



Would You Believe

Your Association has just joined the dotcom age - www.iarco.info Please see the special article on the subject, with our thanks to Col Dorca Lee. And our Hon. Secretary, Lt Col Ken Kelly, has an email kayteekay@eircom.net

As usual, at this time of the year, we remind our members of our Annual General Meeting (see Notice and Agenda). We encourage members to attend and avail of the opportunity to meet former colleagues, support your Association, partake of the "free lunch" and generally enjoy the day out.

We are pleased to report that ARCO is going from strength to strength. Our membership stood at 620 on 29/2/05, i.e. at the end of the financial year. We welcomed aboard 51 new members during that year, but, with regret, we lost members through deaths and resignations.

Your Executive Committee is constantly striving to come up with new initiatives for the benefit of members. We can report progress on the Website, a presentation Sword for the best Air Corps Cadet and Golf sponsorship through trophies to Command/Brigade officer golfing societies. Initiatives taken in previous years are still going strong, for example, twice yearly Newsletters, the yearly contribution to the Officers A/C of DFBF, An Claoimh Gaisciochta, the Fleet Review Telescope, computerisation of membership rolls, affiliation to the National Federation of Pensioners' Associations, linkage to DF PSS, new look final A/C's, ARCO sympathy card, etc.

There is much more to be done, particularly in areas such as spouses of deceased members, and also building up ties with various Government Departments, RACO and other relevant bodies, so that the views and concerns of members can be addressed, whether they be on pensions, health, taxation, welfare or other areas of interest. We are also always on the look out for new Committee members to take on work beneficial to our members and to the Association as a whole.

It is only fitting at this time of year that special tribute be paid to the members of the current Executive Committee who have given freely of their time to keep the Association going forward.

NOTICE TO MEMBERS

The 11th Annual General Meeting
of
the Association of Retired Commissioned Officers
will be held in the
Auditorium, 2nd Eastern Brigade Headquarters,
Cathal Brugha Barracks, Rathmines, Dublin 6
on
Saturday, 8th October 2005 at 1130 hrs.

AGENDA

1. Opening address by President, ARCO
2. Minutes of 10th Annual General Meeting - 9/10/04.
3. President's Report.
4. Report of the Hon Secretary.
5. Report of the Hon Treasurer to include audited A/Cs.
6. Report of Hon Membership Secretary
7. Elections to Executive Committee
8. Appointment of Auditors
9. Any other business

Ken Kelly, Lt Col
Hon Secretary,
ARCO.
9/9/05

Ailleacht
Dawros
Tourlestrane,
Co. Sligo

Tel: (071) 918 1019
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AGM JOINING INSTRUCTIONS

As usual, coffee will be available in the Officers Mess from 1030 hrs onwards. A light lunch will be served after the meeting. Those wishing to avail of the lunch are asked to notify the Hon Secretary, Lt Col Ken Kelly on or before Tuesday, 4/10/05. He will also take apologies from those who cannot attend and which he will read out at the meeting. Please bring ID for entry to the Barracks.

Graduation & Commissioning of 80th Cadet Class

ARCO Award to Top Cadet

In 1985, the Military College was recognised as a Designated Institution by the National Council for Education Awards, and since 1990, all Cadets have been awarded the National Diploma in Military Studies on successful completion of their studies. Further progress can now be reported. From this year, all Cadets will now be conferred with a BA Degree in Leadership, Management and Defence Studies.

The Conferring Ceremony took place on the morning of 4/7/05 and in the afternoon, the Minister for Defence, Mr Willie O'Dea, TD, presented the 49 Cadets of the 80th Class with their Commissions. As usual, the highlight of the occasion for ARCO was the presentation of our award, An Claoimh Gaisciochta, to the Cadet who achieved first place in the Class. The recipient this year was 2/Lt John Murphy and the presentation was made by the President of ARCO, Col John Ryan.

2/Lt Murphy is from Portmagee, Co Kerry, and prior to the award of Cadetship had completed a two year Diploma Course in Mechanical Engineering. He hopes to continue that at Degree level. His first posting is to the 4th Infantry Battalion. We wish him every success in his career in the Defence Forces.

Ar dheis De go raibh a n-Anamacha

Comdt Michael Harrison	19/03/05
Col P.J. O'Keane	22/03/05
Comdt Frankie Keane	30/03/05
Col Albert Donnelly	05/04/05
Capt John O'Carroll	15/04/05
Lt Col Gerry Mulrooney	22/04/05
Col Pat Lavelle	22/04/05
Lt Col Mick O'Donnell	30/04/05
Capt Jack Millar	06/05/05
Capt Brendan Muldoon	13/05/05
Capt Con McFadden	14/05/05
Capt Noel McEvoy	16/05/05
Capt Seamus O'Neill	27/06/05
Lt Col Benny Sullivan	19/07/05
Comdt Donough O'Keeffe	21/08/05

Happy are those who die in the Lord,
now they can rest for ever after their work,
since their good deeds go with them.

Pensions Matters

Increases due

By now, our members should have received the 1.5% increase due under "Sustaining Progress" and the final instalment due from the Benchmarking. We can look forward to further increases under "Sustaining Progress" as follows:-

1.5% from 1/12/2005

2.5% from 1/06/2006

The current National Agreement "Sustaining Progress" is due to end for the private sector at the end of this year, and for the public sector, in the middle of next year. Discussions are underway already on a new agreement.

Pay and Pension Rates

Current pay and pension rates for "Class C" officers from 1/06/2005 are included in this Newsletter, to help keep our members informed of pay/pension developments.

"Class C" represents those on modified PRSI Class C Social Welfare contributions of 2.9%, the Class our members were in when serving. However, for information, all new entrants since 6/04/1995 are insurable for full PRSI Class A benefits and contribute at 6%. In addition, their superannuation arrangements are subject to integration with the Social Welfare system and are also fully contributory, i.e. they pay 5% towards their pension and 1½ % towards the Spouses and Children scheme. Their pay is, however, 5% higher than their "Class C" colleagues.

Review Body on Higher Remuneration in the Public Sector

We had articles in our two previous Newsletters on this Review Body. Since our last report, the Government re-activated the Body and asked it to carry out a general review of the levels of remuneration of the top public service posts (in our case, officers of General rank) and to report in the second half of 2007. An Interim Report was also called for, if the Body found that remuneration had fallen seriously out of line,

The Review Body issued its Interim Report (No 40) on 27/06/2005 and recommended a 7½ % increase across the board, which the Government accepted and agreed to pay one half from 1/07/2005 and the balance from 1/01/2006. The revised rate as from the latter date will be:- Chief of Staff - €175,294, Maj Gen - €119,199, Brig Gen - €108,681. The 1.5% due under "Sustaining Progress" from 1/12/2005 should be added in. ARCO has kept its General officer members informed of these developments.

Of interest to all our members, however, is that the Review Body commented on the fact that many of those coming within its remit did not contribute to their pensions, (civil servants and defence forces, in the main). It considered the value of pensions to be a critical factor in any comparison with the rates of pay in the private sector and intended to investigate the issue further. According to recent newspaper reports, it was the Department of Finance that raised this matter with the Review Body and also asked it to co-operate with the forthcoming Benchmarking Body on a number of matters, including the value of benefits such as pensions. Needless to say, this will now have implications for all serving officers and not just Generals.

ARCO's remit is to its own members, whose pensions and any increases arising, are outside the remit of both these Bodies. Clearly, however, any changes in pension arrangements, such as those now envisaged, would also affect them. It is early days yet, but the situation will be monitored and contact with RACO and public sector retired associations will be maintained and our members will be kept informed of developments.

Officers on Pay Rate 2 - Insured for PRSI Class C

1 June 2005

Engineer Officer
Legal Officer
Army School of Music Officers
Executive Branch & Communications Officer - Naval Service
Psychologists
Military Analyst (Captain)

Rate 2 pay scales			Military Service Allowance Para. 45A S.3 (PRSI Class C)	
	Point of scale	Pay scales (PRSI Class C)		
Lieutenant/Sub Lt.	1st	€ 38,264	€ 4,447	
	2nd	€ 39,495		
	3rd	€ 40,829		
	4th	€ 42,066		
	5th	€ 43,078		
	6th	€ 43,997		
	7th	€ 45,017		
	8th	€ 46,038		
Captain/Lieutenant	1st	€ 47,891	€ 4,447	
	2nd	€ 48,951		
	3rd	€ 50,014		
	4th	€ 51,081		
	5th	€ 52,145		
	6th	€ 53,210		
	7th	€ 55,516		
	Maximum scale point 1st LSI 2nd LSI	€ 57,537 € 59,657		
Commandant/Lt. Cdr.	1st	€ 57,564	€ 4,447	
	2nd	€ 58,140		
	3rd	€ 60,143		
	4th	€ 62,146		
	5th	€ 64,149		
	6th	€ 69,091		
	Maximum scale point 1st LSI 2nd LSI	€ 71,477 € 73,965		
Lieutenant-Colonel/Cdr.	1st	€ 74,204	€ 4,447	
	2nd	€ 75,924		
	3rd	€ 77,860		
	4th	€ 79,706		
	Maximum scale point 1st LSI 2nd LSI	€ 80,766 € 81,821		
Colonel/Captain (Marine Engineer Superintendent)	1st	€ 84,130	€ 4,447	
	2nd	€ 88,627		
	3rd	€ 93,127		
	4th	€ 100,300		

Officers on Pay Rate 1 - Insured for PRSI Class C

1 June 2005

Rate 1 pay scales			Military Service Allowance Para. 45A S.3 (PRSI Class C)	
	Point of scale	Pay Scales (PRSI Class C)		
Second-Lieutenant/Ensign	1st	€ 27,561	€ 4,119	
	2nd	€ 28,694		
Lieutenant/Sub Lt.	1st	€ 31,486	€ 4,119	
	2nd	€ 32,628		
	3rd	€ 33,864		
	4th	€ 35,007		
	5th	€ 36,142		
	6th	€ 36,794		
	7th	€ 37,742		
	8th	€ 38,683		
Captain/Lieutenant	1st	€ 39,845	€ 4,119	
	2nd	€ 40,630		
	3rd	€ 41,815		
	4th	€ 42,804		
	5th	€ 43,587		
	6th	€ 44,573		
	7th	€ 46,711		
	Maximum scale point 1st LSI 2nd LSI	€ 48,567 € 50,518		
Commandant/Lt. Cdr.	1st	€ 50,569	€ 4,370	
	2nd	€ 51,652		
	3rd	€ 52,742		
	4th	€ 53,825		
	5th	€ 54,908		
	6th	€ 58,769		
	Maximum scale point 1st LSI 2nd LSI	€ 61,117 € 63,560		
Lieutenant-Colonel/Cdr.	1st	€ 62,665	€ 4,291	
	2nd	€ 64,323		
	3rd	€ 66,191		
	4th	€ 67,970		
	Maximum scale point 1st LSI 2nd LSI	€ 68,990 € 70,015		
Colonel/Captain	1st	€ 72,235	€ 4,291	
	2nd	€ 76,578		
	3rd	€ 80,924		
	4th	€ 87,845		

Officers on Pay Rates Insured for PRSI Class C

1 June 2005

RATE 3 pay scales		MEDICAL AND DENTAL OFFICERS		Military Service Allowance Para. 45A S.3 (PRSI Class C)	
	Point of scale	Pay scales (PRSI Class C)			
Lieutenant	1st 2nd 3rd 4th 5th 6th 7th 8th	€ 35,800 € 36,908 € 38,102 € 39,207 € 40,119 € 40,932 € 41,856 € 42,763		€ 3,982	
Captain	1st 2nd 3rd 4th 5th 6th 7th Maximum scale point 1st LSI 2nd LSI	€ 49,155 € 50,109 € 51,056 € 52,015 € 52,962 € 53,922 € 55,549 € 57,917 € 59,801		€ 3,982	
Commandant	1st 2nd 3rd 4th 5th 6th Maximum scale point 1st LSI 2nd LSI	€ 60,774 € 61,826 € 62,887 € 63,941 € 64,999 € 66,097 € 71,181 € 73,556		€ 4,253	
Lieutenant-Colonel	1st 2nd 3rd 4th Maximum scale point 1st LSI 2nd LSI	€ 68,754 € 70,288 € 72,012 € 73,659 € 74,603 € 75,542		€ 3,964	
Colonel	1st 2nd 3rd 4th	€ 87,977 € 92,448 € 96,919 € 104,035		€ 4,416	

ALLOWANCES - OFFICERS - CLASS C		Existing scale 01/12/2004	Revised Scale on 01/06/2005
Additional Pay and Flying Pay (Para. 17 & 17A S.3) Please note that the rate of flying pay for cadets is the lower rate of flying pay payable to NCO's at a daily rate A. The Air Corps: Flying Pay Trainee Pilot On qualification After 2 years' service After 4 years' service After 6 years' service After 8 years' service After 10 years' service After 12 years' service On promotion to Lt. Col. On promotion to Colonel. Non-Pilot officers engaged on duties which require to be carried out in the air B. The Air Support Company Signal Corps: Flying Pay - Officers C. The Air Corps: Air Traffic Control Personnel ATC Assistant ATC Aerodrome Controller ATC Aerodrome & Approach Radar Controller ATC Aerodrome and Approach Radar Controller (two years experience) and Watch Supervisor D. Army Medical Corps: (i) Specialists' Pay Assistant Surgeon (ii) O/C of Military Hospital (not above Lt. Col. and not in receipt of add. pay under (i) above		€ 1,059 € 2,215 € 3,106 € 4,051 € 5,917 € 7,389 € 8,624 € 14,205 € 11,842 € 6,158 € 1,059 € 1,059 € 1,284 € 1,926 € 6,430 € 12,111 € 11,842 € 1,588 € 11,842	€ 1,101 € 2,308 € 3,234 € 4,220 € 6,163 € 7,697 € 8,984 € 14,795 € 12,334 € 6,416 € 1,101 € 1,101 € 1,338 € 2,006 € 6,697 € 12,616 € 12,334 € 1,654 € 12,334

Table A OFFICERS WITH 12 TO 19 YEARS' SERVICE

Revised Pensions & Gratuities and MSA Additions from 1 June 2005

Final phase Benchmarking & first phase Sustaining Progress Part 2

Rank	No. of years' service	Basic Pension €	MSA Addition €	Basic Gratuity €	MSA Addition €
Lieutenant	12	7,463.21	794.83	19,910.02	2,120.42
	13	8,085.12	861.07	21,569.02	2,297.10
	14	8,707.30	927.33	23,228.34	2,473.82
	15	9,329.26	993.57	24,887.41	2,650.51
	16	9,950.98	1,059.78	26,546.49	2,827.20
	17	10,572.90	1,126.01	28,205.56	3,003.89
	18	11,194.92	1,192.26	29,864.87	3,180.61
Captain	19	11,816.64	1,258.47	31,523.91	3,357.30
	12	9,706.85	856.14	23,087.12	2,036.28
	13	10,515.51	927.47	25,010.91	2,205.96
	14	11,324.71	998.84	26,934.94	2,375.66
	15	12,133.24	1,070.15	28,858.87	2,545.35
	16	12,942.35	1,141.52	30,782.77	2,715.04
	17	13,750.94	1,212.83	32,706.57	2,884.72
Commanda	18	14,560.00	1,284.19	34,630.36	3,054.40
	19	15,368.71	1,355.52	36,554.50	3,224.11
	12	12,031.70	895.16	26,978.52	2,004.50
	13	13,034.33	969.75	29,227.02	2,171.57
	14	14,036.89	1,044.34	31,474.93	2,338.59
	15	15,039.79	1,118.96	33,723.11	2,505.63
	16	16,042.18	1,193.54	35,971.36	2,672.67
Lieut.-Col.	17	17,045.10	1,268.16	38,219.52	2,839.71
	18	18,047.66	1,342.75	40,467.56	3,006.74
	19	19,049.98	1,417.32	42,715.86	3,173.79
	12	14,821.61	935.24	32,421.94	2,045.82
	13	16,056.63	1,013.17	35,123.66	2,216.30
	14	17,291.90	1,091.12	37,825.82	2,386.81
	15	18,527.03	1,169.06	40,527.24	2,557.27
Lieut.-Col.	16	19,762.02	1,246.98	43,229.05	2,727.75
	17	20,997.22	1,324.92	45,930.92	2,898.24
	18	22,232.16	1,402.85	48,632.79	3,068.73
	19	23,467.26	1,480.78	51,334.31	3,239.19

Table B

OFFICERS WITH 20 OR MORE YEARS' SERVICE

Revised Pensions and Additions in respect of MSA effective from 1 June 2005

Final phase Benchmarking & first phase Sustaining Progress Part 2

Rank	No. Yrs. Service	1 Year in Rank Basic	1 Year in Rank Addition	2 Years in Rank Basic	2 Years in Rank Addition	3 Years in Rank Basic	3 Years in Rank Addition	4 Years in Rank Basic	4 Years in Rank Addition	5 Years in Rank Basic	5 Years in Rank Addition	6 Years in Rank Basic	6 Years in Rank Addition
LIEUT.	20	18657.88	1987.06	18604.29	1640.90	18806.59	1658.74	19008.58	1676.56	19211.02	1694.41	1939.51	1694.41
	21	19694.42	2059.50	19615.35	1730.07	19817.71	1747.92	20019.69	1765.74	20222.12	1783.59	20413.13	1783.59
	22	20731.25	2059.50	20626.35	1819.24	20828.62	1837.08	21030.79	1854.92	21233.13	1872.76	21413.13	1872.76
	23	21767.65	2059.50	21637.45	1908.42	21839.68	1926.26	22042.04	1944.11	22244.19	1961.94	22413.13	1961.94
CAPTAIN	20	22446.28	1979.76	22648.67	1997.61	22850.90	2015.45	23053.12	2033.29	23255.30	2051.50	23413.13	2051.50
	21	23583.88	2059.50	23504.79	1997.61	23707.11	2033.29	23909.40	2071.46	24111.69	2109.63	24271.61	2109.63
	22	24620.42	2059.50	24541.33	2088.72	24743.61	2119.61	24945.90	2151.50	25148.19	2181.50	25313.13	2181.50
	23	25656.96	2059.50	25577.87	2179.73	25780.16	2201.46	25982.45	2233.29	26184.74	2263.13	26348.13	2263.13
COMDT.	20	26794.51	2059.50	26715.42	2088.72	26917.71	2119.61	27120.00	2151.50	27322.29	2181.50	27486.13	2181.50
	21	27831.05	2059.50	27751.96	2179.73	27954.25	2201.46	28156.54	2233.29	28358.83	2263.13	28522.22	2263.13
	22	28867.59	2059.50	28788.50	2270.84	28990.79	2233.29	29193.08	2265.13	29395.37	2293.00	29558.76	2293.00
	23	29904.13	2059.50	29825.04	2361.95	30027.33	2265.13	30229.62	2296.98	30431.91	2324.87	30595.30	2324.87
LT-COL.	20	30940.67	2059.50	30861.58	2452.96	31063.87	2297.02	31266.16	2328.87	31468.45	2358.76	31631.85	2358.76
	21	31977.21	2059.50	31898.12	2543.97	32106.16	2328.87	32308.45	2360.70	32510.74	2388.63	32674.13	2388.63
	22	33013.75	2059.50	32933.63	2634.98	33148.45	2359.79	33350.74	2392.54	33553.03	2418.50	33716.43	2418.50
	23	34050.29	2059.50	33969.17	2725.99	34189.16	2390.78	34391.45	2424.37	34593.74	2448.37	34757.13	2448.37
COLONEL	20	35086.83	2059.50	35007.74	2816.99	35210.03	2421.46	35412.32	2453.30	35614.61	2478.19	35778.00	2478.19
	21	36123.37	2059.50	36044.28	2907.50	36246.57	2452.45	36448.86	2485.13	36651.15	2508.00	36814.54	2508.00
	22	37159.91	2059.50	37080.19	2998.51	37292.48	2483.44	37494.77	2516.42	37697.06	2538.69	37860.43	2538.69
	23	38196.45	2059.50	38117.36	3089.52	38334.67	2514.43	38536.96	2548.25	38739.25	2569.92	38902.64	2569.92

Notes:

1 The rates of basic pension shown are the flat rates determined on the basis of the formulae in the Schemes. Where, however, the maximum flat-rate pension for any rank is less than 50% of the maximum regimental pay scale point (Rate 1) for that rank (Capt. & Comd.), the pension is increased to the latter amount. Conversely, where pension is greater than 50% of the maximum regimental pay for the rank (Lieut., Lieut.-Col. & Colonel), the pension is reduced to the latter amount but only in the case of an officer who was promoted to higher ranking rank on or after 1 January, 1986.

2 The addition to basic pension in respect of MSA represents the % relative between the actual rate of MSA and the maximum regimental pay scale point (Rate 1) for each rank concerned, subject to a maximum addition to pension of 50% of the rate of MSA. The % relative is applied to the basic pension to get the amount of the addition. The addition is increased, where necessary, to 50% of the rate of MSA at maximum basic pension.

3 Only officers who retire after 1 August, 1990, qualify (subject to certain conditions) for the addition in respect of MSA.

Table C

OFFICERS - LONG SERVICE INCREMENTS (LSIs)Revised additions to Pension and Basic Gratuity in respect of LSIs - effective from 1 June 2005

Final phase Benchmarking & first phase Sustaining Progress Part 2

CAPTAIN			COMMANDANT			LIEUT - COLONEL		
Pension - revised LSI addition(s).			Pension - revised LSI addition(s).			Pension - revised LSI addition(s).		
No. of Years' Service	Amount(s) payable p.a.		No. of Years' Service	Amount(s) payable p.a.		No. of Years' Service	Amount(s) payable p.a.	
	1st LSI €	2nd LSI €		1st LSI €	2nd LSI €		1st LSI €	2nd LSI €
15	481.69	507.17	20	1042.75	1084.46	20	447.73	450.72
16	513.81	540.99	21	1082.86	1126.18	21	463.17	466.26
17	545.91	574.79	22	1122.97	1167.88	22	478.61	481.80
18	578.03	608.61	23 years' or more	1174.00	1221.50	23	494.05	497.34
19	610.14	642.41				24	510.00	512.50
20	762.68	803.02				25 years' or more	510.00	512.50
21	802.82	845.28						
22	842.96	887.54						
23	883.09	929.81						
24 years' or more	928.00	975.50						
Basic Gratuity - revised LSI addition(s).			Basic Gratuity - revised LSI addition(s).			Basic Gratuity - revised LSI addition(s).		
	Amount(s) payable p.a.			Amount(s) payable p.a.			Amount(s) payable p.a.	
No. of Years' Service	1st LSI €	2nd LSI €	No. of Years' Service	1st LSI €	2nd LSI €	No. of Years' Service	1st LSI €	2nd LSI €
15	1145.70	1206.30	20 or more	1798.56	1870.50	20 or more	810.55	815.95
16	1222.08	1286.72						
17	1298.45	1367.13						
18	1374.83	1447.55						
19	1451.21	1527.98						
20 or more	1527.59	1608.40						

Notes:

1. Captains, Commandants and Lieut-Colonels qualify for addition(s) to pension and gratuity in respect of LSIs, provided they have been in receipt of the LSI(s) at date of retirement.

2. The addition(s) to pension and gratuity represent the % relativity between each LSI and the maximum regimental pay scale point (Rate 1) for the rank. The maximum addition to pension is 50% of the appropriate rate(s) of LSI and the lower rates shown above are the appropriate maximum amounts payable by reference to the number of years' service.

Pensions – Rate 2 and Rate 3 Officers i.e. Special Service Officers

A specific Table is not published by the Department for these Officers. Instead, the following quote from a Memo on pensions, prepared by the Department and distributed at pre-retirement courses, etc. should suffice:-

“ Certain officers such as medical officers, dental officers, engineer officers and pilots are categorised as special service officers for superannuation purposes and qualify for % additions to the standard rates of basic pension. Medical and dental officers qualify for a 20% addition while other special service officers qualify for an addition of 10%. **They all qualify for the same additions to pension in respect of MSA and (where applicable) LSI's as those payable to other officers.** In the case of special service officers promoted to their retiring rank on or after 1 January 1986, pension may not exceed **50%** of the **aggregate** of the officer's actual regimental or consolidated pay, plus flying pay or additional pay if held for at least 5 years immediately preceding retirement.

If more favourable to a special service officer, pension is computed on the basis of 1/80th of actual regimental or consolidated pay plus MSA, flying pay or additional pay if held for the required 5 years at retirement date and LSI(s) (as appropriate), for each complete year of service subject to a maximum pension of 40/80^{ths} after 40 years' service. In practice, this option is unlikely to be more favourable except in the case of an officer who has close to 40 years' service. It is not necessary to make application: the more favourable method of calculation will be automatically applied.

Under the EU Flag

For the first time the Defence Forces are deployed overseas on an European Union peacekeeping mission. The contingent of 54 all ranks was assigned to EUFOR in Bosnia and Herzegovina (BiH) last year, when the previous NATO lead mission (SFOR) was stood down.

EUFOR is only the second EU mission. The first mission, Operation Concordia, in the Former Yugoslavian Republic of Macedonia, was not a UN approved mission, as Security Council Permanent Member, China, withheld its approval due to Macedonian recognition of Taiwan. As a result, Ireland, with its triple lock policy, was unable to participate.

The EUFOR mission, code named Operation Althea, has an initial strength of 7,500 personnel, mostly deployed in three Multinational Task Forces (MNTF) lead by France, Finland and the UK. The Irish contingent is assigned to the Finnish MNTF in the North.

EUFOR's mission is to maintain a secure environment for the implementation of the Dayton/Paris Peace Agreements, and to support BiH's progress towards European integration. The objective is to support the emergence of "a stable, viable, peaceful and multi-ethnic BiH, cooperating with its neighbours and on track for EU membership".

EUFOR is backed by "over the horizon reserve" made up of units on call in Germany, Italy, Netherlands and the UK.

The Irish Contingent, initially under the command of Lt Col Paul Allen, and now commanded by Lt Col George Kerton, is made up of HQ staff, a Military Police unit, joint military affairs verification teams, National Support Element.

The Irish Contingent is involved in verifying the decommissioning of weapons and military equipment, as part of the agreement to reduce ethnic forces from 60,000 troops to a small professional army of 12,000. This work involves monitoring weapons and storage sites of the opposing armies, monitoring the movement and training of troops on both sides and keeping track on mine clearing operations.

Ireland has the lead nation role for the multinational Military Police Platoon policing the Finnish MNTF. The Irish MP unit commander is also Provost Marshal of the Finnish MNTF. The Platoon consists of 12 Irish MPs, and MPs from Belgium, Finland, Poland, Greece and Latvia. The Irish are ideally suited for the role of MP lead nation following their previous experience as lead nation with the SFOR MP Company in Sarajevo.

The mission is set to continue at least for the next twelve months.



Notice Board



DF Benevolent Fund Concert

This annual concert in aid of the 2nd Eastern Brigade's fund to provide relief in cases of necessity or distress in the case of former NCOs and soldiers and their dependants in the eastern area, will be held in the National Concert Hall, Dublin, on Saturday, 22nd October 2005. The programme will consist of bands of the Defence Forces School of Music and guest artist, David Martin, tenor.

Officers A/C, DF Benevolent Fund

Staying with the subject, ARCO Executive Committee has again agreed its annual donation of €1,000.00 to the Officers A/C, DF Benevolent Fund, to be used solely for the benefit of former officers and their dependants.

Free Passports for the over 65's

In Budget 2004, the cost of a 10 year passport for the over 65's was reduced to €25.00. The Minister has now announced that from 1/8/05 they will be entitled to a free 10 year passport. Good news for the over 65's and something to look forward to by all others.

Entitlements for the Over Sixties

This booklet explains clearly the various cash payments, benefits and other services available to people over the age of 60. Published in May 2005, and available free from your local Citizens Information Centre.

Stroke Prevention - avoiding a first or second stroke

With more than 30,000 Irish people living with disability from stroke and 2000 deaths each year caused by stroke, this free leaflet is issued by the Volunteer Stroke Scheme, 249 Crumlin Road, Dublin 12, Tel: (01) 4559036. Send stamped 60c, addressed A4 size envelope for copy.

What goes on under your bonnet

Did you know that a recent survey of men over 40 years of age, found that 52% were unable to identify any of the symptoms of prostate cancer. This free leaflet on the subject is available from the Irish Cancer Society, Tel: 1800-200700.

Your property - passing it on

What you need to know about making a Will. A foreword states that less than half of Irish adults have made a Will. The booklet boasts a "Plain English" symbol and contains a useful check list. Available free from Irish Life and Permanent, Lr Abbey Street, Dublin 1, Tel: (01) 7041010.

Your Good Health

FALLS

By Col Joe Laffan

It is estimated that about 2000 people in Ireland require hospital treatment each year due to falls and very many of them are elderly. There is an increase of risk with age, and the injuries tend to be more serious. Recovery is not always complete, and there may be loss of mobility, and even of the ability to live independently. About one out of ten falls is likely to cause serious injury. Hip fractures are especially dangerous and up to 20% of such patients are likely to die in the following year.

The hazards which cause these falls are numerous, including current chronic conditions, low body weight, sedentary lifestyle, poor eyesight and confusion caused by medication e.g. sedatives, and anti-depressants. External causes include slippery or uneven floors, loose rugs or bedside mats on the floor, and poor lighting.

A lot can be done to reduce the incidence and the severity of falls. Exercises to restore muscle power and agility may be indicated for the very old who may have become sedentary or housebound. For those who have to get up during the night it is useful to keep on a low level light. Consider the extra safety of a second handrail on the stairs. Those who live alone will benefit by wearing a personal pendant alarm, which can be used to summon help in an emergency. In this situation a designated person can be summoned to offer help, but it should be remembered that if the door of the house is bolted on the inside, the helper may not be able to get in. Even when no injury ensues in the falls of elderly people, the fear of falling may diminish or restrict their lifestyle.

Lastly, a thought for those of mature age who still have to face their declining years. If your home does not have a downstairs toilet or bathroom, consider installing such for the comfort and ease they will provide, and the reduction of falls on staircases.

ARCO WEBSITE

The ARCO website is up and running and can be accessed at www.iarco.info. The site, consisting of eight pages, has been designed, and is hosted, by the award winning company Cedartreeireland. It provides information on the Association, including background history, objectives and activities. The latest news section should be useful to members, including information on items of interest such as retirement, presentations, etc.

The site has links also to a number of other sites which may be of interest to our members, including the Department of Defence, the Defence Forces, IUNVA, ONE & W, Lebanon Veterans, RACO etc.

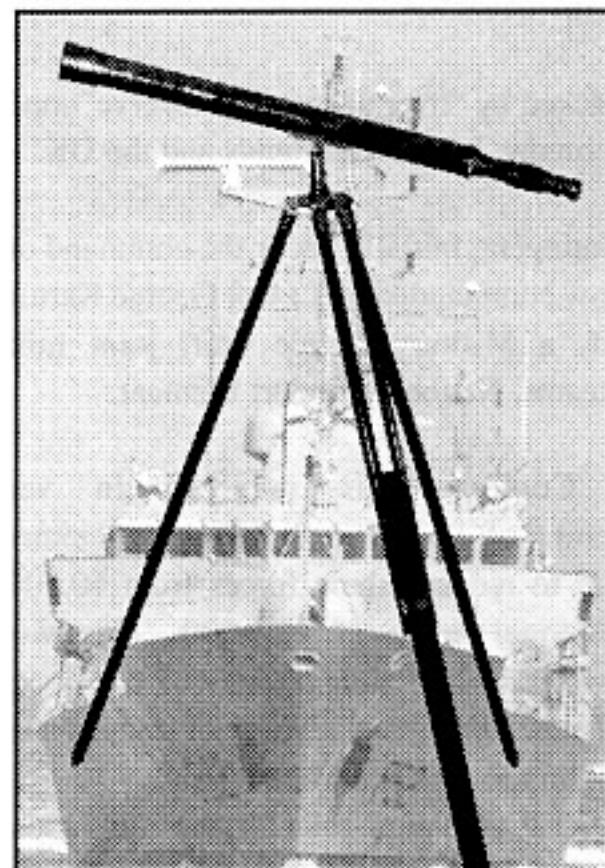
The Executive Committee can be contacted via the website. ARCO has also been registered with the main search engines, Yahoo, GOOGLE, etc, which will facilitate finding us on the www!

The Fleet Review Telescope

In our last Issue we had an article and photograph on An Claoimh Gaisciochta and we will now feature the Fleet Review Telescope, the ARCO Award to the Naval Service Cadet who achieves first place in his or her Class. It was first presented on 2/9/02 at the Commissioning of the 40th NS Cadet Class. It is a perpetual award but the best cadet receives a personal pocket telescope as a memento of the occasion.

When selecting a suitable Award, it was necessary to bear in mind that two separate Branches of the NS, i.e. the Executive and the Engineering, were equally eligible. A Naval Telescope was considered most appropriate, being relevant to both Branches.

The history of the Naval Telescope goes back centuries to when Naval officers relied heavily on the Telescope to pick up and identify other vessels at sea. With the advent of modern technology, the Naval Telescope became redundant from an operational standpoint. However, the tradition has been retained and it is now part of the official insignia of the Officer of the Day on board ship in harbour. It is very much part of the ceremonial attached to the piping on board and ashore and other forms of salutes to VIPs and other dignitaries visiting ship.



The Award itself takes the form of a traditional brass telescope. It is highly functional, magnifying 25 times, with a large object lens of 45mm. Focusing is by fingertip twist control from about 40 metres to infinity. Barrel length is 39 inches, fully extended. The tripod has sheesham (a renewable hardwood) legs, protected with a dark stain and chunky brass fittings. Its height adjusts from about 3 feet 6 inches to 6 feet.

In years gone by, grand cliff-top and beach homes would have been considered incomplete without an impressive brass telescope on the balcony. It is only fitting therefore, that the Fleet Review Telescope resides in the NS Cadet Mess, with the names of the recipients inscribed.

Pensionability of the Military Service Allowance (MSA) for those retired pre- 1/8/90

In our last Issue, we said that we would give our members an update on the MSA pensionability. We can only report that the issue is still with us and can give no indication as to when, or indeed if ever, it will be resolved in our favour. Whilst the numbers involved are declining, nevertheless, there are still some 4,000 pensioners, all ranks, including widows, who must still feel very aggrieved not to be receiving the MSA pensionability in their pensions.

ARCO was not in being in 1991 when the decision was made to confine the pensionability of the MSA to those who were serving on 1/8/90. No pensioner was consulted or involved, in any way, with this and neither was any notice given of the intention to make such a decision. The circumstances surrounding that decision and the procedures used have never been published or clarified. However, when ARCO was formed in 1993, it took up the issue as a priority.

It was the Gleeson Commission that first found MSA to be an integral part of military remuneration and that it and regimental pay combined, made up what in other employments would be seen as the standard weekly or monthly pay. Based on that finding, it recommended that it be made pensionable. Those on pension at the time had the expectation, based on the finding of what the MSA was and with the parity principle in pension matters applying, that they would benefit. This was not to be. The Department held the view that the MSA was a separate allowance within the military remuneration structure and that the scope of the Gleeson Commission recommendation was confined to personnel retiring on or after 1/8/90, the date following the date of the Gleeson Report.

Initially, ARCO brought its concerns to the many Ministers for Defence who held that portfolio in the ninties. In 1996, it made a submission to the recently established Commission on Public Service Pensions, who, after an inordinate length of time, during which no claims on pension matters could be processed, finally published its Report in 2001, turning down our case. It found that the cost of any change in policy in this matter would be substantial. In addition, a change in policy could possibly extend to other pensioner groups with similar claims for pension increases. In other words, in our view, our case was not treated on its merits, but on cost! We appealed this in 2002 to the Minister for Finance, by way of a comprehensive rebuttal of the Commission's arguments, but got nowhere.

Also in 2001, the Review Body on Higher Remuneration in the Public Sector reinforced our case. In its Report, it referred to the various criteria underlining its pay recommendations for those within its remit, (in our case, officers of General rank), i.e. the need for equity and fairness and the relevance of internal relativities. In arriving at its recommendation for a new rate of pay in the case of Brig General, it noted that all officers below that rank were in receipt of the MSA. Whilst it did not consider that the MSA was appropriate to the General ranks, it did accept that it was relevant in considering the appropriate differential

between the rank of Brig General and Colonel, i.e. the next rank below, and had regard to that in its recommendation. We hold the view that, based on the pension parity principle, all retired Brig Generals, irrespective of when they retired, and in particular, those who retired pre 1/8/90, now benefit in their pensions from the MSA, when all other pre 1/8/90 pensioners do not. We hold the view that there is now a case of explicit discrimination. All this was put to the Department at the time, but to no avail.

We have also drawn support from the Benchmarking Body of 2002. In its Report, it deemed that the MSA was part of basic pay and treated it as such in arriving at its recommendations, i.e. it benchmarked the MSA, and recommended percentage increases exactly similar to the pay increases recommended for each rank benchmarked. It stated that it did this exceptionally and left all other allowances across the public sector to be dealt with in line with C&A procedures.

All three independent Reports lend support to our view that the MSA is, in effect, pay, and that therefore, on the pension parity principle, all pensioners, irrespective of when they retired, should benefit, as they benefit when there are pay increases.

In 2003, legislation establishing a Pensions Ombudsman came in effect. As he can only deal with an individual, one of our members put the MSA pensionability complaint to him, in January 2004. Initially, he turned down the complaint because he found that the Pension Scheme was being administered in accordance with its Rules, which did not provide for the pensionability of the MSA for those who had retired prior to 1/8/90 and his remit did not extend to allowing him to alter those Rules! The narrow confines of his remit were well known in advance and, as it was felt that he had missed the point of the complaint, i.e. the pay and the parity aspect, he agreed, following a lengthy meeting and more correspondence, to re-open the case.

Unfortunately, the matter came to an unexpected end in June of this year, i.e. 1½ years after the initial submission, when he concluded that the discretion he had, did not extend to investigating complaints about acts which took place before 1996. As the MSA pensionability took place in 1991, he regretted that he was unable to make a determination on the complaint. The six-year limitation is in the Act, but had been well covered in the submission and at the meeting, so the outcome was unexpected. His conclusion was all the more surprising in that the circumstances giving rise to the 1991 decision, confining the pensionability to those serving at the time, constituted part of the complaint.

So, we are back to the position where we have no independent person or mechanism available to help resolve this long-running pension complaint. The matter remains open and that cohort of 4,000 pre-1990 pensioners and widows, many of whom are on low pension, must await another day.

Sport for All

Our latest initiative has got off to a flying start. Your Executive Committee decided recently to present a perpetual trophy to each of the four officer golfing societies, the purpose being to encourage our members to continue their association with their local society and keep up their golfing activities in retired life, for their own well being. Promoting close ties between the retired and serving officers, in a practical way, was also a factor in the initiative. ARCO itself will benefit, hopefully, through the publicity generated.

The first presentation was made on 13/7/2005 in the Officers Mess, Costume Bks, on the occasion of the annual President's Prize Day of the Western Brigade Army Officers Golfing Society. The trophy, a suitably engraved perpetual Cup, was presented by the President of ARCO to the winner of the Presidents Prize, Comdt Paddy Murphy, of Renmore Bks, Galway.

The Competition itself was held on the Glasheen Golf Course over 18 holes, with an entry of 40, including 8 retired officers. (For the record, the GOC, Brig Gen Freddie Swords, got a hole in one on the 11th).



The President of ARCO, Col John Ryan presenting the ARCO Cup to Comdt Paddy Murphy with Gen Freddie Swords, Lt Col Ken Kelly and Comdt Niall Dowling.

The presentation and the dinner following, was a most enjoyable affair, with our thanks to the Society President, Gen Swords, to the Captain, Comdt Niall Dowling, and to all the members, for the warm welcome and hospitality given to the ARCO President and to the Hon Secretary, Lt Col Ken Kelly.

Another perpetual Cup has been purchased for the Southern Command Officers Golfing Society for presentation later this year to their "Golfer of the Year". Discussions are ongoing in relation to trophies for the East and Curragh Societies and we expect a satisfactory outcome soon.

Personal Column

Lt Col Ken Kelly

We are delighted to inform our members that Ken has taken up the vacant post of Hon Secretary, ARCO. We extend our thanks to him. He is keeping himself busy in retired life, being also Chairman of the newly established Badminton Club in Tubbercurry. It is good to see that the tradition of voluntary work is alive and well.

UN Observer Group in Lebanon

Our congratulations to Col Dick Heaslip on his recent MA in International Relations from DCU. Of particular interest to us is his current research to produce an article for publication on the United Nations Observer Group in Lebanon (UNOGIL), 1958, the first UN Mission in which the Defence Forces participated. Of the original magnificent fifty, there are a number of us still capable of observing things, or just about! ... Any openings? ... Colm Cox, Jim Croke, Pat Dixon, Des Duff, Jim Fagan, Tom Furlong, Rory Henderson, Jim Moran, Fergus O'Connell, Bill O'Flynn, Ted Russell, John Ryan, Ted Sheehy and Noel Sloan. We look forward to the article.

Col Dorca Lee

Our best wishes to Dorca who is now in Niger as a programme manager with GOAL. A volunteer, who answered the call, he will, no doubt, make a significant contribution to the international effort underway in the country to alleviate hunger and suffering.

New Members

Welcomed Aboard

We welcome especially,

Lt Gen Colm Mangan, former Chief of Staff

&

Col Donie O'Regan

Comdt Joseph Kirby

Lt Cdr Gerard O'Riordan

Comdt John McMenamin

Lt Col Michael Stapleton

Comdt John Bryan

Lt Col Tony Gilleran

Comdt Patrick Earley

Lt Cdr Ger Buckley

Lt Col Des Hogan

Lt Col Patrick O'Brien

Col Declan O'Carroll