these increases will inevitably lead to increased premiums and / or reduced benefits.

Members are reminded of the Income Tax benefits arising under the Revenue Form MED 1 for health expenditure over and above that which can be claimed back from the Health Board, private health insurance, etc.

However, not all the news at Estimates time was bad. Whilst charges for passports were increased considerably, the charge for the standard 10 year passport in the case of those over 65 years, was reduced to €25.

The Budget did not give much away on the Income Tax front. However, whilst the 'Age Tax Credit' has remained unchanged for many years, the 'PAYE Credit' was increased from €800 to €1,040. But, the major concession was the continued increase in the Tax Exemption limits for those over 65 years of age – €15,500 (single) and €31,000 (married). This will take over 2,500 older tax payers out of the net. In the case of this Tax Exemption limit, members should note that Marginal Relief at 40% will apply where income does not greatly exceed the relevant exemption limit. However, you must apply for this. It may turn out to be to your benefit as Revenue will calculate your assessment under the Marginal Relief and compare it with your normal assessment and apply the lesser, but you must ask.

Report on 9th Annual General Meeting

The 9th AGM of ARCO was held in Cathal Brugha Bks (by kind permission of Brig. General E. Heskin, GOC 2 E Bde) on Saturday, 11/10/03. 36 members attended and there were 25 apologies.

The President, Col. John Ryan, opened the meeting by welcoming those present and thanking them for their attendance. A minutes silence was observed for deceased members and former colleagues.

The Hon. Secretary, Lt. Col. John Rigney, read out the Minutes of the 8th AGM held on 12/10/02, which were duly adopted and signed by the President.

The President, in his address, reminded members that ten years had passed since the initial meeting to found the Association was held in the Ashling Hotel. He assured the meeting that the issue of the MSA pensionability for those who retired prior to 01/08/90 was being kept alive, with various options being explored to advance the matter.

He was pleased to announce that the Executive Committee had approved a donation of €1,000 to the Officers A/c, Defence Forces Benevolent Fund. Good relationships continued to be fostered with the General Staff, Department of Defence and RACO, but as these relationships were at the initiative of ARCO, he felt that a more regular arrangement was necessary, particularly at Departmental level, to ensure that our concerns and views were properly heard and noted.

The Hon. Secretary reported that the Executive Committee met on seven occasions during the year with an average attendance of 75%. He highlighted the main items which came up at Committee – MSA pensionability, pensions in general. Benchmarking Report, Pensions Ombudsman, representation, awards to best cadets, Military College and Naval Service, etc.

The Hon. Treasurer, Col. Jim Fagan, presented the final A/c's and Audit for year ending 28/02/03 and reported a healthy bank balance of €36,100.00.

The following were elected to the Executive Committee for the coming year:

President	Col. John Ryan
.....	01/831 3731
Vice President	Col. Harry Crowley
.....	045/431 415
Hon. Secretary	Lt. Col. John Rigney
.....	01/459 3704
Hon. Treasurer	Col. Jim Fagan
.....	044/563 15
Hon. Membership Secretary	
Col. Neil O'Brien	01/298 3284
Eastern Branch Maj. Gen. Fergus O'Connell	
.....	Col. Jim Mortell
Curragh Branch	Col. D. O'Carroll
.....	Comdt. Gerry Ryan
Southern Branch	Lt. Col. Danny Flood
Galway Branch	Lt. Col. Ned Cusack
Naval Service	Cdr. Liam Brett
Air Corps	Comdt. Brian McDonnell
Co Option	Col. Dorcha Lee

Col. Harry Crowley proposed a vote of thanks to the President, which was passed with acclamation. A vote of sympathy to Cdr. Liam Brett was passed on the recent death of his wife, Eileen.

The meeting then closed and members retired to the Mess for an enjoyable meal and refreshments and where old acquaintances were renewed, anecdotes exchanged, etc.