



Summer is nigh

Spring is in the air. Having got over the winter, its now time to contemplate the long summer days, and hopefully, holidays, either at home or abroad.

Speaking of such, we complained in our Issue No 6 last year about the newly introduced VHI Multitrip Worldwide travel insurance that gave best rates to the under 65.s, but quoted close to quadruple that for those 65 to 79 years. We now note that a new Multitrip - Europe has been introduced for the latter age group, i.e. individual €79 and couple €109. This additional scheme does lessen the impact of the exorbitant rates quoted originally and gives more flexibility. The Multitrip Worldwide for couples aged 65 to 79 has also come down, and the over 80.s can now be covered, however, please check with VHI as special terms and conditions apply. We understand that it was complaints by its older members that forced the VHI to change its mind.

Staying with travel insurance, members will have received with their April 2004 pension cheques, a notification that RACO had extended its travel insurance scheme to include the retired up to age 70 years, provided that they had been members of RACO on retirement, with special arrangements for those of general rank. We regret to say that ARCO was not consulted about this. If it had, we would not have agreed to the terms, as many of our members were excluded and the age limit was unacceptable. Those excluded could deal direct with the underwriters on their own, but would be without an advocate to fight their case.

All this age related discrimination is disconcerting. The elimination of discrimination on age grounds and the realisation of equality are corner stones of the Equality Authority, a statutory body. The National Council on Ageing and Older People and the National Economic and Social Forum, also statutory bodies, support the Equality Authority view that older people and their organisations must be allowed to participate in decision making that effects them. ARCO supports this, but little seems to be happening at national level. Empowering individual organisations of the retired to participate in matters such as above, but also in pensions and other matters of interest, may well be best done through a partnership process at local level. After all, partnership arrangements are now common in the work place throughout the public sector, having been first promoted in Partnership 2000 National Agreement and repeated in subsequent agreements. Organisations of the retired are not part of all this, but, maybe, taking the lead from the Equality Authority and using the partnership arrangements in the work place as a model, the time may be opportune to develop a partnership process of our own.

Your Executive Committee wish all members of ARCO good health and happiness throughout the coming year. We have a full agenda on our plate which we will strive to bring to fruition for the benefit of all members.

10TH ANNUAL GENERAL MEETING

9/10/04

We had a good Annual General Meeting in Cathal Brugha Bks last October. 40 members attended and they are to be thanked for their commitment, as also the 25 who sent in their apologies. The meeting progressed per the Notice and Agenda as published in the last Newsletter. The President, Hon. Secretary and the Hon Membership Secretary gave their reports on the activities of the Association and the Executive Committee during the year under review. The audited accounts were distributed and showed a healthy balance as on 28/2/04 of €30,464.00 of which €29,252 is held in an interest bearing EBS Certificate.

Members will note and may be surprised that there was no change of President or Vice President, both incumbents having indicated in the last Newsletter, their wish to step down. In the event, no one came forward and both agreed to continue on for another year. The meeting was saddened to hear of the resignations of Col Jim Fagan, Hon Treasurer and Lt Col Danny Flood, Committee member. Tributes were paid to them for their contribution to the Executive Committee over the years. We are delighted that Comdt Mick O'Byrne was elected the new Hon Treasurer, and that Cdre Liam Brett, Lt Col Ken Kelly and Lt Col Mick Hipwell have now joined the Committee. The incoming Executive Committee is listed below. However, the Hon Secretary Lt Col John Rigney has since resigned for personal reasons.

President	Col John Ryan	(01) 831 3731
Vice President	Col Harry Crowley	(045) 431 415
Hon Secretary	<i>vacant</i>	
Hon Treasurer	Comdt Mick O'Byrne	(01) 450 6120
Hon Membership Secretary	Col Neil O'Brien	(01) 298 3284
Eastern Branch	Maj Gen Fergus O'Connell Col Jim Mortell	
Curragh Branch	Col Donal O'Carroll Comdt Gerry Ryan	
Western Branch	Lt Col Ken Kelly	
Galway Branch	Lt Col Ned Cusack	
Air Corps	Comdt Brian McDonnell	
Naval Service	Cdre Liam Brett	
Co-options	Col Dorcha Lee Lt Col Mick Hipwell	

An Claoimh Gaisciochta The Sword of Achievement



The ARCO perpetual award to the Cadet who achieves first place in his or her Cadet Class was first awarded at the commissioning of the 76th Cadet Class on 2/7/01. A Poignard is also presented as a personal memento of the occasion. An article on the award was published in the January 2002 Cosantoir and reproduced in our Newsletter, Issue No 2, Spring 2002. As most of our members may not get the opportunity to see the Sword or Poignard, it is only fitting to publish a photograph and description/specification.

The Sword

The Sword was manufactured by Wilkinson Sword Ltd. The hilt is of solid brass, gold plated, with the ARCO insignia etched onto the shield. The grip is of wood, covered with a blue coloured leather and bound with gold plated copper wire. The blade is 34 inches long, carbon steel, nickel chrome plated and etched as follows:-

Facing side:

Cadet School insignia at upper end: the motto "ga gasced ar a ragham indiu" in old gaelic script along centre, filigree in celtic knotwork on remainder of side.

Obverse side:

"Presented by the Association of Retired Commissioned Officers" along centre, filigree in celtic knotwork on remainder of side.

The Poignard

The Poignard (in presentation case). The hilt consists of a solid brass cross piece and pommel. The grip is of wood, covered with a blue coloured leather and bound with gold plated copper wire. The blade is 18 inches long, carbon steel, nickel chrome plated and etched as follows:-

Facing side:

Cadet School insignia at upper end; "ga gasced ar a ragham indiu" in old gaelic script along centre, filigree in celtic knotwork on remainder of side.

Obverse side:

ARCO insignia at upper end; "Presented by the Association of Retired Commissioned Officers" along centre, filigree in celtic knotwork on remainder of side.

The Sword is on display, in its own glass case, in the Cadet Mess, with the names of the recipients inscribed on an accompanying brass plate.

BUDGET 2005

We normally include an item on the Budget so that important changes or new innovations of interest are not over looked. Because of the nature and wide range of our membership, comments have to be general.



The Personal Tax Credit for single/married was raised to €1580/€3160 respectively; the Employee Tax Credit was raised to €1270 for all. Apart from benefiting all taxpayers, these increases will ensure that all those on the minimum income will be taken from the tax net.

Similarly, with the Income Tax Exemption Limit increased to €16,500/€33,000 for single/married over 65's, more tax payers will be taken from the tax net.

Finally, the widening of the tax bands by €1400 must be welcomed as they had not been touched in the previous two Budgets. Curiously, the Age Tax Credit has not been increased for over five years, even to keep up with inflation.

Social Welfare improvements range from €12.00 to €14.00 per week across a wide range of pensions and other payments.

It is to the Health front that all eyes will turn during the coming year. The Minister announced a 10% increase in the Health budget, along with a plan on how the increase will be spent:

- more medical cards, a new free GP scheme
- a 10 point A&E action plan, new services for the disabled, and for carers
- 300 extra hospital beds, action on hospital waiting lists, etc.

New thinking in relation to that long standing issue of the financing of long term care, whether at home or in nursing homes, for older people in need of such, is still awaited.

All we can do is to wait and see and keep healthy. Unfortunately, the good news was tempered by the bad news:

- the threshold for the Drugs Payment Scheme was raised from €78.00 per month to €85.00 (9%)
- the A&E charge from €45.00 to €55.00 (20%)
- cost of private beds in public hospitals raised by 25%
- the in patient bed charge from €45.00 to €55.00 per day (20%)



All these increases will inevitably lead to higher private health insurance premiums.

Whats new in the Defence Forces

Good news for the Air Corps

Having taken delivery of eight new training aircraft, the Air Corps has taken leave of the Fouga (jet) and Marchetti (piston) era. The new aircraft is the Swiss made Pilatus PC-9M (turbo prop), classed as a superb multi task aviation platform, perfect for taking students through elementary and basic training, with the capability to carry out most of the advanced programme.

It can be fitted with two pods holding seven 70mm rockets per pod, and two .5 inch FN machine guns, giving it the capability for advanced tactical military training.

While it is not intended that the Pilatus will fulfil a fast jet operational role, it does provide a level of training that will bring a successful pilot's skill level to the highest possible on a turbo prop aircraft.

Good news also for the Naval Service

The Naval Service now has a state of the art training facility at its disposal in the form of the National Maritime College, located at Ringaskiddy, near the Naval Base. Heretofore, training had to be carried out at dispersed locations. The impetus for the College came jointly from the Naval Service and the Nautical Studies Department of the Cork Institute of Technology and cost €52m.

The College features such elements as a full mission simulator bridge, with auxiliary simulators for ship fire, search and rescue, engine room, damage control, etc. In also has a 20m survival pool, underwater training facilities, fully fitted engine room, sports/gym, etc.

All in all, the College is designed to give the Naval Service the capability to adequately fulfil its training role requirements within an optimum environment.

Defence Forces Ombudsman

Personnel of the Defence Forces will shortly have their own Ombudsman. The legislation is passed and all that remains is the drawing up of regulations, reflecting, inter alia, the unique circumstances and demands of the military environment. The person to be the Ombudsman is not yet appointed. The new Office will provide an independent statutory entity to which complaints can be forwarded in cases where a complainant is not satisfied with the responses obtained from the military authorities to a formal complaint.

The previous arrangements provided for recourse to an external civilian Complaints Inquiry Officer who could investigate and make recommendations on complaints submitted to the Minister by members of the Defence Forces. The new statutory arrangements will amend the existing "Redress of Wrongs" so that any relevant complaints which cannot be resolved within the military structures to the satisfaction of the individual complainant may be referred to the Ombudsman rather than the Minister.



Notice Board



Recent Publications

"Understanding Pensions" by Paul Kenny, Pensions Ombudsman, 6/04. Contains detailed information on both private and public sector occupational pensions. Available from above.

"Where to Complain" published by Comhairle, Hume House, Ballsbridge, Dublin 4. Tel: (01) 605 9000. Contains information on complaints and appeals procedures available to individuals who are dissatisfied with services provided by the public sector and private sector businesses and service providers.

National Day of Commemoration Sunday, 10/7/05

We like to remind our members of this, and that they are welcome to attend the ceremony (with medals), held in the Royal Hospital, Kilmainham, at 1130 hrs and to the reception following.

Defence Forces Benevolent Fund

We are pleased to inform our members that a cheque for €1000.00 for the purpose of providing relief in cases of necessity or distress in respect of former officers or their dependents, was presented to the Chief of Staff, as Chairman of the DFBF, by the President of ARCO on 5/11/04, accompanied by the Vice President, Col Harry Crowley.

Ar dheis De go raibh a n-Anamacha

Capt John G. Carroll	23/08/04
Capt Tony O'Hora	14/09/04
Col Joe Leech	28/09/04
Lt Col Colin Patton	07/10/04
Lt Col Ned Roche	11/10/04
Capt Noel Clancy	19/10/04
Lt Col John Corrigan	23/10/04
Comdt James Frost	31/10/04
Comdt Michael Leyden	25/11/04
Comdt Martin McEvoy	29/11/04
Capt Michael Murphy	04/12/04
Capt Patrick O'Hanlon	15/12/04
Maj Gen Georgie Murphy	29/12/04
Comdt Pat O'Donnell	01/01/05
Col Tom Walsh	26/01/05
Capt Pat Slattery	04/02/05

PENSIONS MATTERS

Increases due

Our members should have received a 2% increase in their December 2004 pension cheques arising from the National Agreement "Sustaining Progress". A mid term review of the pay terms of that Agreement was concluded by the Social Partners last May and resulted in further increases being agreed as follows:

- 1.5% from 1.06.2005
- 1.5% from 1.12.2005
- 2.5% from 1.06.2006

Benchmarking

The final installment due under the June 2002 Benchmarking Body Report, i.e. 25% of the increase recommended for each particular rank up to and including that of Colonel will be paid on 1/6/05 and pensions will be increased accordingly. The 1.5% from 1/06/05 and the Benchmarking also from the 1/6/05 will equate to increases as follows:-

Rate 1 Officers:

Lt & Capt 3.125%, Comdt 4.75%, Lt Col & Col 4.25%

Rate 2 Officers: All ranks 5.25%

Rate 3 Officers:

Capt 3.25%, Comdt 5%, Lt Col 3.125%, Col 6.05%

As notified in our last Newsletter, the Benchmarking Body will commence another benchmarking exercise later this year and to report in the second half of 2007. Further information on this is awaited.

Performance verification

It is no harm in pointing out to our members that the actual payment of the pay increases agreed under the "Sustaining Progress" and "Benchmarking" is dependent on verification of satisfactory achievement of provisions on co-operation with flexibility, ongoing change, modernisation, new technology, customer service, action plans, etc. on the part of each Public Service sector. These National Plans are very comprehensive and have much to do with the tax payer getting value for money, industrial peace, etc.

Verification is assessed by a Performance Verification Group within each sector. So far the Defence Forces have met the criteria involved with flying colours and have, accordingly, been paid the increases in pay on time. Hence those on pension have also seen their pensions increased on time. There is no reason to believe that the Defence Forces will not continue to be favourably assessed.

Review Body on Higher Remuneration in the Public Service

A comprehensive background brief on this Review Body was given in our last Newsletter. No further developments since then and no announcement about the next Review expected for some time. It is noted that the last Review Body stood down on completion of its Review in 2000.

ARCO made a submission to the last Review Body, stating its case that it did not want to see pensionable awards recommended for serving general officers that could not be passed on to retired general officers, in their pensions, on the parity principle, because of the nature or conditions attached. Whilst pension matters were outside the remit of the Review Body, nevertheless, based on experience, it was felt that this needed to be said. In the event, no problems arose for our retired members, as far as is known, and the

increases granted to those serving were passed on, pro rata to those on pension, with the parity principle pertaining.

The views of our general officer members will be sought if an ARCO submission to the next Review Body on pension implications arising, is contemplated.

Spotlight on Brussels

As we feel that our members still retain an interest in the Defence Forces overseas, we continue on from our previous articles with the spotlight on Brussels in this Issue.

The Schumann roundabout, at the centre of the European Community area of Brussels, is now as familiar to visiting GHQ Staff Officers as any Brigade HQ at home. Indeed a member of the General Staff, admitted with some embarrassment that, after four months in the appointment, he had been on duty to Bru twice, but still had not made it to Athlone!

The fact is that the EU decision to develop a military capability, and our more or less simultaneous entry into PIP (Partnership for Peace), generated a huge volume of work for the Defence Forces. Ten years ago we had no one in Brussels, with just an officer from home attending meetings of the WEU (Western European Union), where Ireland had observer status. Then, as WEU got more involved in developing a crisis management capability, the number of meetings requiring military input increased to the point where Col Tom Hodson was posted full time to Brussels in the summer of '96 as Irish Military Delegate. He was replaced in the summer of '98 by Colonel Dorcha Lee.

Around the same time Col Dan Rea was posted to SHAPE at Mons, an hour south of Bru, as a liaison officer to NATO to handle matters dealing with Irish participation in NATO's peace support missions in Bosnia and later Kosovo. He was replaced by Col Fred Swords.

IN Cologne (June '99) and in Helsinki (December '99) the European Union decided to develop a military capability to conduct Peace support and humanitarian operations. The EU effectively took over the WEU and set up a Military Committee and a Military Staff, which were activated on an interim basis in early 2000, with Col Dorcha Lee as the first Military Rep on the interim Military Committee (EUMS) and Col Paul Pakenham attached to the WEU Military Staff, moving over to work with the new EU Military Staff (EUMS).

In the autumn of 2000 Brig Gen Frank McKeivitt was posted to Brussels as Military Rep to the EU and to NATO/PIP. Col Dan Rea returned to Brussels as Deputy Rep to NATO/PIP and Col Dick Heaslip to Mons. Col Dave Beston took over as Assistant Military Rep to the EU. Subsequently Brig Gen Sean Brennan became Head of the CIS Division in the EUMS. The first Irish NCO to be appointed to the EUMS was Sgt Maj Ray Dukes.

The current personnel in Brussels are grouped in three distinct elements. With the Irish Permanent Representation to the EU, in addition to Brig Gen Frank McKeivitt, we have Col Sean Kilbride, LtCol Conor O'Boyle and Comdt Ger Buckley. With the EUMS we have Brig Gen Pat Hayes, Col Mark O'Brien, LtCol Mick Gannon, LtCol Mick Beary and Sgt Maj Ray Duke. On the NATO/PIP side we have Col Declan O'Carroll, and LtCol John McKeown, with Col Len Mullins in Mons.

To date approximately 25 military personnel have served in Brussels.

Commission on Public Service Pensions

One might ask whatever happened to the Report of the Commission on Public Service Pensions, published on 31/1/01 - mighty tome, 590 pages, 57 recommendations and much valuable background, comment, and observations on pensions. In fact, negotiations on the implementation of the recommendations made are only now drawing to a conclusion at Defence Forces level. Our early Newsletters (2001/2002) contained articles covering the Commission's view on the MSA pensionability issue, the recommendation proposing a change in the pensions increase policy from Parity to a Public Service Earnings Index and the arrangements proposed for the implementation of the recommendations made in the Report.

As indicated at the time, the Commission turned down our case on the MSA issue. However, your Executive Committee has not let the matter die, but has made use of any worthwhile opportunity arising to develop our case further. It is the intention to produce a comprehensive update in our next Newsletter.

In relation to the generality of the Report and its recommendations, a deputation from your Executive Committee met with officials of the Pensions Section, Renmore, in April 2001, to get an overall view of the Report. The meeting was at our initiative and was most useful to us. However, that was the end of that. There were no further meetings or correspondence on the subject.

We did, however, have a fair amount of correspondence with the Department of Finance in relation to the representation on the proposed Working Group to advise on the implementation of the Commission's recommendations. As an association, all of whose members are in receipt of pensions, we felt that we had a role to play. This representation issue was, in the event, clarified when the Government announced that associations of retired Public Service personnel would only be represented on a Working Group to advise on the implementation of the proposed Earnings Index to replace Parity. All other recommendations to be dealt with by the main Working Group, comprising Departmental officials and the Public Services Committee of the Congress of Trade Unions, with separate parallel arrangements made for the Defence Forces, they not being members of Congress.

An outline of the Earnings Index proposal was included in one of our early Newsletters. The proposal was complicated and difficult to comprehend, both in theory and in practice. Your Executive Committee adopted a "wait and see" stance, but were prepared to contribute to the Working Group, and the Department of Finance was so informed. In the event, the Unions voiced misgivings on the proposal and the Official side became conscious of the time consuming technical difficulties. The Minister brought closure to the matter when he announced in his Budget 2004, that the Government had decided not to accept the Commission's recommendation on an Earnings Index for determining pension increases. This, in effect, represents a continued adherence to the Parity model. There are, however, no plans to underpin this with legislation and, therefore, it remains formally the case that pension increases for those on pension are at the discretion of the Minister for Finance.

So, the decision not to proceed with the Index ended the only opportunity we had of being involved with the Commission's recommendations. There were a number of recommendations especially relevant to Defence Force retirees on pension which we would have liked to have taken up:- a credible appeals system within the Defence Forces pension schemes and action on short comings in relation to scheme documentation and communications. A case in point is the new Pensions Ombudsman, the legislation on which was enacted before we knew anything about it and as yet, there has been no communication from officialdom. Neither has there been any communication on the demise of the Earnings Index recommendation.

Our members may be interested to know that there will be no change in the pension arrangements or age limits of serving personnel arising from the Commission's recommendations. However, for all new entries from 1/4/04 there will be no modified or early pensions. They will not become eligible for a pension before completing 30 years service and be 50 years of age. Pensions for them will, however, be based on final pay plus allowances in the nature of pay, such as, border, security, overseas, seagoing, MSA, etc. No doubt those serving will cast a cold eye on that!

The Fleet Review Telescope ARCO award to the top Naval Service cadet

The 42nd Naval Service Cadet Class commenced training at the Naval College, Haulbowline, in September 2002, followed by three months military training alongside their Army and Air Corps cadet colleagues in the Military College. In January 2003, their Naval Service training commenced at the Naval College and included a sea training voyage aboard the L.E. EITHNE to the Baltic Sea, visiting Oslo, Helsinki, St. Petersburg, Tallinn and Copenhagen. Two years training culminated on 9th September 2004 when the Class of thirteen were commissioned and they were invested with their rank insignia of Ensign by the Minister for Defence.

The President of ARCO, Col. John Ryan, was present at the commissioning and was honoured to present the ARCO award, the Fleet Review Telescope, to Ensign John Minihane, adjudged the best overall cadet of his Class. John is from Cork and had completed two years electrical engineering at UCC before joining. His first appointment is to the Naval Service Engineering Branch and he will undergo a Degree Course in Marine Engineering at the newly opened National Maritime College.

ARCO congratulates Ensign Minihane and wishes him every success in his career.

Your Good Health

By Col Joe Laffan

Alzheimer's is a serious life threatening disease for which little is known about its causation or treatment. As a result of this ignorance it is almost impossible to do anything effective to avoid it, and best treatments appear just to slow down its progression. One current proposal suggests that strong stimulation of mental activity may prevent or delay onset, but this theory, like others, is based on anecdotal reports. However, it is unwise to decry altogether the value of anecdotal reports, which in the past have led to eventual solutions of problems. Curiously, one of the mentally stimulating activities suggested, is the solving of crossword puzzles. So, it might be that a busy active and enquiring mind may help to support an active body into serene old age.

There is an insidious hazard of later life that many people are unaware of, namely aneurysms. Aneurysms are dangerously large swellings of major arteries, mainly in the chest or abdomen. They occur due to weakening of the walls of the arteries which swell on account of the pressure of blood inside them. They rarely cause any symptoms or discomfort for long periods, until they rupture, generally with fatal results. In most cases, the victims have no idea of the "time bomb" inside them. Diagnosis can be made quickly by non-invasive ultra sound examination and treatment is by surgery.

And finally, a word about raised blood pressure. High blood pressure or "hypertension" is another insidious risk since it rarely causes any symptoms until irreparable damage is caused. If undiscovered and/or untreated it can progress to cause a stroke or a heart attack. So it may well be profitable to have pressure checked even in the absence of any problems. Treatment is generally effective if maintained, but it rarely cures the condition, rather it prevents avoidable damage. However, a finding of raised blood pressure at a medical examination is not necessarily the same as a diagnosis. Often enough the problem may be caused by anxiety or fright, i.e. "the white coat syndrome". To eliminate this possibility, very frequently patients are referred for 24 hour blood pressure monitoring.

In this procedure an appliance is fitted which measures and records pressure fifty or more times throughout a 24 hour period. This procedure gives a clear indication of the true nature of the problem, and in many cases spares patients from receiving inappropriate treatment.

New Members

Welcomed Aboard

<i>Comdt Padraig McCarthy</i>	<i>Comdt Edmund Sheehan</i>
<i>Comdt Barry O'Sullivan</i>	<i>Comdt Seamus Coughlan</i>
<i>Lt Col Tony O'Donovan</i>	<i>Lt Col Maurice Kealy</i>
<i>Comdt Brian Moynihan</i>	<i>Capt Jim Kenehan</i>
<i>Col Tom Halligan</i>	<i>Lt Col Maurice Sweeney</i>
<i>Comdt John O'Callaghan</i>	<i>Capt Colm Moran</i>
<i>Comdt Derek Gaynor</i>	<i>Comdt Michael Kiely</i>
<i>Col P.J. Keane</i>	<i>Lt Col Eamonn Daly</i>
<i>Comdt Hugo Bonar</i>	<i>Col William Gibson</i>
<i>Comdt Michael Kavanagh</i>	<i>Comdt Mary Murphy</i>
<i>Capt Patrick Collins</i>	<i>Comdt Edward Dillon</i>
<i>Lt Col Kieran Jordan</i>	<i>Comdt Brendan Hennessy</i>
<i>Comdt Michael Cosgrove</i>	<i>Comdt Jack Burke</i>
<i>Comdt Mario Smyth</i>	<i>Comdt Timothy Walsh</i>
<i>Comdt Noel Kellett</i>	<i>Col Brian O'Reilly</i>
<i>Lt Col Patrick Curley</i>	<i>Comdt Desmond Page</i>
<i>Comdt Michael O'Carroll</i>	<i>Comdt Andy Kelly</i>

Personal Column

New Minster for Defence and new Secretary General, DOD.

The President of ARCO has written to Mr. Willie O'Dea, TD, the new Minster for Defence and to Mr. Michael Howard, the new Secretary General, Department of Defence, congratulating them on their new appointments and offering our warmest best wishes.

Lt Col Oliver Barbour

The President has also written to Lt Col Oliver Barbour, congratulating him on his recent promotion and appointment as Director, Defence Forces Personnel Support Services. Members are reminded that the services provided by that Directorate to serving personnel are also available to them on request.