

---

**In this issue**

---

Pay and national agreements  
Health restructuring  
Fórsa's new General Secretary  
Budgeting for wellbeing  
School secretaries in WRC  
Equality at the top  
Pictorial branch history in Skibereen  
Colombia mission  
Beyond the Marriage Bar  
Inner city grant stories  
Carol Coffey: educator and novelist

Plus all the latest union news with  
food, music, travel and  
competitions



# FÓRSA



**Fighting for  
the future**

There's no 'Planet B'

# Health Insurance for Fórsa Members



## Protect what matters

Let us help you choose the right health insurance plan for you and your family!

- Access to Public Hospitals
- Access to Private Hospitals
- Excellent Maternity Cover
- Money back on day to day medical expenses (GP, Dentist, etc)

**Call the experts in Lyons Financial Services now!  
01 801 5808 or email [health@lfs.ie](mailto:health@lfs.ie)**



Office 1, Dunboyne Business Park, Dunboyne, Co. Meath  
Phone: 01 8015808 Email: [query@LFS.ie](mailto:query@LFS.ie) Web: [www.LFS.ie](http://www.LFS.ie)

Lyons Health t/a Lyons Financial Services is regulated by the Central Bank of Ireland

# FÓRSA

Autumn-Winter 2019

## Fighting for the future

There's no 'Planet B'

Fórsa is produced by Fórsa trade union's communications unit and is edited by Niall Shanahan. Deputy editor Róisín McKane.

Front cover: Thousands participated in the Climate Action strike rallies in cities and towns across Ireland in September. Fórsa staff and activists took part in the Dublin and Cork events, which were part of an international initiative, and one of the largest ever worldwide mobilisations demanding action on the climate crisis, inspired by teenage activist Greta Thunberg. Photo: Conor Healy, Picture It.

Contact Fórsa at:  
Nerney's Court, Dublin 01 R2C5.  
Phone: 01-817-1500.  
www.forsa.ie

Designed by:  
N. O'Brien Design & Print  
Management Ltd.  
Phone: 01-864-1920  
Email: nikiobrien@eircom.net

Printed by Boylan Print Group.

Advertising sales:  
Niki O'Brien.  
Phone: 01-864-1920.

Unless otherwise stated, the views contained in this magazine do not necessarily reflect the policy of Fórsa trade union.

This magazine is printed on environmentally friendly paper, certified by the European Eco Label. This magazine is 100% recyclable.



This publication supports the work of the Press Council of Ireland and the Office of the Press

Ombudsman, and our staff operate within the Code of Practice. You can obtain a copy of the Code, or contact the Council, at [www.presscouncil.ie](http://www.presscouncil.ie), PH: (01) 6489130, Lo-call 1890 208 080 or email: [info@presscouncil.ie](mailto:info@presscouncil.ie)

# FÓRSA

All suppliers to this magazine recognise ICTU-affiliated trade unions.

# Life lessons and leadership

IT WAS with great emotion that we bid a very fond farewell to Shay Cody as he retired as Senior General Secretary of Fórsa during the summer. In recent years I've been lucky enough to know Shay both as a trade union leader and as someone I'm very proud to call a friend.

Shay did an enormous amount of work in advance of Fórsa's establishment last year. He understood the concerns of the many stakeholders of the three founder unions. He worked hard to address those concerns and to build the working relationships that made the union possible.

Throughout the process Shay was always ready to solve problems, provide reassurance and hold out a hand of friendship to everyone involved. For all of these reasons we'll miss him, and we wish him a very happy retirement.

Equally, I want to congratulate Kevin Callinan as he takes on the role of General Secretary and wish him well in the role. Like me, Kevin has always invested a great deal in the importance of listening to members, and I'm looking forward to continuing our work together in that spirit.

Kevin recognised the need to create the Education division within the union long ago. Under his watch it became the fastest growing division in the union, providing a stronger platform for our members working in education. In September I was delighted to see the School Secretary branch assert their collective voice, both in a series of protest rallies and as they commenced their industrial action.

I joined them for their rally in Letterkenny, at the constituency office of the Minister for Education Joe McHugh, and I was inspired both by their strong collective will and the outpouring of public support, which was again reflected at the school gates at more than 250 locations across the country during their one hour work stoppage.

We need a resolution of the antiquated system under which the school secretaries are denied fair and equitable terms of employment.

Looking ahead, I'm delighted our National Executive has signed up to a new sustainability policy and I'm looking forward to a busy AGM season.

I'll keep listening.



**Ann McGee, Fórsa President**

**October 2019**

News



4

Kevin Callinan



14

Punching up



21

Skibbereen history



26

The unassuming novelist



38

FÓRSA: FIGHTING FOR THE FUTURE

**UNION NEWS**.....4  
Climate strike, the four day week and school secretaries

**PAY FRUSTRATIONS** .....10  
BERNARD HARBOR reports on the union's push for government action

**LISTENING AND LEARNING**.....14  
Getting to know Forsa's new General Secretary Kevin Callinan

**IN PICTURES: RALLYING TO THE CAUSE** .....16  
Climate action and school secretaries brought supporters on to the streets

**BUDGETING FOR WELLBEING** .....18  
CRAIG WHELAN is inspired by New Zealand's approach to public finances

**PACKING A PUNCH** .....21  
NIALL SHANAHAN on Fórsa's North Inner City grants scheme

**CRACKING THE GLASS CEILING** .....24  
HAZEL GAVIGAN digs deeper on employment trends in the Civil Service

**MAKING FRIENDS IN SKIBB** .....26  
NIALL SHANAHAN meets with the union activist archiving local union history

**HOPE AND JUSTICE** .....28  
EOIN RONAYNE reports from his mission to Colombia

**THE MARRIAGE BAR** .....32  
DR LAURA BAMBRICK examines the history of women at work

**BECOMING AN AVENGER** .....34  
AINGEALA FLANNERY on the decline of civility

**FOOD**.....36  
Hurrah for soggy soufflés and burnt béarnaise says DANIEL DEVERY

**WHITE GHOST RIDGE** .....38  
NIALL SHANAHAN talks to Fórsa member Carol Coffey about her latest novel

**THE DIFFICULT SECOND ALBUM**.....40  
RAYMOND CONNOLLY says it's not that hard if you're already brilliant

**A SMALLER FOOTPRINT** .....42  
Travel tips to reduce your environmental impact from UNA-MINH KAVANAGH

**WIN WIN WIN**.....47  
Crossword, competitions and prize survey



Niall Shanahan.

# Just the one planet

AS A father of a three kids ranging in age from 11 to 20, I like to think I have a sense of how their generation views the world, though I confess their love of memes can leave me more than a little bewildered.

There's a tendency to dismiss the views and concerns of a generation that spends so much time plugged in to the digital world.

Similarly, when they voice their concerns about the changing climate, the backlash tends to focus on how they "spend all their time staring at screens" or how they are driven to school every day, and are generally rabid consumers of everything.

Similarly, the younger generation will look to the Baby Boomers, Generation X and millennials and say their wanton consumerism cannot continue

unchecked because it will rob them of a future.

Workplace conversations can segue easily between concerns for the planet and plans for flying off on (multiple) foreign holidays. Some will talk earnestly of giving up meat while remaining relatively oblivious to the environmentally destructive power of the palm oil industry and its presence in everything, even our sliced pans.

And that's before we even get started talking about the clothes industry.

The uncomfortable truth is that we're all contributing to the problem and we feel powerless in the face of what the science is telling us. But pointing fingers at one another isn't going to save the planet.

The ferocity of the criticism levelled at

teenage climate activist Greta Thunberg revealed an ugly and aggressive side to this inter-generational spat.

It continues to be played out in the opinion pages and on the airwaves. I do find myself wondering how some of her fiercest critics will reflect on how they piled on to this 16-year-old girl in the years to come.

We have good reason to be grateful to Greta. Her solitary protest has galvanised a generation to global protest. It has taken this global gesture to rouse the policy makers from their collective complacency.

The arguments will rage on, but this young woman has made it much harder to merely pay lip service to the climate catastrophe staring us in the face.

For that, she is to be commended ■



## New supports and trademark announced for companies that introduce shorter working week

IRISH COMPANIES that pilot or introduce a four-day working week will be able to seek support from 4DWI (Four Day Week Ireland), a new coalition of businesses, unions, environmentalists, academics and NGOs established to campaign for shorter working time in all sectors of the economy. The initiative, which is the Irish leg of an international campaign to establish a four-day week without reductions in pay or productivity, was launched in Dublin in September.

The new coalition says reduced working time is better for business, better for workers, better for women, and better for the environment.

It is to launch a trademark for businesses that introduce a four-day week, while meeting other standards of workplace protections. 4DWI also said it would seek an early dialogue with Government and opposition parties "to explore how Ireland's largest single employer can encourage a reduction in working hours across the economy" by example, and to find ways for the State to "encourage and support private companies that pilot or introduce reduced working time."

4DWI said it wanted "a gradual, steady, managed transition to a shorter working week for all workers in the private and public sectors." It pledged to promote the concept of a four-day week with Irish businesses and offer support to those who trial the approach by drawing on the experience of companies like Galway-based recruitment firm ICE and New Zealand's Perpetual Guardian, which are already reaping the benefits of introducing a four-day week for their staff.

Its website ([www.fourdayweek.ie](http://www.fourdayweek.ie)) says: "We want to change the false narrative that working long hours is good for productivity and a badge of honour, challenge the worst excesses of the 'work-first, always-on' culture, and champion the importance of family time, leisure time, caring work and community work. Our medium term objective is to move towards the four-day week being the standard work arrangement across the economy, with no loss of pay."

The coalition says there are three routes to achieving the four-day week:

1. Good business leadership, combined with market and labour market factors, which will increase



Margaret Cox, CEO of the Galway-based recruitment company ICE speaking at the launch of the Irish 4 Day Week campaign.

2. The attraction of the four-day week to more and more companies;
3. The reduction of working time, without loss of pay or productivity, through negotiations between management and unions in organisations where collective bargaining takes place;
3. Government as a large employer leading by example, supporting private companies that introduce reduced working time, and legislating where appropriate.

The launch was addressed by Andrew Barnes, founder of New Zealand trustee services company Perpetual Guardian, which won international acclaim when it introduced a four-day week for its 250 staff last year. He said: "The evidence is in. A productivity-focused workplace can achieve the outcome of working less hours. I encourage business to look at the initiative for themselves. It is clear to me this is the future of work."

Margaret Cox, CEO of the Galway-based recruitment company ICE, which has also successfully introduced a four-day week, said staff had welcomed the change, which had also been good for her business. "One of our teams has a slogan for their four working days: 'Focused, energised and happy', she said.

Fórsa is the first Irish trade union to back the four-day week. General

Secretary Kevin Callinan said working time had emerged as a central issue in international debates about the future of work. "We want to secure a fairer share of the benefits of economic growth and technological advances for all workers in all sectors of the economy. This would also have the benefit of sharing paid work as technology reduces its availability," he said.

Orla O'Connor, Director of the National Women's Council of Ireland (NWCII) said a four-day working week would be particularly beneficial to women, allowing better distribution of caring responsibilities between mothers and fathers. "While women currently do the majority of care work, reduced working time will allow men to spend more time with their families and take on more caring responsibilities. This can remove barriers to women achieving senior positions in work and allow them to take on more training opportunities," she said.

Oisín Coghlan, Director of Friends of the Earth, said a four-day week was a win-win for workers and the environment. "It cuts the pollution from commuting and increases the wellbeing of working people, their families and their communities. It's a great example of how the transition to a zero-pollution future is not a cost to the economy but rather an opportunity to value what really matters to us," he said ■

# New exclusive discounts for Fórsa

All under one roof!

Save over  
**€130**  
across car, home  
& travel insurance.\*

Offers available from  
26/08/19 - 27/12/19

Call (01) 416 0276



For more information visit [cornmarket.ie](http://cornmarket.ie)  
or call us on (01) 416 0276

Offers available between 26/08/2019 and 31/12/19. Terms & conditions apply. All discounts are inclusive of Government levy with Cornmarket. \*Any applicable discounts are applied at quotation stage. We are unable to issue discounts retrospectively. Car Insurance: Discount available when you purchase a new car insurance policy with Cornmarket through Allianz plc. The discount for car insurance is €50 off our handling fee. Allianz p.l.c. is regulated by the Central Bank of Ireland. Home Insurance: You can receive up to €75 off your home insurance when you purchase a new policy or switch to Cornmarket through Aviva Insurance Ireland DAC. The discount is based on a 15% discretionary reduction and an extra €30 off our handling fee. Aviva Insurance Ireland DAC is regulated by the Central Bank of Ireland. Breakdown assistance, home rescue and travel insurance are underwritten and administered by MAPFRE ASISTENCIA Agency Ireland. MAPFRE ASISTENCIA Compañia De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda in Spain, and is regulated by the Central Bank of Ireland for conduct of business rules. Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Telephone calls may be recorded for quality control and training purposes.

15051 Fórsa bundle Ad 09-19

## NEWS FROM PUBLIC SERVICE CREDIT UNION – THE PREFERRED CREDIT UNION FOR CIVIL AND PUBLIC SERVANTS

### SERVICES WE OFFER



**XMAS LOANS**  
Treat yourself this year.

**WATCH OUT FOR CURRENT ACCOUNT AND DEBIT CARD IN EARLY 2020**



**LOANS**  
Online option now available.



**DEDUCTION AT SOURCE**  
The easy way to make payroll contributions.



**LOAN PROTECTION INSURANCE**  
For repayment of your loan in the event of your death.

**LIFE SAVINGS INSURANCE**  
Where regular savings can provide your life insurance.



**CAR DRAW**  
Enter our monthly members' prize draw and be in with a chance to win a Toyota Hybrid.

**LOAN INTEREST REBATE**  
All members with loans normally receive an interest rebate – 8% in 2018!



**ONLINE BANKING**  
Simple and secure. Transfer money, check balances, pay bills and more.

 Find and Like us on Facebook



## Fórsa news

# Social dialogue could overcome government policy failures - Fórsa

FÓRSA GENERAL Secretary Kevin Callinan told SIPTU delegates at their national conference in October that a re-establishment of social dialogue, bringing together government, unions and employers, could resolve or improve issues where the government has failed, including childcare, education and housing.

Kevin was addressing delegates on union concerns over growing inequality in Irish society, and the absence of the 'balancing' influence that social partnership provided up to its collapse in 2009.

He told delegates: "In the early years of social partnership the 1990 Industrial Relations Act became law, resulting in a huge reduction in strike days. The legislation tilted the balance towards employers, but the existence of the institution of social partnership provided a measure of redress to unions and their members.

"The apparatus of social partnership helped to fill the void and to provide stability to the changed conditions, while the collapse of social partnership when the crisis hit removed this balance," he said.

Kevin emphasised that he did not regard the old model of social partnership as entirely successful, and remains critical of its deficits and missed opportunities by unions: "Whatever its failings, and there were many, social partnership provided a mechanism to engage in genuine social dialogue with the aim of crafting policy solutions to national problems," he said.

He said the Labour Employer Economic Forum, which eventually replaced social partnership, "is more about meeting the obligations under the revised EU governance arrangements than genuine collaboration."

Kevin cited remarks made by IBEC CEO Danny McCoy at the Department of Business, Enterprise and Innovation's conference to mark the ILO centenary in September. "He delivered a devastating critique of Irish infrastructural capacity while making the case for genuine social dialogue.

"Albeit couched in a concern for long-term national competitiveness, he highlighted a range of failings including the decline in the standing of our

universities, the exorbitant cost of childcare, the excessive commutes for so many and the absence of effective solutions to the housing crisis.

I put it to you that real social dialogue just might resolve, or at least improve these issues, where government has failed," he said ■

## School secretaries dispute heads to WRC



Parents and staff out in force at North Dublin National School Project to support their secretary.

FÓRSA AND the Department of Education are due to convene under the auspices of the Workplace Relations Commission (WRC) for talks to resolve the ongoing dispute over the pay and conditions of grant-paid school secretaries.

In a lengthy Dáil debate at the beginning of October, the Minister for Education and Skills Joe McHugh TD opened with a demand that current industrial action by school secretaries be suspended before agreeing to participate in WRC discussions.

However, by the conclusion of the debate the demand was dropped, and

Fórsa immediately welcomed the opportunity to work to resolve the issues at the heart of this dispute.

Speaking to reporters Fórsa's Head of Education Andy Pike described events as "a dramatic turnaround."

### Support

The Dáil debate witnessed significant support from Opposition benches from a range of party and independent TDs.

Dublin South Central TD Joan Collins encouraged school secretaries to join Fórsa and criticised the Minister's opening demands to stand down their industrial action: "School secretaries know from experience that if they and Fórsa accede to this request, they will be drawn back into a process with no conclusion in sight.

They want to get this dealt with. They want to go into 2020 in the knowledge that they are direct employees of the State. That is their bottom line," she said.

### First step

Andy Pike said the union welcomed the broad support for school secretaries and the opportunity to get into talks: "This is the first positive step towards resolving this issue and making sure that secretaries across the school sector are paid fairly.

"We want to ensure school secretaries and caretakers are afforded the opportunity to work in a system that properly reflects their huge value to the school community," he said.

Talks were scheduled to commence by mid-October. See forsa.ie for updates about the campaign using #SupportOurSecretaries ■

# Industrial Relations Act in need of urgent reform

FÓRSA GENERAL Secretary Kevin Callinan told SIPTU delegates that the emergence of calls for the repeal of the Industrial Relations Act was not surprising as many employers continue to develop employment practices that stretch the limits of what the law permits.

Addressing SIPTU's national conference in October, Kevin said: "Some employers have no compunction in using their ample resources to run to the courts to impede unions and workers from

invoking the right to strike in what effectively becomes a test of the respective financial position of both parties - one that no union can win.

"When the latter scenario becomes reality it is time for decisive action to restore fairness to the relationship between capital and labour," he said.

Kevin said trade unions will not be silent on the issue: "The law must be changed to ensure not just the right to organise but the right to bargain effectively.

Otherwise it will have no credibility and little acceptance," he said.

He told delegates that unions needed to be relevant, empathetic and visible both to their members and to wider society, and that the current project by Congress to create local trade union centres was part of the effort to achieve this: "We must be connected to the concerns of workers and their local communities; we must be on their side; and we must be available to them," he said ■

# Betty elected to ICTU executive

BETTY TYRRELL Collard of Fórsa's Dublin Central Branch has been elected to represent Ireland's 16 local trades councils on the executive of the Irish Congress of Trade Unions.

Betty, who has been active in the trade union movement for almost 45 years, also sits on the union's Civil Service division and National Executive Councils. She represents Fórsa on the Dublin Council of Trade Unions, of which she is president for the 2018-2020 term.

Betty said it was an honour to have been elected to the ICTU executive. "It comes at a crucial time, not only for trades councils but for the movement generally. We need to rejuvenate the movement, and we need to go out and speak to workers in our local communities.

"We need to be seen in our communities and one way in which we can generate much needed support and awareness is through the local trades council network. Having a seat on the executive means that I can ensure that the councils have a voice at that table. I will work closely with the affiliates to grow the movement and make it fit for purpose into the twenty-first century." ■



Betty (middle) pictured with Fórsa Organiser Olajide Ogidan and General Secretary Kevin Callinan at the inaugural Workers Forum in Tallaght in October.



## GET A GREAT CAR LOAN DEAL AT PSCU.IE



- ✓ Attractive rate of interest
- ✓ FREE loan insurance
- ✓ Loan interest rebate
- ✓ Payroll deductions
- ✓ Online loan application option

Find and Like us on Facebook

St. Stephen's Green House, Earlsfort Terrace, Dublin 2, D02 PH42  
Earl Place Office, Dublin 1, D01 P7K8

Tel: 01 6622 177 Fax: 01 6622 861  
Email: info@pscui.ie Web: www.pscui.ie

Public Service Credit Union Ltd is regulated by the Central Bank of Ireland. Reg No. 455CU.





Bernard Harbor.

Fórsa is seeking action as official figures continue to underpin doubts about the stability of the public service pay agreement. BERNARD HARBOR reports.

# Pay frustrations bubble below surface

In advance of a major industrial relations conference earlier this year, Fórsa's General Secretary Kevin Callinan combed through some Central Statistics Office (CSO) pay data.

He told the event that the CSO figures showed public service incomes had either fallen or remained static – it varies between different grades – between 2008 and 2018, a period when cumulative inflation was over 6%.

The result, he said, was a significant reduction in the value of wages during a decade in which public servants had also experienced increased working time and other negative changes. "It will simply not be credible to seek to continue on the current course without a correction to this," he argued.

Fast forward five months, and new CSO figures underpinned the point that increases in average private sector earnings are now consistently outstripping those in the public service. In the year to June 2019, average private sector weekly earnings grew by almost 4% in the private sector and by just 2% for public servants.

The difference in the rate of increase in hourly earnings was even more stark – 4.4% in the private stream compared to 1.7% in the public.

## Hysterical

Nobody in the union is getting hysterical about this. As we frequently point out when the reverse is happening, CSO figures are just a snapshot of recent pay movements, which are determined by a range of factors not always evident in the headline figures.

But the continuing trend does underline the point that Callinan has consistently made. Pay movements in the wider



Kevin Callinan.

economy – driven by labour market pressures and the exceptional growth of 2017 and 2018 – are not being reflected in public service pay packets.

*"In the year to June 2019, average private sector weekly earnings grew by almost 4% in the private sector and by just 2% for public servants."*

He has stridently argued that this means the underlying assumptions of the Public Service Stability Agreement (PSSA) need to be reviewed to take account of broader pay movements, as well as lost spending power over the last decade, and recent and projected growth rates.

Callinan, who took over as general secretary of the 80,000-strong union in

July, believes there's a risk of the agreement unravelling unless there is rapid action to address its weaknesses.

He has argued for a new process to address profession-specific and grade-specific pay issues across the civil and public service. And he says this needs to be done with a view to reaching agreement in each area by the end of next March, so that talks on a successor to the PSSA could deal with the outcomes.

## Brexit

Following the summer's political break, engagements between public service unions and Department of Public Expenditure and Reform (DPER) official have resumed. And they appear to be digging deeper into possible measures that could address these and other PSSA-related issues.

For understandable reasons, the main focus of the political system lies elsewhere, at a time when budgets are being re-written to reflect the strong (though not certain) possibility of a 'hard' Brexit in the coming weeks or months.

But, for successive Governments the main value of pay agreements is the stability they bring to exchequer planning and public service provision. This is especially important in times when external pressures like Brexit threaten our economy.

That's why Fórsa continues to stress the need for timely action to shore up the credibility to the current deal. All the more urgent when the PSSA is due to conclude at the end of 2020, which means negotiations would have to begin in the middle of next year for any proposed successor to be put to ballots before it expires.



Photo: dreamstime.com

*"Also with an eye towards negotiations next year, Callinan highlighted the outstanding issue of working time at the Fórsa divisional conferences in April and May this year."*

Fórsa's Consultative Council, which is made up of representatives of all the union's branches, is due to meet in October to consider developments.

"If there is still no progress at that stage, I envisage the union authorising the preparation of claims for the various grades, groups and categories, and

developing an industrial strategy to progress them," says Callinan.

"We would be in an untenable situation if the instability around the PSSA continues to drift. This would demand a significant shift in Fórsa's emphasis, with potentially serious implications for the future of the agreement," he said.

## Latest pay adjustment

CIVIL AND public servants will see their pay adjusted upwards by 1.75% from this month. The rise will also go to staff in non-commercial semi-state companies and 'section 38' organisations including large voluntary hospitals.

The adjustment, which takes effect from 1st September, was negotiated by Fórsa and other unions as part of the Public Service Stability Agreement (PSSA).

This is the second pay adjustment to be implemented this year. The pay of public servants who earn less than €30,000 a year went up by 1% in January, while those earning over €30,000 benefited from a reduced contribution to the 'additional superannuation contribution,' which replaced the so-called 'pension levy' under the PSSA.

There were also two adjustments – each worth 1% – in 2018. Next year will see a further adjustment to the additional superannuation contribution in January, and a 2% increase is due in October 2020 ■

## The hours have it

Also with an eye towards negotiations next year, Callinan also highlighted the outstanding issue of working time at the Fórsa divisional conferences in April and May this year.

All the conferences debated motions on the issue of increased working time, which was introduced for low and middle earners in the public service as part of the 2013 Haddington Road agreement.

He said this had resulted in a "two-tier problem" because the temporary pay cuts experienced at the same time by higher grades – whose working time did not increase – have been restored, while additional working time for lower and middle earners has not.

"A few years ago, when we were in the eye of the economic storm, I opposed similar conference motions. But I'd struggle to construct a convincing argument against them now, in light of our current economic performance and rapidly-developing technological possibilities," he said ■



Diarmaid Mac a Bhaird.

DIARMAID MAC A BHAIRD talks to the head of Fórsa's Health and Welfare division ÉAMONN DONNELLY about the creation of six new regional health areas, what it means for Community Healthcare Organisations (CHOs) and designing a better health service for Fórsa members in the sector, service users and everyone in society.

# Building a better health service

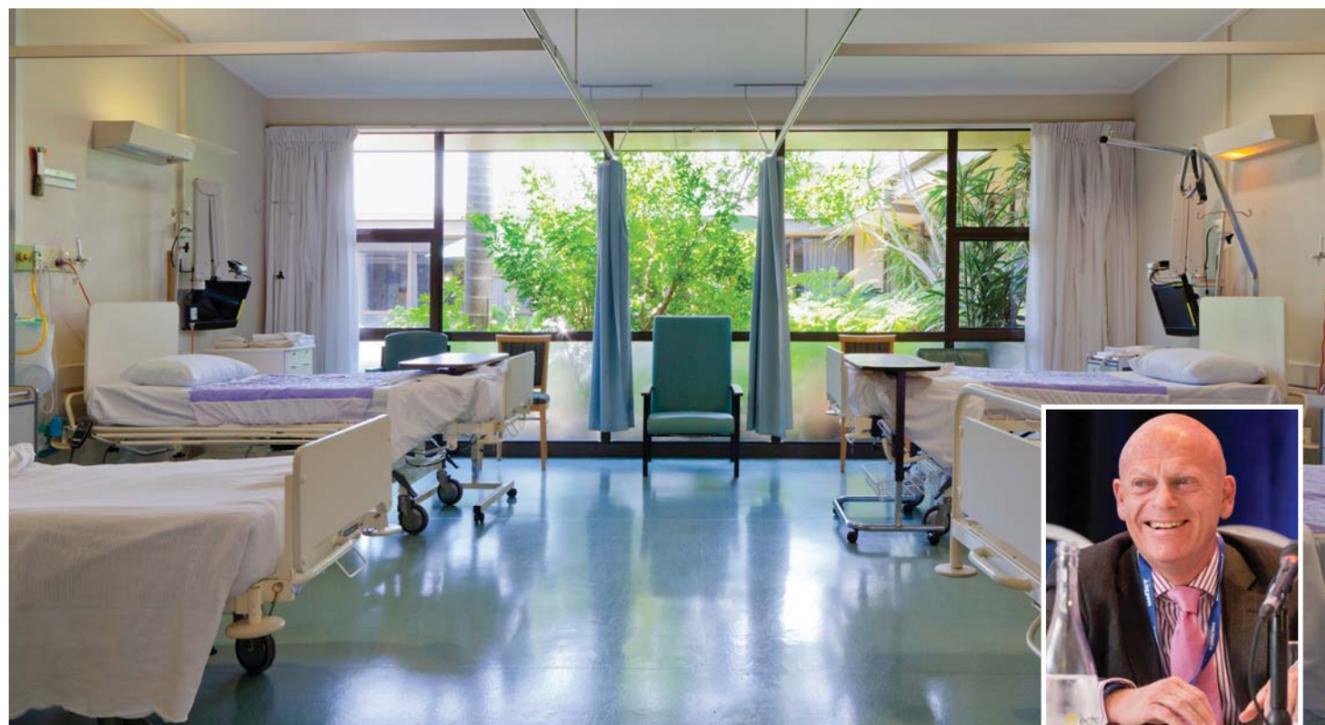


Photo: dreamstime.com

MY CONVERSATION with Éamonn on the latest developments relating to CHOs and the establishment of new regional health areas began with a summation what the union is looking for from the Sláintecare reform process.

Putting the service provided by HSCPs at the forefront of health service delivery is a top priority for the union, Éamonn tells me. He also goes into greater detail on how to develop a better health service for everyone.

"We are calling for additional investment and recruitment to ease staffing shortages and bring down waiting times, as well as a sustained effort to

demonstrate to young therapists, social workers and carers that there is a rewarding professional future for them in the Irish health and social care system.

"A greater focus on a community lead approach to service delivery offers numerous benefits, not only bringing services closer to people, but also relieving pressure on acute healthcare facilities.

"The number of patients on trolleys in acute facilities is a crude metric to evaluate the healthcare system on, it's one which does not tell the whole story and which undermines the valuable and

Éamonn Donnelly, head of Fórsa's Health and Welfare division.

tireless contributions of workers in the sector.

"However, it does demonstrate the necessity of moving towards a community lead approach envisioned in the Sláintecare report, not just to ease pressure on acute facilities, but to facilitate better services for everyone in society at both these levels.

"It's crucial that all stakeholders demonstrate they are serious about developing high quality community health services, with the structures

necessary to make the new system a success. This means placing the health and social care professions at the centre of service planning and delivery, with greater recognition of admin staff's role as a vital cog in the support structures," he said.

## Sláintecare

Éamonn explains that the announcement of the six new health areas was envisioned under the Sláintecare reform program and set out in its implementation plan.

*"A greater focus on a community lead approach to service delivery offers numerous benefits, not only bringing services closer to people, but also relieving pressure on acute healthcare facilities."*

Sláintecare is a ten-year plan for the introduction of quality healthcare, free at the point of need, which has been backed by all the main political parties.

He says that community services are the bedrock of these ambitious plans for fair, affordable, high-quality health services. While Fórsa is supportive of Sláintecare, Éamonn warns that there are serious challenges that will need to be overcome.

"While the new geographical boundaries are an important part of the reforms, it's still only a single component when it comes to the implementation process needed to fulfil Sláintecare's overarching vision."

## Bigger picture

Éamonn says any attempt by the Department of Health to side-step the real issues would be a major disservice to health service users. While reforming the regional structure is significant, there are bigger issues which stand in the way of Sláintecare's fundamental goal.

"Reform of the General Practitioner (GP) role, and the failure of government to address issues arising from the consultant-lead service, such as consultants doing private work during public time and in public facilities, are



the biggest problems Sláintecare must address."

Éamonn reiterates that the reform program is a key opportunity to put the essential service provided by HSCPs at the centre of service delivery. HSCPs include speech and language therapists, social care workers, social workers, psychologists, physiotherapists, occupational therapists, dietitians, podiatrists, orthoptists, biochemists and audiologists.

"The Sláintecare programme envisages a major expansion of primary care and social care capacity, this means a recruitment drive for HSCPs is essential to delivering that capacity, and the success of Sláintecare as a whole hinges on it as well."

## Consultation

As the process of developing plans for six new regional health areas progresses, both the HSE and the Department of Health are seeking engagement with relevant stakeholders, including the union.

Last year, Fórsa members withdrew from cooperating with reporting arrangements in interim CHO governance structures. The action was suspended in August when talks resumed at the WRC.

But Éamonn assures me that union are already in the process of preparing for the planned geographical boundary changes.

"Agreement on nine learning sites is an important opportunity for us to prepare for the transition to new geographic

boundaries. Changes to boundaries are not a change to the existing structural model, which means this agreement will provide a chance to foresee potential issues with this type of process, and to utilise our experience of the learning sites process, as discussions on the new health area boundaries progress."

Éamonn says that a glacial pace of change has often characterised the health system, but adds that it's important to get significant reforms right.

*"The number of patients on trolleys in acute facilities is a crude metric to evaluate the healthcare system on, it's one which does not tell the whole story and which undermines the valuable and tireless contributions of workers in the sector."*

"Sláintecare is needed in the context of an ageing and growing population and to address recruitment and retention issues in the health sector. Nobody assumes an overhaul of the health service will be easy, but there is a greater chance of success if everyone involved remains focussed on the goal of providing better health service delivery," he concluded ■



Bernard Harbor.

BERNARD HARBOR talked to Fórsa's new General Secretary KEVIN CALLINAN about his worldview and ambition for the union and its members.

# Lend me an ear

I GOT a straight answer when I asked Fórsa's new General Secretary, Kevin Callinan, to tell me the most important lesson he'd learned as a trade unionist. "To listen," he said.

He assumed the new role when former leader Shay Cody retired from the post last May, and he's now supported in the role by the Deputy General Secretaries Eoin Ronayne and Matt Staunton.

*"Kevin has served as a trade union organiser, official, and national secretary in the health sector, the civil service, education, and local government."*

## First working day

Kevin joined what was then the Local Government and Public Service Union or LGPSU "on my first day working" as a library assistant in Dublin City Council (DCC). He soon began to get elected to various representative roles, culminating in chair of the union's large Dublin Corporation branch.

"I enjoyed the challenge of this virtually full-time role, and people seemed to think I was good at it. And I learned to listen. To the members, and also to those on the other side of the table. It's important to recognise that your assumptions may not always be correct. It's vital that you know where the audience is coming from," he says.

He places a high value on members' participation in the union and thinks Fórsa needs to become more relevant and visible if it's to do better in this regard.

"The amalgamation of three unions into one organisation has created huge

potential. The challenge now is to ensure that members see their participation in the union as vital. We won't be fully successful unless we become more relevant, more empathetic and more visible to them," he insists.

## Organising

Over the years, Kevin has served as a trade union organiser, official, and national secretary in the health sector, the civil service, education, and local government. As IMPACT's deputy general secretary he spearheaded the creation of a thriving organising department and oversaw the creation of the union's Education Division, which now has over 12,000 members.

So it's little wonder that he sees recruitment and organising as central to the union's future success.

"Some years ago I set about building up our organising capacity because our future success will depend on how effective we are. The immediate priority is to improve our membership levels in our core areas, building our capacity within branches, and engaging with members directly in relation to the issues that concern them.

*"The amalgamation of three unions into one organisation has created huge potential. The challenge now is to ensure that members see their participation in the union as vital."*

"When I first became involved in trade unionism, members routinely spent hours at union meetings. That's just not the case anymore. Life and work pressures make people time-poor, and it

presents real challenges to ensure membership participation within the union," he says.

To Kevin's mind, it's a challenge for all unions, here and abroad.

"I lead an Irish Congress of Trade Unions (ICTU) effort to develop local trade union centres, aimed at increasing the relevance and visibility of our movement. I believe decent work is the struggle of our time, as different forms of precarious work take hold in a world that is becoming more unequal.

*"We know that greater union density leads to better pay and working conditions, and a better and more equal society."*

## Membership

"Union membership is falling due to various factors including anti-union employers and strategies. We know that greater union density leads to better pay and working conditions, and a better and more equal society.

"So it's essential that public servants and their unions understand the importance of solidarity with private sector workers, whether they're in a union or not. Don't forget, their pay and conditions will also have a bearing on the public sector," he says.

Kevin's world view is shaped by his trade union work at national and international level. He's currently vice president of ICTU, and while a member of the executive of the European Federation of Public Service Unions (EPSU) helped secure its recent highly successful tenth Congress for Dublin. He also sits on the executive of the world's largest global trade union federation, Public Services International (PSI).



Fórsa's new General Secretary, Kevin Callinan.

## International

"The great thing about trade unionism is that it's an international movement. We affiliate to ICTU and, by extension to the European TUC and the International TUC.

"Fórsa is also part of organisations like the EPSU and PSI among others. And we generally punch above our weight. As a country, if there was a political will to do it, we are now in a position to set our own example and standards in respect of workers' and civil rights. Fórsa can influence these events," he asserts.

## Strength

I asked him where he expects to see the union in five years' time. "I hope and expect that we'll be a stronger union. One that's seen by governments and employers as an effective representative, and widely recognised across Irish society as speaking up successfully for public services and on behalf of our members, their families and their communities," he says.

He's already made a start, with strong public interventions on the issue of additional working time introduced for many members under the Haddington Road agreement, and making the case for a review of the Public Services Stability Agreement (PSSA) in the light of changed economic conditions.

*"As a country, if there was a political will to do it, we are now in a position to set our own example and standards in respect of workers' and civil rights. Fórsa can influence these events."*

"We already have our eye on public sector pay talks that are expected to take place during the first half of next year. Fórsa will make sure that working time features in those discussions," he says.

## Passions and influences

He cites his wife and family among those he most admires, and also paid tribute to his predecessors. "I've been fortunate to work with general secretaries who have made an impression. Growing up I admired the civil rights leaders at home and abroad.

"In recent years, on the global stage, Michelle Obama has been a bit of a wow. And it's hard not to mention Alex Ferguson. After all, he led us to the Promised Land," he says.

So no wonder that sport and family feature strongly in his life away from the negotiating table. "When I'm not working I like to spend time at home with family. I enjoy travel, and you're likely to find me relaxing with a book on holidays.

"I'm also a bit of a sports nut and will watch pretty much anything. But top of the list are United, Clare hurling and Moorefield, my local GAA club" he says ■

# Campaigns

RÓISÍN McKANE and DIARMAID MAC A BHAIRD compile the latest photos from recent campaign events, organised and backed by Fórsa. These include the school secretaries' protests in September, the Irish launch of the Four Day Week campaign in Dublin and the Climate Action strikes.

# Ideas into action



Maeve Hurrell, secretary at the North Dublin National Schools Project, flanked by colleagues and parents as she speaks to RTÉ news.



Charlie Newman lending support to his school secretary Noreen O'Callaghan at Watergrasshill National School.



Fórsa General Secretary Kevin Callinan standing with school secretary Ann, and her colleagues at St Conleth's and Mary's NS, Newbridge.



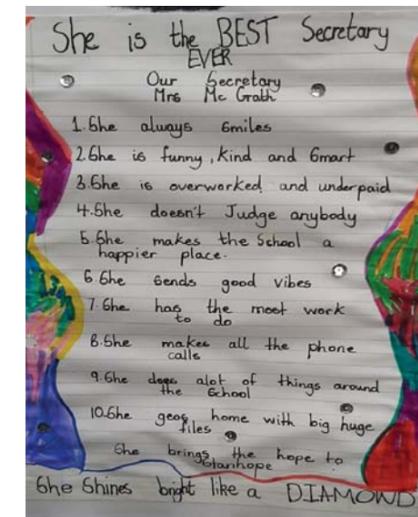
Parents and colleagues attended in support of their school secretaries.



Staff from Kildare Town Education Together National School out in force to support their secretary.



Lots of support for secretary Kathy (pictured centre) at St.Mary's College Ballisadore.



Words of support for Mrs McGrath, school secretary in Stanhope Street Primary School.



Speakers from the Four Day Week Irish launch in the Royal Irish Academy. L-r, backrow: Oisín Coghlan, Kevin Callinan, Joe O'Connor, Laura Bambrick, frontrow: Margaret Cox, Andrew Barnes, Aideen O'Carroll, Orla O'Connor.



Betty Tyrell-Collard and Paul MacSweeney at the lunchtime protest in Merrion Square.



Staff and activists attending the Climate Action strike in Dublin.



Craig Whelan.

New Zealand has always been a bit ahead of the curve when it comes to economic policy. Kiwi Labour governments have proven well prepared to challenge socio-economic orthodoxy. The party contested the 1969 election under the slogan ‘Make Things Happen,’ and that they have done time and again. CRAIG WHELAN looks at their latest innovations and how it is designed to contribute to the wellbeing of New Zealand’s citizens. Can we learn something from their innovative approach?

# For the people

IN THE 1930s, the first New Zealand Labour government instituted a first-of-its-kind integrated social security system. A comprehensive free health service was established, nearly a decade before the advent of the British NHS.

In the 1980s, the fourth Labour government enthusiastically embraced the popular western pursuit of neoliberalism. They cut taxes and state-owned industries were privatised en masse. The NZ dollar was floated, and financial deregulation was the order of the day.

*“Public policy is now informed by questions like “how are our people faring? How is their overall well-being and their mental health? How is our environment doing?” The Wellbeing Budget puts those questions at the heart of government decision making.”*

In May of this year, Labour looked to change the script and prove itself a pioneer in socio-economic policy. In a world first, the Government has presented a budget not principally concerned with GDP, debt, and deficit – but rather a budget that focuses on the ‘wellbeing’ of New Zealanders.

## Measure

This Wellbeing Budget is a major shift in how governments make spending



New Zealand Prime Minister Jacinda Ardern.

decisions. Prime Minister Jacinda Ardern declared that “a true measure of our success” isn’t “growth for growth’s sake” but public policy that is informed by questions like “how are our people faring? How is their overall well-being and their mental health? How is our environment doing?” The Wellbeing Budget puts those questions at the heart of government decision making.

It identifies key “wellbeing” priorities such as child poverty, mental health, suicide reduction and homelessness, and invests heavily in these areas. For instance, the Government has allocated over 1.4 billion for various mental health programmes between now and 2024, 320 million to tackle domestic abuse and sexual violence and 530 million to index social security payments to the growth of the net average wage.

The Government argues that such strong investment is needed, a claim that’s backed up by some very stark figures. More than one-in-eight children are estimated to live in a state of ‘material hardship’ and the youth suicide

rate is amongst the highest in the OECD. New Zealand also has one of the worst rates of family and domestic violence in the OECD.

## Impact

The Wellbeing Budget approach is more than just a government throwing money at persistent problems. A focus on quantifying and measuring the impact of policies on areas such as mental health, suicide, and domestic violence is weaved throughout. The New Zealand Treasury has developed an innovative ‘Living Standards Framework’ which aids policy makers in measuring wellbeing, and assessing the intergenerational impact on wellbeing of policies.

The framework is intended to complement existing Treasury budget analysis tools and measures a broad range of indicators such as loneliness, air quality, mental health, and the rate of workplace accidents.

*“Ireland has had stellar growth figures for the last number of years, yet the problems of health, housing, suicide and child poverty persist. A new approach is needed.”*



Photo: dreamstime.com

The wellbeing approach has altered the entire budgeting process. Rather than focusing entirely within their own portfolio, Ministers are required to coordinate on a cross-departmental basis. Policy outcomes are to be measured and reported on an annual basis, with outcomes informing future policy decisions.

The measurement and reporting aspect of the budget have already been trialled in New Zealand through the Child Poverty Reduction Act 2018. The Act compels government to set both intermediate and long-term targets on a defined set of childhood poverty measures, to report annually the progress government has made, and to assess how each budget will reduce child poverty.

## Radical

New Zealand is not alone in its attempt to radically alter its public spending profile. A Wellbeing Economy Governments group has been established by New Zealand, Scotland, and Iceland, the object of which is to challenge a perceived myopic focus on GDP growth above all else.

The group seeks to change the conversation about what the objectives of public policy should be, and aims to share experience and expertise to deliver sustainable development.

Inclusive growth and sustainability is at the heart of the group’s work, with cooperation being facilitated across layers of government to pursue innovative and evidence-driven responses to policy problems.

In the face of ecological and climate catastrophe the calls for a Green New Deal and a Just Transition have grown, reflecting a more widespread interest in progressive change to economic policy. Pressure is mounting on national governments to rethink how and why they allocate resources and to make spending decisions that improve our societal and environmental welfare.

## Lessons

Ireland could learn some things from these novel approaches to government budgeting. While Budget 2020 remains mired in Brexit uncertainty, it remains imperative that Government takes strong action to tackle issues affecting the nation’s wellbeing.

Ireland is experiencing similar worrying trends in suicide and mental health, the crises in the housing and rental markets continue to cause much anguish, and our record on climate action remains abysmal. Ireland has had stellar growth figures for the last number of years, yet still these problems persist.

In the face of such serious issues a drastic change in government action is

urgently needed. Rather than mere tinkering with familiar programmes and expenditure, the Irish Government should try emulate the wellbeing approach pioneered in New Zealand.

Wellbeing is not some abstract concern, but has real implications for economic prosperity. The OECD estimates that mental health illness costs the Irish economy over €8.2 billion a year. A transformational approach to public spending is needed, and the wellbeing approach could provide just that.

It’s by no means a sure-all approach, but it would prove a decent departure point for building a strong economy and a just republic. Policy should ensure that the free hand of the market doesn’t give the middle finger to the citizenry.

Adam Smith, conceiver of that much vaunted free hand, acknowledged so himself in “The Theory of Moral Sentiments” writing that “all constitutions of government ... are valued only in proportion as they tend to promote the happiness of those who live under them.” That’s what the wellbeing approach is trying to achieve – grounding the work of government in metrics of societal welfare, and ensuring that overall wellbeing is of prime focus throughout government. After all, isn’t the aim of public policy the betterment of society and enhancement of the public good? ■

*Craig Whelan submitted this article for publication during his recent post-graduate internship in Fórsa’s Communications Unit. He now works for the Competition & Consumer Protection Commission.*

# Health Insurance

Healthier Finances, Healthier You

As a Fórsa member, you could save up to

**€259**

Review your cover with our Health Insurance Comparison Service\*.

In one phone call we will:

- ✓ Compare all plans on the market across all three providers
- ✓ Find the best plan for you and your family at the best possible price

Call **(01) 408 6211**



\*Average saving based on 251 Fórsa members who reviewed their cover between 1st January and 31st October 2018. Source, Cornmarket 2018. Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Telephone calls may be recorded for quality control and training purposes.

14350 Fórsa Health advert 02-19

## Fórsa in the community



Niall Shanahan.

Fórsa's small grants fund for Dublin's north-east inner city was established to support projects in the community around the union's Nerney's Court office. It has an annual budget of €50,000. The funds are allocated to projects in the areas of education and intercultural development, with a maximum of €1,000 granted to successful organisations. NIALL SHANAHAN paid a visit to one of this year's recipient projects.

# Packing a punch

DOCKLANDS BOXING Club is located in Seville Place just off Dublin's Sheriff Street. I pay them a visit during a busy mid-week training session. The club is run under the watchful and dedicated eye of Coach Philip Keogh and his team.

"We've been here since 1997. We have about a hundred members, and we'd have up to fifty members at each of our four weekly training sessions," says Philip.

*"We need to go out pretty much every year to replace vital equipment. So a grant like this does make a difference to what we do"*

- Boxing Coach Philip Keogh

Up in the ring there's a group of about twenty kids warming up and going through the basics. "We take kids in at nine years of age, and in that group we have a mixture of nine to eleven year olds," Philip explains.

### Champions

The club boasts nine national champions this year alone. "Pearse O'Leary, who's training here tonight, is one of our flagship boxers. He won the under-22 national title in January before going on to compete for Ireland in the European championships," Philip says.

O'Leary, who's been boxing since he was seven years old, has since turned professional.

Matthew Tyndall is another of the club's champions, claiming the national under-18 title, and

*continued on page 22*



Photos: Fórsa Communication Unit.

competing successfully in the European Youths in Bulgaria. Matthew's brother Seán is a national schoolboy champion, claiming a silver medal in Bulgaria in July.

*"The high concentration of champion boxers in the club provides inspiration to the younger members coming through."*

The high concentration of champion boxers in the club provides inspiration to the younger members coming through. "It has a knock-on effect. It's great to have these elite boxers on the floor with international experience. The younger kids keep an eye on them, picking up little traits and skills, learning from them, it's great to see," says Philip.

The vast majority of members are from the local area but some travel from some other North Dublin suburbs.

What difference does the Fórsa grant make for the club? "With the number of bodies we have on the floor, all of the club equipment, gloves, bags, headgear, it all gets plenty of wear and tear, so we need to go out pretty much every year to replace vital equipment. So a grant like this does make a difference to what we do here," says Philip.

For more information about the club, visit @BoxingDDBC on Facebook



Photos: Fórsa Communication Unit



# You're better off in Fórsa



*Fórsa members can save lots of money with our enhanced package of financial benefits provided or negotiated by the union. Some of these are free to all Fórsa members. Others are optional benefits, available only to Fórsa members, which can mean savings on insurance, salary protection, additional pension coverage and more.*

### Fórsa members are entitled to\*

- €5,000 illness benefit when out of work for more than 12 months
- €5,000 personal accident insurance
- €5,000 critical illness or death benefit
- Spouses or qualifying partners qualify for death benefit too
- Evacuation or repatriation expenses of up to €250,000 for members who die or are seriously ill abroad
- Free legal help in bodily injury cases
- Free 24/7 legal advice helpline
- Free 24/7 confidential counselling helpline
- Free 24/7 domestic assistance helpline.

### Members can opt in to Fórsa-facilitated financial benefits

- Car insurance
- Home insurance
- Travel insurance
- Additional pension benefits
- Salary protection and life cover.

\*Six months continuous membership is required to avail of services. Financial benefits are strictly subject to policy, terms, conditions and exclusions. See [www.forsa.ie](http://www.forsa.ie) for details.



### Fórsa members can also apply for

- Gaeltacht scholarships for their school-age children
- Industrial relations scholarships
- Benevolent grants for members in financial distress
- Fórsa group scheme ([www.forsa.group-login.com/login](http://www.forsa.group-login.com/login)).

**To get further information contact 01-817-1500**



Hazel Gavigan.

While she was crunching the numbers for last issue's article on gender balance in the civil service, HAZEL GAVIGAN noticed a pattern. It was evident from the outset that there is a distinct lack of female representation in senior roles across all government departments. In the rare cases where the number of women did exceed men in any grade above Higher Executive Officer (HEO), those departments seemed to share certain qualities.

# Beyond the glass ceiling

THE TERM 'gendered clustering' originates from the social norm of women being seen as carers and men as breadwinners. It's not new, nor is it exclusively found in the Civil Service. It remains evident today in the high numbers of women working as nurses, teachers and childminders, while men continue to populate scientific, financial and legal roles more prominently.

Before women officially entered the workforce they were traditionally homemakers with responsibility for minding children, the elderly, and sick relatives. Over time, as they integrated into the working world they brought their unique skills with them, and because of this, certain professions have now become associated with women.

For the purpose of analysing gender breakdown and representation in political and departmental spheres, academics have created a specific classification. It splits up various briefs according to whether they deal with the public realm of politics and the economy or the private realm of home and the family which are each associated with men and women respectively.

## Masculine and feminine

Agriculture, defence, finance, foreign affairs and labour are coded as masculine, whereas education, health, children and social affairs are described



as feminine. Other portfolios that aren't considered symbolically linked to one sex, such as justice, transportation or culture are classed as neutral.

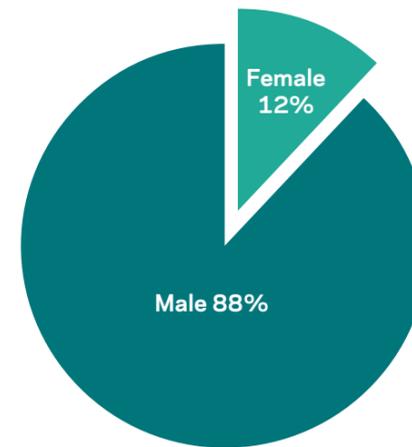
In most government departments there are significantly more female clerical, executive and higher executive officers

employed, (except in the Department of Finance where there are slightly more male HEOs.) Yet, it is only in those departments we might describe as 'feminine' in this context where women progress into more senior management grades.

The Department of Health and the Department of Children and Youth Affairs are the only two areas where there are more women than men above HEO level. Despite the fact that the Department of Health's senior management grades are predominantly female, only one out of the top five highest paid officials (the secretary general and four deputy secretaries) is a woman.

In the Department of Children and Youth Affairs, each grade (with exception of the highest paid position) has more women than men. So even in the best performing departments with regards to gender balance and female representation, men still come out on top as the highest earners.

Gender breakdown of secretary generals



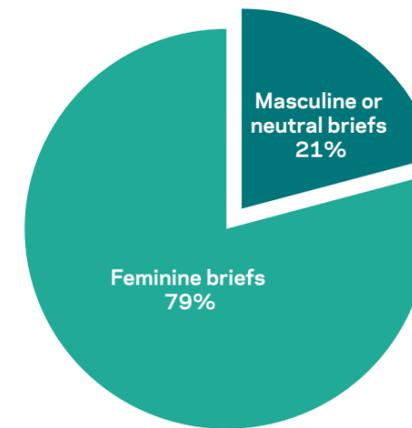
## Slow to change

Out of 17 government departments, only two women hold the top post of secretary general. Dr Orlaigh Quinn is head of the Department of Business, Enterprise and Innovation and Katherine Licken runs the Department of Culture, Heritage and the Gaeltacht.

*"It's only in those departments we might describe as 'feminine' in this context where women progress into more senior management grades."*

Although neither of these areas are considered to be 'feminine' briefs, this female representation at the top level is not reflected or replicated in the ranks below, as every other grade above HEO in both departments is male dominated.

Gendered assignments of women's ministerial portfolios



However, it is interesting to note that both cabinet ministers with responsibility for these departments are also women. This is again unusual considering the history of ministerial appointments. Not a single woman has ever been Minister for Finance or Minister for Foreign Affairs. Of all 19 female cabinet ministers ever, 79% of them have been appointed to what we classify here as 'feminine' areas.

The Civil Service Management Board recently agreed proposals to try and achieve a better gender balance at senior grades. These include initiatives such as supporting women during and after maternity leave, extending flexible working, encouraging career progression, raising awareness of gender inequality and unconscious bias, and monitoring trends.

Since these measures were promised, in 2017, we've seen no major change in the pattern. It's relatively early days, but men remain twice as likely to occupy the position of principal officer or higher. Bear in mind it's been consistently proven that diverse workplaces are categorically more successful. It's in everyone's best interest to facilitate the professional progression of women.

## Flexibility

Barriers that women in the civil service identified themselves include a lack of handover/mentoring, the lack of flexible working arrangements at senior level, and self-confidence. In order to address these points, a structured period of induction, reinforced by mentoring and coaching, is likely to not only improve the confidence of staff and encourage more women to go for promotion, but also greatly enhance the effectiveness of the department.

ESRI data from 2018 revealed that openness to part-time working varies significantly across departments. Ranging from 20% in the Department of Health to 11% in the Department of Foreign Affairs and Trade. Access to flexible working remains a key ingredient in fostering the ability to make professional progress.

While the Civil Service has come a long way since the days of the marriage ban (see Dr Laura Bambrick's analyses on page 32), we have a way to go before true equality is achieved across all levels.

Martina Fitzgerald's book *Madam Politician*, examining the role of women in Irish political life, includes an illuminating anecdote from former President of Ireland, Mary Robinson.

She tells the story of seeing a play with her niece about the contraception ban in Ireland. This young, well-educated woman was shocked that this had been a lived reality not so long ago. Robinson said that her niece's complete unawareness of what things had been like before was an example of success in itself. We need to replicate this type of reaction in terms of female representation in positions of power. Only then will real change have occurred.



Former President of Ireland Mary Robinson.

It's not good enough to have gender balance in one grade or one department and not another. True equality won't be realised until there's proportionate gender representation across all areas, and not confined to specific areas based on outmoded ways of thinking about 'women's work'. ■

\* Civil Service figures reported do not include the Departments of Agriculture, Food and the Marine; Communications, Climate Action and Environment; and Education and Skills.



Niall Shanahan.

An unassuming email sent to Fórsa's head office in June prompted a visit to Skibbereen where NIALL SHANAHAN met with a union activist who has taken it upon himself to safeguard a social and pictorial archive of his workplace in the picturesque West Cork town for more than two decades.

## The Skibbereen Archive

"HERE IS a good one from the wall of our canteen. It was taken on 19th April 1982. It was a LGPSU official strike in support of the Fire Service." This short message arrived with a copy of the picture (facing page) back in June. It came from our Lead Organiser in Cork, Ruth Crowley, who had received it from the Vice Chair of Cork's Health and Local Government branch, Liam O'Briain.

Liam was described to me as 'a Dubliner exiled in Cork' and almost immediately I knew who they were talking about. I had met Liam many years previously when he took part in the member activist training programme. The 'Dublin man whose been in Cork for more than 30 years' is a detail you don't easily forget.



Annual staff reunion at the West Cork Hotel, Skibbereen, 4th December 1957.

Ruth explained that the Courthouse in Skibbereen is home to the County Council staff canteen, where the walls are adorned with a series of framed photographs chronicling work and life events of the people who've worked there. The collection of photos covers social and work events up to 70 years ago.

### Friendship

She explained that the photographs reflected something that ran much deeper in Skibbereen. Ruth described the positive working environment in the Courthouse, the active social life of the branch and how this has fostered a



spirit of deep friendship among the staff.

Skibbereen is a bustling market town these days, and I met Liam on a hot sunny day in July. Stepping in to the cool shade of the Courthouse Liam welcomes me with tea, biscuits and lively chat. He's the caretaker at the Courthouse and he's worked here since 1994.

When did you move to Cork? I'm hoping the question will prompt an explanation of why he made the move.

"I moved here on the 31st December 1988, I'll never forget it. The logic behind it was, I had met my wife out in Greece, and she was working down here, and we decided that West Cork would be a better place to bring up children," he explains.

Life in West Cork has been good for Liam and his family, and as our conversation unfolds I'm taken with how deep his roots have grown into the local area, and the obvious pride with which he talks about the work of his colleagues.

Vice Chair of Cork's Health and Local Government branch, Liam O'Briain.



Staff function at Carbery Arms, Rosscarbery, 2nd December 1959.

### Archive

The walls of the staff canteen are decorated with a wide range of photos from different decades. From industrial disputes to fancy dress fundraisers, the photos speak of an atmosphere of extended family. There is a shared sense of humour in evidence, and a closeness over generations that seems over and above what you'd encounter in most workplaces.



### Centenary

So where did it all start? "It was 1998, our centenary year, and my manager at the time asked me to put together a collection of photographs that would illustrate the history of the Courthouse and all the people who'd worked here.



Tea break at The Courthouse. "The local paper was always read in reverential silence the day it's delivered," says Liam.

"After the centenary celebrations were over I thought it would be a shame to put them back in a box and forget about them, so I started to hang a few of them up and people began to take an interest in them, and it just grew from there," he explains.

Liam adds that they always make a point of getting a group photograph when anyone retires, and they're in the habit of making sure a photo is taken at all their social gatherings. "We have a great group of friends here, we call ourselves the social committee, and we like to organise all kinds of events," he says.

There are a good few musicians among them and Liam says a favourite social outing is to take one of the spectacular

Pictured (from rear, l to r) Mary Deasy, Hugh McCarthy, Pat Ledwidge, Marian Salter, Mary Collins, Catherine O'Shea, Seamus Ryan, Sonny Keoghane, Joe Connolly, Tony Murphy, Michael J. Murphy, Donal Kelly, John Casey and Fintan O'Connell.

walking routes in the area, then retire to one of the local pubs where "music and song brings everyone together."

Liam explains that all of this activity reflects the experience of people living and working in a small community, where work and life often overlap and how "the people you work with are your friends, it's just a natural progression."

### Employment

There are 42 people working at the Courthouse which acts as a regional office for the County Council. "We cover all aspects of local authority service delivery," he says. These include roads, water, engineering, environment, and municipal districts. Library services are also nearby and planning for the region takes place in Norton House, just behind the Courthouse.

While public service employment would have been key to the town for many years, things have begun to change since Skibbereen more recently became a digital hub. "The advent of super-fast broadband has been very beneficial for everyone in the area," Liam explains.

The town's broadband network was installed by private firm SIRO. The company boasts that Skibbereen now enjoys the same level of broadband connectivity as international hubs such as Tokyo and Hong Kong, enabling the town to compete for foreign direct

## Skibb workers out in force

The Irish Times reported on Monday, 19th April 1982 'Public sector workers join fire dispute'. Another report the next day detailed the level of disruption as local government staff took action, which included this group of workers (main photo) from Skibbereen Courthouse.

investment, and setting it up as an attractive location for digital start-ups.

Liam and Ruth tell me that the town's digital upgrade means remote working is a practical option for many workers in the area, and is growing in popularity. I see all kinds of possibilities for Skibbereen to lead the way on a four day working week (see News on page 4).

Returning back to the business of the local union branch, Liam is proud to tell me that the branch enjoys 100% union density in the Courthouse. "We've had a temporary clerical officer working here for the last year. As soon as she had a year done I advised her that she has rights." And with that, Fórsa has one more happy member in this uniquely friendly and welcoming group of workers ■



Eoin Ronayne.

Every year, on average, 20 trade union members are killed simply because they are leaders and activists. These shocking figures are just the tip of the iceberg. Fórsa Deputy General Secretary Eoin Ronayne reports on his recent trip to Colombia, where a fragile peace agreement holds out the promise of normality for the Colombian people after decades of violent conflict.

# Hope and a fragile peace



The Justice for Colombia mission with the farming community of Cajibío.

IN JUNE this year I travelled with the Peace Monitor Mission organised by Justice for Colombia (JFC), the civil society organisation backed by Irish and British trade unions including Fórsa, which seeks to defend social justice and human rights in Colombia.

Our mission was a platform to channel international support for the full implementation of 2016 peace agreement between the Government and FARC rebels.

These missions are very well organised and I was well briefed. But the scale of the problems and injustices faced by ordinary working people left me stunned and somewhat overwhelmed.

In 2018 the UN reports that more than 116 social leaders were killed in Colombia. Campaigning for social

justice and equality, the basic rights and entitlements of a citizen, carries with it the very real threat of violent death on a muddy road, dumped in a ditch, a body left in full view to frighten those who would dare to protest.

## Crossroads

Colombia is a country of nearly 50 million people between the Andes and the Caribbean in North-West South America. It's rich in natural resources but the land and wealth of the nation rests with a tiny percentage of the population.

Social unrest in the 1960s over the treatment of the poorest triggered a 50 year guerrilla war led by the

Revolutionary Army of Colombia or FARC, a Marxist left wing guerrilla insurgency, which at its height was 20,000 strong.

In rural areas indigenous people and Afro-Caribbean descendants struggle to survive on land from which they can be moved without notice. Colombia has one of the world's highest numbers of internally displaced persons standing at six million in 2014. Armed gangs drive them from small holdings while large tracts of land are appropriated for open cast mining, pine forest plantation and other commercial uses.

Trade unions, such as the rural workers FENSUAGRO, are among the social and human rights groups campaigning for land reform.

The 2016 Havana Peace Agreement has opened a door to social and economic reform. While the agreement is a roadmap to a better place, there are real fears that the centre-right Government of President Ivan Duque, elected last November, is turning away from progress and risking peace. And that's where the Peace Monitor comes in.

## Four days

Two British MPs and one member of the Seanad travelled with our group of six English, one Scottish and two Irish trade union leaders - along with three JFC staff - to the capital, Bogotá. On arrival in the small hours we grabbed a few hours sleep before a series of meetings until dark, a pattern which was to become familiar during the four days spent in the city.

We met senior trade union leaders from their Congress, NGOs, human rights organisations, lawyers and the Norwegian and Cuban Ambassadors who are the co-guarantor countries of the Havana Peace deal.

We also met the head of the UN Verification Mission as well as the Deputy High Commissioner UNHCHR, along with the British Ambassador and Alison Milton, Ireland's first Ambassador to Bogotá. The Good Friday Agreement and the experience gained in the Northern Peace Process means both are recognised as important players in helping to secure implantation of the Havana Peace deal.

During exchanges with centre left opposition politicians in a centre city hotel, I was struck by the sight of so many armed men and armoured plated cars lined up in the street outside. I hadn't seen anything like it since my



Tierra Grata is home to nearly 300 people where former combatants, their partners and children live.



Fórsa Deputy General Secretary Eoin Ronayne at Tierra Grata.

days as a journalist in Northern Ireland in the late 1980s.

Recent election gains means there's greater co-operation now within the fractured centre-left than at any time in the past. We heard evidence that trade union leaders including public service representatives are currently under death threat, and we were pressed to ask unions here to offer sanctuary.

Our visit to the HQ of the Peoples Alternative Revolutionary Force, the political party of the FARC, gave us a direct line into the central leadership. They expressed concern that the process is faltering, that Government is not implementing its side of the bargain. There are real fears that the lack of progress will see former combatants drift back to violence.

High on the agenda, the release of Jesús Santrich, a key peace negotiator, who was being held in prison on foot of a US extradition warrant for drug

# Where now?

ON OUR last day we had a lengthy meeting with a minister and senior officials at the level of Secretary General. These were centre-right officials who strongly resist relations with domestic trade unions. Yet it is critical to keep open these lines of conversation, and we took full advantage.

Our exchanges were, at times, testy but remained respectful. We pressed hard that the government deliver on the promise of the peace agreement and highlighted the positive role trade

unions can play in building a socially just and equal Colombia.

Before leaving Bogotá we paid a visit to the first FARC Womens' and LGBT Conference. The mood of hope, exuberance and positivity was overpowering. The peace process is in danger and the lives of many are at risk. As a nation that's witnessed and endured lengthy conflict, we are uniquely placed to understand and assist our brothers and sisters in Colombia, and to work in solidarity with them. We have no excuse ■

*continued on page 30*



The victims of the death squads are remembered at Cajibío.



FARC Womens Conference.

crimes, despite a ruling just days earlier that there was no justification for his detention.

## Deep into the countryside

We travelled to the coastal city of Cali, one of the most notorious cities for the murder of social leaders, before heading by bus several hours deep into the south western countryside of Cauca.

In the farming community of Cajibío we met peasant and indigenous representatives and trade union leaders, who told us of specific human rights abuses. These include killings and evictions by right wing paramilitary gangs. Later, in the regional city of Popayan, we questioned local state institutional officials about these, and other reported atrocities.

We headed north east to Valledupar and into César, and one of the 24 reincorporation zones set up under the peace deal. In these zones, former FARC guerrillas set up secure camps to begin the process of reintegration into normal community life.

Tierra Grata is home to nearly 300 people where former combatants, their partners and children live. Travelling with us was a FARC negotiator and Dutch citizen, who joined the guerrillas when she was in her early twenties. Tanja Nijmeijer made world news in 2015 when she emerged from the Colombian jungle to join the FARC team in Havana.

As she walked us through the camp, she explained in perfect English much of

what was lost in translation during the visit. She outlined the discrimination, pain, grief and the hope of peace, calling to mind my own personal feelings about building the peace in our own country.

As the phone call came through to confirm the release of Jesús Santrich that morning, after the Supreme Court side-stepped the opposition of President Duque, her spirits and those in the camp soared (see update in separate panel).

The FARC talk constantly of reconciliation and peace, and in our conversation I could but draw some parallel with the journey to peace we've taken in Ireland. Our experience demonstrates how new relationships, based on respect and solidarity, can emerge from past conflict ■

## Update

DEVELOPMENTS SINCE our June mission show the reality of how fragile the peace is. In recent weeks a breakaway faction (FARC-EP) has withdrawn from the process. Former key FARC leaders Iván Márquez and Jesús Santrich declared they had no faith in the government's commitment and had decided to return to paramilitary activities.

The announcement comes three years after the declaration of peace. To many national and international observers, the split simply bears out their warnings that the current Colombian administration hasn't shown enough commitment to implement the terms of the peace deal.

The core FARC leadership, however, remains committed to peace and is preparing for elections before the end of the year.

Since the agreement was signed, at least 150 FARC members and 350 social justice and human rights activists have been murdered as the same observers note the government is failing to deliver on the agreed protections for FARC members and associates.

Developments merely show how fragile the peace accord remains and how imperative it is for the international trade union movement to continue working to keep a public focus on Colombia ■



## Exclusive Insurance Schemes for FÓRSA Members & their Spouses or Partners.

### TRAVEL INSURANCE

- ✓ Single or Annual Multi-Trips
- ✓ 24 Hour Medical Assistance

Use Promo Code FOR001

### CAR INSURANCE

- ✓ Comprehensive Driving of Other Cars\*
- ✓ 24 Hour Breakdown Assistance\*

\*Comprehensive policies only

### HOME INSURANCE

- ✓ €3m Personal Liability
- ✓ Alternative Accommodation

**TO OBTAIN A QUOTATION OR TO FIND OUT MORE  
CALL US 01 7075800 OR VISIT US ONLINE [forsa.glennons.ie](http://forsa.glennons.ie)**

Frank Glennon Limited, trading as "Glennon" and "Glennon Insurances", is regulated by the Central Bank of Ireland.



Dr Laura Bambrick.

The Marriage Bar required single women to resign from their job upon getting married and disqualified married women from applying for vacancies. They were in common use up until the 1970s, which means that there are women alive today with first-hand experience of the Bar. The Irish Congress of Trade Unions Social Policy Officer DR LAURA BAMBRICK explains the Marriage Bar and how Congress would like to hear from women whose contracts ended on marriage, in order to record their memories of this important part of labour history.

# The Marriage Bar: A ban on employing married women

WOMEN FIRST became public servants on the 5th February 1870, when the Post Office took over the telegraph system from private companies. Five years later, 30 women were employed as clerks in the Postal Saving Banks, and as a rule married women were ineligible to be hired on permanent contracts and single women on such contracts were required to resign on marriage.

In 1890 women entered the civil service, as typists, on a trial basis. Within two years they were successfully employed in seven government departments. When, in 1893, the women typists campaigned to be made permanent this was agreed, but also that their contract would terminate on marriage.

In place of their pension, and to reduce the temptation not to marry, they would be paid a 'marriage gratuity' of one month's salary for each year worked, up to a maximum of twelve months.

For the government, the Marriage Bar was primarily a cost saving initiative – if women were forced to retire on marriage, they would not remain in the service long enough to rise very high in the salary scale. The Bar also reflected social attitudes that it was a husband's duty to support his wife and a married woman's place was in the home.

Female civil servants differed in opinion on the Marriage Bar. Those employed in

routine and low paid work were generally in favour, whereas those employed in the higher ranks, as clerks and factory inspectors, were more likely to resent it.

*"In 1936, Vera Carey was appointed Leitrim County Librarian. When she married four years later she submitted her letter of resignation as required in her contract."*

During the First World War the total number of women employed in the civil service increased from 65,000, 90% of whom were in the Post Office non-clerical grades, to 170,000, in most departments performing every type of work. Despite this, at the end of the War the government strengthened the Marriage Bar by putting into law what had been a departmental regulation.

## Independence

Irishwomen's access to employment and equal treatment at work worsened following Independence in December 1922. Within the first year, legislation removed a widow's right to get back her civil service job on the death of her husband. From 1926 the Minister for

Finance was given discretionary power to hire married women to the civil service, but only in exceptional circumstances and only on a temporary, non-pensionable contract.

As in Britain, there was no formal Marriage Bar on temporary staff. In spite of this, resignation on marriage and the non-recruitment of married women was common practice in temporary posts, with the exception of office cleaners.

In 1941 the Local Government Act gave the Minister for Local Government the power to make regulations disqualifying married woman from applying for vacancies in local authority services. Although it had been practice since Independence, that in order to qualify for jobs, women had to be unmarried or widowed, it was only when a loophole was found in the Marriage Bar that the policy was made official to prevent a recurrence.

## Vera Carey

In 1936, Vera Carey was appointed Leitrim County Librarian. When she married four years later, she submitted her letter of resignation as required in her contract. On the request of her employer she remained in the post until her replacement was found.

In the meantime, Vera sought legal advice. Her solicitor discovered that



Photo: gettyimages.ie

while the 1924 Civil Service Regulation Act required women in the public service to resign from marriage it, mistakably, did not disqualify married women from applying for such posts.

*"Vera was reappointed as County Librarian, despite local opposition. She continued in her job until her retirement in 1974."*

Vera applied and, being the most qualified candidate, was reappointed as County Librarian, despite local opposition. She continued in her job until her retirement in 1974.

While private and semi-state employers were not legally obliged to apply a Marriage Bar, it was widespread practice to include a clause in letters of appointment to female workers that their employment ended once they married. For example, CIE, Aer Lingus, banks and, two of the largest employers, Jacobs Biscuits and Guinness Brewers all had Marriage Bars.

## Public opinion

The ban on the employment of married women in the civil service and wider

public and semi-state sectors was not lifted until 1973, on foot of a recommendation of the Commission on the Status of Women and a shift in public opinion on working wives.

Around 700 female civil servants had been forced to resign from their jobs on marriage in each of the preceding three years. They, along with all other former public sector workers affected by the

Marriage Bar, now had the right to get back their previous jobs, but only if she could show she was no longer supported by her husband by reason of desertion, separation or ill-health!

Marriage Bars in the private sector were finally abolished in 1977, when European law made it illegal to discriminate in employment on the grounds of sex and marital status ■

## Tell us your story - RTÉ interviews

WHILE MARRIAGE Bars were commonplace throughout Europe, America and beyond from the late 1800s, Ireland was one of the last countries to lift bans on hiring married women and dismissing women on marriage. This puts us in the unusual position of having women alive today who were personally affected by the Marriage Bar.

Congress is eager that these women's first-hand accounts of this important episode in labour history are documented for future generations. Together with RTÉ we would like to hear from women who had to leave a job

because of the Marriage Bar.

RTÉ will record a series of television interviews to broadcast a special programme from within its existing scheduled programmes if there is sufficient interest from women willing to share their experiences and memories of the Marriage Bar.

If you or someone you know would like to participate or would like to discuss the project you can contact me at [laura.bambrick@ictu.ie](mailto:laura.bambrick@ictu.ie)/01 889 77 77 or Christopher McKeivitt of RTÉ at [Chris.McKeivitt@rte.ie](mailto:Chris.McKeivitt@rte.ie). All correspondence will be treated with absolute confidence ■



Aingeala Flannery.

In her latest column for *Fórsa* magazine AINGEALA FLANNERY laments the collapse of civility that characterises our anxious, accelerated age. It might take very little to push us over the edge, especially if one of your neighbours adopts a cavalier attitude to cleaning up after their dog.



Photo: dreamstime.com

# Bad odours and lost civility

THE FIRST time I noticed the dogwalker was in January. It wasn't yet light and he was standing at the foot of the laneway that runs behind our terraced cul de sac. He had a lead in one hand and a brushed steel travel mug in the other. I was in my dressing gown and runners, scraping ice off the windscreen of my car. We saw each other and looked away,

embarrassed. I went back inside, called my son for his breakfast, packed his lunchbox, and dispatched him to school, before the car windscreen had time to freeze over again.

A few mornings later the dogwalker was back. I noticed over a period of weeks that he always came at the same time -

just after 8am - as I listened to *It Says In The Papers* on the radio. He wore an expensive looking quasi-military jacket and a grey woollen beanie pulled down over his ears. Sometimes he smoked, but mostly he just walked in small circles kicking stones and taking swigs from his travel mug. The dog, I realised, was somewhere down the back lane

doing its business. I only ever saw the dog from the front window, as he walked it back up to the main road, presumably to a small apartment.

The dog was huge. A malamute. I started complaining to friends about the dogwalker. 'Why would you get a malamute if you don't have a garden?' The bigger the dog, the bigger the shite, they said. How did I know the dogwalker didn't have a garden? Wasn't it better to bring the dog down the back lane than let it go on the main road? Did he bag the poo? No, he did not 'bag the poo', he left as he arrived, lead in one hand, coffee mug in the other. Some morning when I was fully dressed, not rushing out the door to school and work, the dogwalker and I were going to have words.

## Showdown

To prepare for this showdown, I decide to research 'the health risks of dog faeces'. What I discover is that children who come in contact with it are at risk of contracting toxocariasis, a disease caused by roundworm eggs that can lead to illness and 'even partial loss of sight.'

With science to back me up and convinced of my moral supremacy, I was looking forward to my confrontation with the dog walker. So I waited at the upstairs window for him to appear in the back lane, and every morning I was disappointed when he did not. Around the back of the house, little drumlins of dog shit littered the lane. He had started to bring the dog out at night.

*"Together we bemoan the death of manners. Queue-jumpers. Traffic light breakers. Bus seat hoppers."*

In May, there are local elections and politicians and their canvassers knock on doors up and down our cul de sac. They all make the same promises about traffic calming, school catchments, and flood defences. One evening a councillor from a party I don't vote for shows up on my doorstep. He wants to talk about bus corridors and the environment. I've a saucepan of penne that's just about al dente on the cooker so I want rid of him. I tug at his outstretched flyer, but he holds onto it and continues on about his record in office.

'Dog fouling', he says, and I let go of the flyer. 'There's a lot of concern locally about people not picking up after their

dogs.' He tells me there have been just four convictions in the past year for failing to 'scoop the poop'. He promises stiffer fines, greater enforcement. I wonder if he's been down my back lane.

*"I spent years working at a dog bar in Brooklyn, where the owners drank craft beer and the pets got free Bonio's for good behaviour."*

'Signage' and 'poo bags' are key, he says. I tell him that councils in the UK are taking DNA samples from dogs to track down owners who don't pick up after their pets. Could Dublin City Council not do the same? He looks at me like I am insane. The pasta is ruined and I do not vote for him. He retains his seat.

## The death of manners

A few days later, I am sitting outside a local café with a group of mothers from my son's school when I see the dogwalker and the malamute crossing the road. 'That man,' I say, 'walks his dog around the back of my house to do its business.' One of them thinks he's 'cute'. The others agree with me that he's rude, but isn't that just the way things are now. People have never been so rude, nobody says please or thank you, or excuse me anymore.

Together we bemoan the death of manners. Queue-jumpers. Traffic light breakers. Bus seat hoppers. People who talk loudly on their mobile phones, or text while you're talking to them. People who pack their shopping too slowly in Lidl, or park in the family spaces. And, oh my god, men who use golf umbrellas on footpaths forcing you to step into the curb. In the distance, I can see the dogwalker disappearing into the park. The mother who thinks he's cute says that I'm 'probably more of a cat person, anyway'.

I want to tell her that I am very much a dog person. In fact, I spent years working at a dog bar in Brooklyn, where the owners drank craft beer and the pets got free Bonio's for good behaviour. Never did a dog - not even a puppy - soil the floor. There are more than 600,000 dogs in New York City, it was the first place in the world to introduce on the spot fines for fouling, and you rarely, if ever, see dog dirt on the sidewalk, despite the fact that most New Yorkers live in small apartments. I don't say any of this to her. Deciding that I never liked

her, or her child. Anyway, I ask if she's ever stepped in cat shit. We finish our coffee in silence and I contemplate an overnight vigil to catch the malamute in the act.

## Over prepared

By now I know way too much about dog faeces. I've googled 'dog repellent' and 'shit hoover'. I've burrowed so far down the cyber rabbit hole that I recognise all the international symbols for 'pick up after your dog'. I've read poetry about 'dog lyme', and could tell you how it was used historically in leather tanneries and as a fertiliser. I am a scatological weirdo. The dogwalker, I conclude, changed his modus operandi when the seasons changed. The malamute now defecates under the cover of darkness.

One mid-summer evening, I detect the unmistakable odour of dog shit in the house. I do that reflexive thing of turning my feet up to check the soles of my shoes. Nothing. My son is on the sofa watching TV in his stocking feet. There is a dark streak of dog shit on the living room rug, and a little knob of it on the mat in the downstairs toilet. On the shoe rack in the hall sit his new Neymar Jr astros, the sole of the left one is caked with malamute dung. I shampoo the rug and throw the runners in the bin, but the stench has affixed itself to my nostril hair. I smear Vicks VapoRub beneath my nose and wait at the bedroom window.

*"I am left raving in my dressing gown, my decorum unravelling out the bedroom window. I have become one of those people."*

He arrives shortly before midnight, wearing lounge pants and flip-flops. The dog trots ahead, around the side of my house. I snare them on the return leg. I throw open the window and let him have it. *Would you like me to shit on your doorstep?* The dogwalker is stunned.

Behind him, my neighbour is putting his bin out. He retreats quickly down the path and closes his front door. The dogwalker looks up and sees me glowering down on him from a height. He bows his head and scurries away, and I am left raving in my dressing gown, my decorum unravelling out the bedroom window. I have become one of those people. A shit avenger. This is where vigilantism begins ■



Daniel Devery.

In this edition we pay tribute to kitchen disasters. The dishes that have gone wrong. The undercooked chickens, the overcooked pulp of soggy vegetables, the early experiments of a cook with few ingredients and even fewer ideas. The world can go in two directions after a proper kitchen fiasco, and one of those involves never setting foot in the kitchen again. But, as in life, DANIEL DEVERY says failure is almost always a better teacher than success.

# Hell's Kitchen



SOME PEOPLE hate cooking. It's a chore, a job to be ticked off the list, a task filled with stress and complications, pots boiling over, sauces sticking to pans, a hungry household constantly demanding food and offering neither help nor gratitude to the family cook.

With no end to this thankless task, you can appreciate why the stressed home cook would rather do anything else than prepare dinner.

To those unappreciated cooks with no love for their daily task I salute you. Because we know the main reason you

keep going is to make sure your loved ones are fed, and there can be no greater motivation to go into the kitchen than that.

Ironically, those with no love of cooking have probably refined their routine to the point where kitchen disasters are a

thing of the past. It's the enthusiasts with more ambition than skill (that's me) who invite the possibility of failure into their own kitchens as regularly as they invite guests.

My own kitchen in recent months has played host to a couple of disasters and more than a few underwhelming dinners.

## Falafel fiasco

I gathered the extended family for a Sunday afternoon lunch in July. The weather was perfect, the wine was chilled and so were the guests. The cook, however, battled patiently for the first time with homemade falafels as part of a middle-eastern inspired feast of lamb, flatbreads and salads.

It was all going so well until I attempted the falafels. I had planned to make them the day before so I could just warm them to serve on the day.

*"It's the enthusiasts with more ambition than skill (that's me) who invite the possibility of failure into their own kitchens as regularly as they invite guests."*

Hours of deep-fried exploding lumps of spiced chickpeas, herbs and onions went by. I kept sampling the disasters that fell apart in too much heat or soaked up too much oil because it wasn't hot enough. I think I gained about six pounds in the process, stuffed full of inedible falafel.

By the end, I had managed to produce a handful of what looked like falafel. The guests nibbled a few but I was left with that handful more or less intact by the end of our lunch.

## Temperamental tapas

I was similarly beset by mixed results when I had some friends over for tapas. Having attended a very enjoyable tapas class at Dublin's Cooks Academy (a much appreciated birthday gift), I was all set to delight my guests with prawn fritters, spiced chicken and deep-fried balls of goats cheese.

After many hours of preparation the prawns and the chicken turned out great. I overestimated the amount of prawns required so we ate more fritters than was reasonable but nobody was complaining.



Photo: dreamstime.com

**Falafel fiasco: this is what falafel is supposed to look like. Mine? Not so much.**

The goats cheese balls were a different story altogether. Fiddly to prepare, the cheese is dipped in egg, flour and breadcrumbs, then dipped again to ensure a crispy outer layer. Before they went into the fryer they looked the part, and I was ready to concede this labour intensive snack might even be worth the extra effort.

But the end results were underwhelming, the guests were stuffed full of prawns and tortilla by the time they appeared and I'm just not inclined to try making them again.

If I've learned anything it's that deep fried food is probably not a good fit for me. My plans to learn how to make doughnuts have, for the time being, taken a back seat.

## Early days

My earliest memories of cooking regularly for myself are largely from a north inner city Dublin flat in the 1990s, where no ingredient was considered unqualified to be added to a stew.

Having acquired a beef stew recipe from a friend, I found I was unable to afford the required beef (the recession was pinching), and decided a tin of tuna would be up to the task.

Rest assured, my tuna stew adventure was never to be repeated, and I share the experience with you now merely as a warning from history.

The ensuing disaster was masked largely by the wide variety of spices I had recently been gifted by family members who'd been on holidays in Tunisia. Those Tunisian spices, most of which I was unable to identify at the time, became constant companions in my kitchen experiments.

Tuna stew gave way to 'Cajun Coddle' as rashers and sausages were braised in their well-travelled company. It was a crude, yet comforting dish. It revealed the possibilities of combining certain ingredients, of being a bit patient. It sustained my flatmate and I many times over the course of that harsh winter. By the time spring arrived I'd set my sights on perfecting a spaghetti bolognese and, by extension, lasagne.

*"Rest assured, my tuna stew adventure was never to be repeated, and I share the experience with you now merely as a warning from history."*

## From the jaws of defeat

As painful as some of these experiences have been (they include classics like home-made mayonnaise thickened with flour, rock-hard pizza base made with no raising agent and lots more inedible delights), they've always been the motivation to try again and to do it better.

So we start again, checking over the ingredient list and practising the technique, checking the YouTube videos (an excellent resource), all the while problem solving and refining until it's great. And why? Because of the desire to create a dish that makes our loved ones feel nourished, fussed over, contented.

What could be better? ■



Niall Shanahan.

Writing a novel while working full-time is no easy task. Writing six novels while working in a demanding special education role takes the challenge to a whole new level. NIALL SHANAHAN speaks to CAROL COFFEY, a special education needs organiser based in Wicklow, about her latest novel, *White Ghost Ridge*.

# Into the Badlands

IT'S A muggy September Thursday evening and Grafton Street is full of bursting when I meet Carol Coffey to talk about her latest novel. The launch of *White Ghost Ridge* is due to take place at Dubray Books not long after we chat. I find Carol bracing herself for the launch with a cup of tea in the bookshop's café.

What I know before I meet her is that Carol works as a SENO (special education needs organiser) in the Wicklow area, she's a member of Fórsa and the novel is her sixth for publisher Poolbeg. I'm keen to know how she got started.

"I think I got very lucky because my first book, I had just sent it to the publisher, as much to get it off my chest so at least when I failed I could say I gave it a try. Then they called to say they loved it, they wanted to publish it and offered me a three book deal." This was fifteen years ago.

*"Carol works as a special education needs organiser in the Wicklow area, she's a member of Fórsa and the novel is her sixth for publisher Poolbeg."*

"I wrote the book as I was recovering from major surgery. I was at home for about three months and I thought if I don't do it now, I'm never going to do it. I had it nearly finished by the time I was returning to work," she explains.

Carol went on to complete three books for Poolbeg. Then they asked her to write three more.



Photo: Fórsa Communications Unit.

Author and SENO Carol Coffey launched *White Ghost Ridge* at an event in Dublin's Dubray Books in September.

## Experience

Carol is a teacher by profession and has worked in the area of special education for over thirty years. She completed her degree in Education in Australia and went on to do a master's degree in Social, Emotional and Behavioural Difficulties at Birmingham University.

*"Her experiences have informed her ability to write about the impact of early life deprivation on the developing child."*

She has worked in institutions, in residential homes and in psychiatric hospitals. She was once employed as the only lay-person in an enclosed convent in Sydney where her job was to integrate six women who had known only institutional life, into community living.

Her novels are populated with people coping with isolation, trauma and resolving issues of personal identity. Carol's four earlier novels all had the subject of additional needs at their core.

Her debut novel, *The Butterfly State*, for example, is set in Wicklow and tells the story of a young girl whose communication difficulties, caused by autism, result in her incarceration in a psychiatric institution. "They say you should write about what you know and that's what I did for the earlier books," she says.

*Winter Flowers* is set in Dublin and explores the impact of generational dysfunction on the development of children, while *The Incredible Life of Jonathan Doe* is set in America and delves into our perception of identity, about finding out who we are and where we truly belong.

Carol confides that the books are filled with twists and surprises, rooted in her knowledge of specific personal challenges. The response of readers to these twists and turns is clearly a source of delight for the author.

## Work ethic

She has worked with children with acute special education needs on a one-to-one basis. These experiences, she says, have informed her ability to write about the impact of early life deprivation on the developing child. Carol is a firm advocate for teaching emotional intelligence and parenting skills in post-

primary schools, along with the provision of early intervention for children at risk.

With several books published, most of the people she meets now assume the writing is her sole occupation. Carol readily acknowledges the twin challenges of trying to write while working full time as a SENO, which she describes as a 'demanding' job.

"The reality of writing books is that you do need to have another means of making a living, it's not what people think. I write every evening for a couple of hours and then all day Saturday. Sometimes during holidays too." She jokes that this has been made possible with the support of her 'long-suffering' husband.



Photo: Carol Coffey.

Carol and husband Dave Cawley at the launch.

"Writing is a pleasure. If I had my way I'd probably do it all the time. The early books all did very well and at a certain point I felt it was time to branch out and do something different." This is when Native American detective Sergeant Locklear, the central character of *White Ghost Ridge* and its predecessor, *The Pact*, comes in.

## Locklear

When ex-trooper, Lee Carter, is arrested for a brutal murder, Locklear knows the odds are stacked against proving that his friend is innocent. When he finds himself suspended from duty, Locklear knows his only hope of saving Lee is to follow the leads which take him to the place of his birth, the Badlands of South Dakota.

Partnering with his shrewd trooper, Jo Mendoza, they find themselves in the teeth of a conspiracy involving, among

others, the US army and the inhabitants of an impoverished Native American reservation. This brings Locklear face to face with two sides of a family he didn't know existed.

"I'm always keen to introduce my readers to new worlds and new themes. *White Ghost Ridge* and its prequel are a departure from my previous work and introduces my readers to Locklear.

"My years researching and working in the area of behaviour have helped me to develop an understanding of how people are shaped by their early life experiences.

"While these are essentially crime novels, a major theme running through them is the long term impact of Locklear's nomadic early life and how his insecurities led to a mistrust of others in adulthood, to addiction and to an inability to form attachments," she explains.

## Imagination

From Crumlin originally, Carol is soft spoken, "happiest at home in jeans and t-shirt" and lives in a quiet corner of Wicklow. It's as far from Locklear's home turf as I can imagine, so I ask if her travels have ever taken her into the 'Badlands' of South Dakota in the past?

*"I'm always keen to introduce my readers to new worlds and new themes."*

"It's all imagination," she reveals. Which, for a novelist, makes complete sense.

The plot of *The Pact* featured a murder within the Mennonite community. "I discovered some Quaker history in my family and, while it's an entirely different religion, it got me thinking about those types of communities. I had to do a lot of research, but I love that part of the process," she explains.

Having finished writing *The Pact*, Carol realised Locklear was still very much alive in her imagination, and he stepped seamlessly into the new novel to return to his birthplace and confront his early demons.

Like many writers, she is happiest working in splendid isolation at her writing desk, and shares their dread of having to go out and chat to strangers on the publicity circuit.

Having finished her tea, she poses for a quick photo, takes a deep breath and gets ready to meet her public ■



Raymond Connolly.

In many of their Sunday morning brunch meetings, RAYMOND CONNOLLY and his editor have been known to contemplate aloud (after three or four Bloody Marys) the possibilities of time travel. While they differ on the merits of returning to witness a Brady goal at Finsbury Park or Joy Division's first Manchester gig, both agree that a night in the legendary New York music dungeon, CBGBs would be a must. Why? The answer to that question is simple. Deborah Harry.

# A bad case of the CBGBs



Blondie.

THERE IS a bakery in Finglas that tortured myself and my ravenous pals every lunchtime with the beautiful smell of fresh baking. During my not-so-recent schooldays this was a welcome antidote to the blue haze emanating from the exhaust of a 35 bus.

One of the bakery's incarnations was as Butterkrust in the late 70s and early 80s. Butterkrust stole a march on its competitors with the introduction of the

*Bundy*, Dublin's favourite bun in the era of bunburgermania.

On reflection, maybe there was a sinister undercurrent at play here. The *Bundy* was introduced at a time when American serial killer Ted Bundy was working his way through 30 horrific homicides. Was somebody in Butterkrust leaving a trail of breadcrumbs for the investigation?

## Let's face it

Speaking of Ted Bundy, I read an interview with the legendary Debbie Harry recently, in which she revealed that she had a near miss with Bundy's campaign of slaughter. Harry recalled this near tragedy very matter-of-factly, much as she delivered countless Blondie songs.

Deborah Harry was and remains different. Set aside the killer cheekbones and heart-shaped mouth, Harry broke a cast-iron mould upon her arrival on the punk/pop scene in 1976.

*"Debbie Harry broke a cast-iron mould upon her arrival on the punk/pop scene in 1976."*

At a time when, outside of the motown soul scene, female artists were merely indulged and tolerated as part of the folk scene ("Nice and easy does it"), she cut a very different kind of artist.



New York's finest: CBGBs, the dingy club where Blondie, Talking Heads and The Ramones first cast their spell.

Recent coverage of her life and music follows the recent publication of her highly acclaimed autobiography *Face It*. "We all make mistakes. You must learn from your mistakes and then go out and make different mistakes." This pretty well encapsulates her approach to her life and work.

## Creativity

While hailing from New Jersey and quintessentially New York, her band, Blondie, enjoyed their greatest success in the UK. Alas, today, the term Blondie in the UK conjures up images of Boris Johnson. Personally I'd rather have dinner with Boris Karloff.

What remains truly remarkable about Blondie is, for a band that arrived on the scene totally against the head, they produced a string of superb albums. No one-album-wonder followed by the lights going out. Though that would have placed them in exalted company. Just think Sex Pistols and *Never Mind the Bollocks* in 1977.

Nor was there any 'difficult second album' syndrome or 'make-or-break third album' syndrome. From the self-titled debut album *Blondie* via *Plastic Letters*, *Parallel Lines*, *Eat to the Beat* and the 1980 classic *Autoamerican* (featuring *Rapture*... arguably the first rap record) the band's creativity continued to grow.



Bundy at large in Finglas.

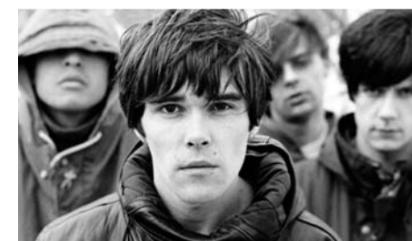
## Overrated

Compare and contrast this to another band that made a massive impact on their arrival on the scene. In 1989 The Stone Roses took the UK and beyond by storm with their eponymous debut.

I'll freely admit The Stone Roses were not my cup of earl grey. And trust me, it's nothing to do with any jealousy I may have had at the time that my (already under pressure) hairline couldn't produce the floppy curtains style which was an essential part of the 'Madchester' do-it-yourself toolkit. It was just all a bit samey to me. Beginner's luck.

*"If he ever had a bright idea it would be beginner's luck."*

As madcap creative genius guitarist Robert Fripp once said "Beginners luck is great for beginners." Or how about novelist William Lashner's scathing "if he ever had a bright idea it would be beginner's luck." Was it writer's block that hampered the Stone Roses efforts to create a second album?



The Stone Roses.

As the Zen Buddhist Shunkyu Suzuki once observed "In the beginner's mind there are many possibilities, in the expert's mind there are few." This column

strives to be a cornucopia of alternative education.

*"Truth is, that first album was overrated but hugely popular and The Stone Roses dined out on it."*

Truth is, that first album was overrated but hugely popular and The Stone Roses dined out on it. By the time the band had produced the follow-up *Second Coming* in 1994, the musical landscape in the UK had shifted dramatically with the available space being filled relentlessly by Blur, Radiohead, Pulp and Oasis.

Radiohead's second studio album was *The Bends*. A masterpiece. Blur went on an upward trajectory with *Modern Life is Rubbish* and then blew it out of the park with *Parklife*.

My advice? If you have writer's block, write about having writer's block and you no longer have it (with a tip of the hat to Bashar for that one).

I'm glad that we mere mortals have an opportunity to de-mystify the great mystery that is Deborah Harry with this warts-and-all autobiography. It's great to know that, at 74, she remains alive, well and energetic enough to tell the tale in such a candid way, without the drama.

It's particularly pleasing that she's alive and well enough to tell the tale having hung around Ted Bundy's favourite shopping district. Debbie Harry deserves to be regarded as a universal treasure. We are always touched by your presence dear ■



Una-Minh Kavanagh.

The brilliant young climate change activist Greta Thunberg continues to inspire millions to take climate action seriously. Her dedication and passion for the environment has shown us all why we shouldn't dismiss the strength of our younger generation. She's inspired ÚNA-MINH KAVANAGH to look at some practical ways we might reduce the impact of our travels.

# A smaller global footprint



GRETA MADE waves by sailing in a zero-carbon yacht to attend the United Nations climate conference in September. The vessel was propelled by wind, solar panels and water-driven generators for electricity.

Greta took the journey to highlight the specific challenges we face as the climate emergency deepens. Depending on where you want to go on your holidays, sailing isn't always going to be a feasible option. Nevertheless, it's an opportune time to get us all thinking about how we might reduce our environmental impact when we travel.

We're not powerless, there are things we can do. Here are a few suggestions that will help reduce your carbon footprint next time you're away.

## Offset your carbon emissions

This has become a viable option for many who travel. Some airlines will give you the option to 'carbon offset' when you're booking your flight. This means that you compensate your emissions by funding equivalent carbon dioxide saving elsewhere mostly through non-profit organisations.

The projects are often based in developing countries and involve things like rolling out clean energy technologies, distributing efficient cooking stoves, capturing methane gas at landfill sites or soaking up CO2 by planting more trees. If an airline doesn't offer it, you can visit an offset website

like carbonfootprint.com, use their online tools to calculate your emissions for the trip and pay the offset thus making it 'carbon neutral'.

## Take public transport



Taking buses, trains and the metro means that there are fewer individual cars on the roads. It can take you a bit out of your comfort zone to navigate if you're used to grabbing a taxi or hiring an UBER but, in my opinion, it just adds to the experience! Check out what transport options are available before

you depart. Carpooling options like BlaBlaCar on mainland Europe or Waze Carpool are a more earth-friendly choice too, if you must take a car.

## Explore a city by bike

Travelling by bike is a very low impact activity and hiring a bike is very easy, particularly in European cities where they offer rent-by-the-hour schemes. If you're nervous about travelling on your own by bike, consider taking a bike tour! I've previously taken cycling tours with Urban Adventures who also make a conscious effort to provide sustainable tours working with locals and non-profits.



Travelling by bike is a very low impact activity and hiring a bike is very easy, particularly in European cities where they offer rent-by-the-hour schemes.

## Ecotourism and 'greenwashing'

Speaking of tours, if you're looking to travel in a group or do day tours, research into which companies actually give back to the community, have a zero-waste ethos and a low impact approach to the environment.

Be aware however, the word 'eco' is not regulated so a lot of companies 'greenwash' their tours and products by sticking the word onto them. The window-dressing approach is to make them look more environmentally friendly, but do your research first, make sure it's legit.

## Reduce your plastic waste



You don't really need to buy a plastic bottle every time you head out, do you? Invest in a reusable water bottle and bring it everywhere. I don't leave the house without my bottle and Stojó collapsible coffee cup (some coffee shops even offer discounts to those who reuse!). If you're worried about the quality of water, you can buy bottles with inbuilt filters.

## Zero-Waste Flying Kit

As mentioned, you should invest in a reusable water bottle but don't stop there. Bring your own reusable cutlery (which you can use in the country you're travelling to) and your own napkin.

Airlines are beginning to catch on and are slowly doing away with single use plastics but few have completed the journey to ditching single-use plastic altogether.

## Waste no water

You can buy a laundry bar which is basically like a soap bar that washes your clothes. It takes a bit of elbow grease, but I've never had an issue with the Palm Free Vegan Laundry Bar, I bought from evergreen.ie and you can find them in many health shops. It's small and compact and instead of using the hotel or hostel laundry facility that wastes a lot of water I simply wash in the sink.

## Reusable toiletries

I used to think that the small bottles and toiletries in hotels that were given out were cute but in fact they are incredibly wasteful. They're often just thrown out even if they're barely used. Like the laundry bar you can also buy a solid shampoo bar that you can bring anywhere in the world with you. Check out threehillsoap.ie.

Consider investing in a reusable stainless-steel razor where you only replace the blades and, now that we know more about wet wipes (yes, more single-use plastic), reusable cotton rounds for removing makeup are convenient and less polluting.

## Support local economies

Consider what you buy when abroad and ask yourself 'do I really need this?' If you

must buy something look at what you can buy locally. Farmer's markets, shops or cafés will stock local produce and your purchases will directly support the local economy.

The uncomfortable reality is that most of our consumable stuff travels more than we do. Our consumer habits therefore generate a larger ecological footprint, so think before you buy.

## Cheap doesn't mean at no cost

It's tempting to get cheaper clothing while abroad, but the fast fashion industry is one of the biggest polluters in the world second, to oil. Trendy and (usually) cheap items purposely go out of style quickly and end up thrown into landfill where they produce excessive amounts of methane as they decompose.

Consider also the human factor behind these clothes. Most of the clothes from fast fashion companies come from developing countries with a poor track record of worker protection. Keep informed and check out cleanclothes.org, a global alliance dedicated to improving working conditions and empowering workers in the global garment and sportswear industries.

You'll reduce waste by packing sensibly and bringing only what you need. Scout out ethical clothes companies like Patagonia and People Tree. Clothes may cost more but you'll have to buy them less often because of their quality and it's without the human cost ■



Áine Carroll.

ÁINE CARROLL, Director of Communications and Policy, in the Competition and Consumer Protection Commission, addresses an aspect of personal well-being which is often overlooked, 'financial well-being'.

## How can you improve your financial wellbeing?

WE TALK a lot about the importance of looking after our physical and mental well-being. What is less talked about is our financial well-being. We all face decisions every day about how to spend and manage our money, and those decisions have a huge impact on our financial well-being.

Last year, we commissioned Ireland's first report on financial well-being and the results were very interesting. We found that the vast majority of people are doing fine and meeting their current financial commitments. However, we found that just over half (52%) of people we surveyed have little resilience against financial shocks such as sickness, redundancies, retirement or unexpected financial costs.

Financial well-being is not about being rich, rather it is about managing your money in such a way as to plan ahead. Life is inherently unpredictable and so it is important to plan for those rainy days as well as your retirement.

### What can you do to improve your financial well-being?

Financial well-being is influenced by a combination of the money you have, how you manage that money and your inclination to save. Improving financial well-being doesn't have to mean drastic steps and limiting yourself to a stringent budget. You need to be able to live so you have to be realistic and you will be surprised how a few small changes can make all the difference.

When it comes to financial planning, there is no 'one size fits all' approach. It very much depends on your personal circumstances and goals, like whether you are trying to reduce debt or save more.

### Take a snapshot of your current financial situation

Taking a snapshot of your current financial situation by working out how much money you have coming in and going out, is a good place to start. To guide you, you can download our financial health app from ccpc.ie. Once you know where you are you can work out where you want to go and set your financial goals.

### Identify your financial goals

Identifying personal goals is a useful next step. Many people make a list of goals and whether they are short-term, like saving for a holiday, medium-term, such as saving for a house deposit, or longer-term, like saving for retirement. People who are saving for longer-term goals, should consider seeking independent financial advice.

### Prepare a 12 month plan

Some months can be more costly than others, and preparing a 12-month plan in advance will help put some structure on your finances. Our budget planner on ccpc.ie will help you plan.

### Pay yourself first

Taking the time to look at how you spend your money and where you can make changes will help you work out how much you can afford to put away on a weekly or monthly basis. Saving even a small amount will get you into the saving habit, and help you to start building up a small nest egg. There is a regular savings comparison tool on our website that shows you the various savings accounts available, and the interest rates on offer.

### Prioritise your debts

If you have outstanding debts, you should focus your efforts on clearing these before you prioritise saving, as interest rates on credit cards and personal loans are considerably higher than the interest you will earn on savings.

This may mean that your savings plans have to go on the back burner for a while, but the short term pain of paying off your debts will put you in a better financial position to start saving in the future.

If you have credit card debt, set up a monthly payment for the same date that you get paid. Along with helping you avoid late payments, which can affect your credit rating, this will allow you to budget how much you have to spend for the rest of the month.

Try to pay off more than the minimum payment as this will help you to clear your debt faster and reduce the amount of interest you pay.

### Review your plan

It is a good idea to review your plan regularly and ensure that you are on track to meet your goals. Regularly reviewing your plan may also help you to make further savings as better rates and deals may have come onto the market since you last looked at your finances.

Make sure you are getting the best rates for mortgages, savings, credit cards and current accounts. This might sound like a lot of work, but our money tools on ccpc.ie do the homework for you. There are savings to be made by shopping around for financial products.

More information on financial wellbeing and the tools available can be found at [www.ccpc.ie](http://www.ccpc.ie) ■



**One4all**  
Gift Cards

Introduce a colleague or family member and receive a €30 One4all voucher when the account is open

New members are entered into a draw for €250 in the month joined. Introducing family member is entered into a draw for €5,000 at our AGM.



**APPLY TODAY,  
DRIVE TOMORROW!**

Standard  
5.97%  
(6.14% APR<sup>1</sup>)

Electric  
4.97%  
(5.08% APR<sup>2</sup>)

Call us on  
01 887 0400

Visit us and apply  
over the counter

Email us at  
loans@dubco.ie

Apply online at  
www.dubco.ie

<sup>1</sup>APR (Annual Percentage Rate) included is an example only based on a €15,000 loan over a period of 60 monthly repayments of €289.92, Total cost of credit €2,393.51 & Total Repayment €17,393.51.  
<sup>2</sup>APR (Annual Percentage Rate) included is an example only based on a €15,000 loan over a period of 60 monthly repayments of €282.97, Total cost of credit €1,977.13 & Total Repayment €16,997.13.  
Lending criteria, terms & conditions apply. Interest rates quoted are variable.

## NEW AND IMPROVED LOAN RATES

CAR LOANS	Standard - 5 to 7 year term 5.97% (6.14% APR) <sup>1</sup>		Electric - 5 to 10 year term 4.97% (5.08% APR) <sup>1</sup>	
HOME IMPROVEMENT LOANS	5 year loan 5.97% (6.14% APR) <sup>1</sup>	7 year loan 6.47% (6.67% APR) <sup>1</sup>	10 year loan 6.99% (7.22% APR) <sup>1</sup>	
COVERED LOAN	Shares greater than loan - 4.97% (5.08% APR) <sup>1</sup>			
HOME LOANS <sup>3</sup>	LTV < 50% 3.40% (3.45% APR) <sup>2</sup>		LTV < 80% 3.60% (3.66% APR) <sup>2</sup>	
EDUCATION LOAN	4.97% (5.08% APR) <sup>1</sup>			
PERSONAL LOANS	1 year or less 6.99% (7.22% APR) <sup>1</sup>	1 to 3 years 7.99% (8.29% APR) <sup>1</sup>	3 to 5 years 8.49% (8.83% APR) <sup>1</sup>	5 years or more 8.99% (9.37% APR) <sup>1</sup>

<sup>1</sup>The APR (Annual Percentage Rate) included is an example only; all APR examples are based on a €1,000 loan over a period of 12 monthly repayments. <sup>2</sup>The APRC (Annual Percentage Rate of Charge) included is an example only; all APRC examples are based on €200,000 over a period of 300 months. <sup>3</sup>1st legal charge will be required.  
Lending criteria, terms & conditions apply. Interest rates quoted are variable.

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**

Dubco Credit Union Limited is regulated by the Central Bank of Ireland



Dubco Credit Union Limited

[DubcoCreditUnion](https://www.dubco.ie) [DubcoCU](https://www.dubco.ie) [Dubco Credit Union](https://www.dubco.ie) [dubco.co](https://www.dubco.ie)

# BENEFITS OF JOINING DUBCO CREDIT UNION

Proud to be the Credit Union for staff of  
Fórsa Trade Union, Fórsa members  
who are Special Needs Assistants and  
Local Authority staff in Louth, Carlow,  
Dublin & Kildare

**DUBCO**

Membership  
is open to the  
whole extended  
family

Competitive  
interest rates on  
all loans

Borrowing is  
based on a member's  
ability to repay, not  
how much they have  
saved

No wait period  
before a new member  
can borrow

Membership is  
open to all Local  
Authorities who do  
not have access to an  
Industrial Credit  
Union

No hidden  
charges or fees  
on any accounts

Death Benefit  
Insurance scheme  
available

Help members  
manage their bills  
with our Budget  
Account

Free Savings/Loan  
protection  
insurance

Online banking  
means 24/7 online  
access to  
your account

Give away €33,000  
in cash prizes every  
month for €1.00 per  
week

Out of hours  
phone service  
Mon - Fri: 8am - 8pm  
Sat: 9am - 5pm

**Dubco Credit Union Limited**

Main Office: Little Green Street, Dublin 7

Sub Office: Malahide Road, Coolock, Dublin 5

(for Mondelez employees only)

Tel: 01 887 0400 Fax: 01 887 0499

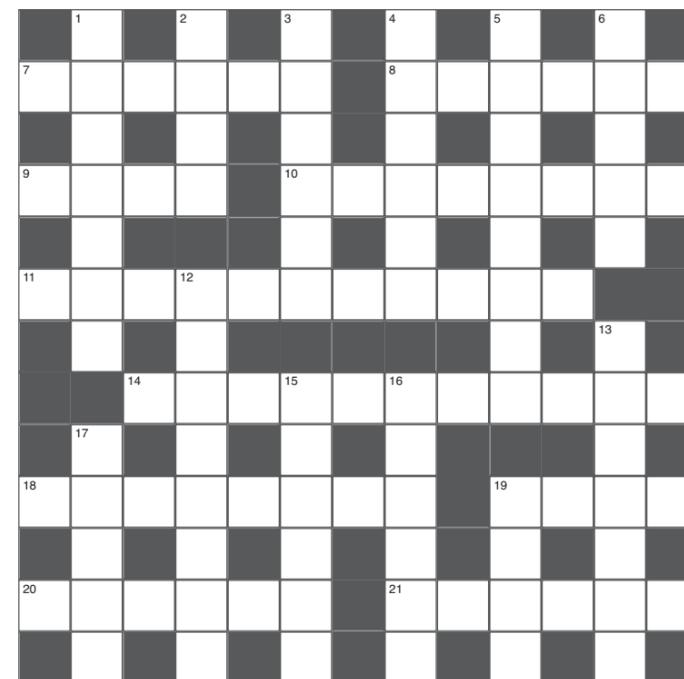
Email: info@dubco.ie Website: www.dubco.ie

f DubcoCreditUnion t DubcoCU in Dubco Credit Union @ dubco.eu

Win win win

## WIN €50 PRIZE CROSSWORD

Win €50 by completing the crossword and sending your entry, name and address to Hazel Gavigan, Fórsa crossword, Fórsa, Nerney's Court, Dublin, D01 R2C5, by Friday 6th December 2019. We'll send €50 to the first correct entry pulled from the hat.



Crossword composed by Peter Connaughtan.

### ACROSS

- The space that a substance or shape occupies or contains (6)
- Brie is the star of Captain Marvel (6)
- Nickname of Victoria and Peterborough (4)
- Metallic element, symbol W (8)
- Ursula is the President of the European Commission (3,3,5)
- Wine making region of New Zealand (11)
- Popular holiday resort on the Costa Brava (8)
- ....Petite - Jackie Wilson (4)
- Smithers' given name in The Simpsons (6)
- A test for alkalinity or acidity (6)

### DOWN

- Cocktail named after Russian diplomat (7)
- And 16 down - Irish Gaelic Lord, known as The Great Earl (4)
- American crime drama, starred Michael C. Hall (6)
- Take the ....Commit yourself (6)
- The protagonist in 'The Tempest' (8)
- Swedish chemist, inventor of dynamite (5)
- Psychological thriller starring Nicole Kidman and Sam Neill (4,4)
- Rock that is formed through intense volcanic heat (7)
- "Turn forth her silver ....on the night" - John Milton (6)
- See 2 down (6)
- This house was dreary for Dickens (5)
- Is this a ritual? Sounds correct (4)

### ISSUE 7 (SUMMER-AUTUMN) WINNERS:

CROSSWORD: Billy Roberts, Wicklow. QUIZ: Paul O'Callaghan, Tallaght. SURVEY: Michelle Munnely, Mayo.

### ISSUE 7 (SUMMER-AUTUMN) CROSSWORD SOLUTIONS:

ACROSS: 7. Coombe 8. Tallow 9. Khan 10. Catacomb 11. Walter White 14. Marian Keyes 18. Busquets 19. Papa 20. Attica 21. O'Moore DOWN 1. Bodhran 2. Oman 3. Fencer 4. Stitch 5. Black Tie 6. Tommy 12. Tranquil 13. Tempura 15. Iceman 16. Nestor 17. Quito 19. Prop

## PRIZE QUIZ

WIN €50

Just answer five  
easy questions  
and you could  
win €50.

YOU COULD have an extra €50 to spend by answering five easy questions and sending your entry, name and address to Hazel Gavigan, Fórsa prize quiz, Nerney's Court, Dublin, D01 R2C5. We'll send €50 to the first completed entry pulled from the hat.\* All the answers can be found in the pages of this magazine.

### 1. Who is the new General Secretary of Fórsa?

- Kevin O'Driscoll
- Kevin Kline
- Kevin Keegan
- Kevin Callinan

### 2. Name the north Dublin boxing club that has received a Fórsa grant this year?

- The Docklands Boxing Club
- The Railway Boxing Club
- The Marble Arch Boxing Club
- The Jim Larkin Boxing Club

### 3. In what year was the Marriage Bar lifted?

- 1972
- 1973
- 1974
- 1975

### 4. Name the Hollywood actor and movie featured in our 'Hell's Kitchen' feature?

- Jack Lemmon in *The Odd Couple*
- Henry Fonda in *12 Angry Men*
- Jack Lemmon in *The Apartment*
- Robert Redford in *Barefoot in the Park*

### 5. What is the name of Carol Coffey's latest novel?

- White Hawk Down
- Blue Ghost Mountain
- Black Raven Ridge
- White Ghost Ridge

### The small print\*

You must be a paid-up Fórsa member to win. Only one entry per person (multiple entries will not be considered). Entries must reach us by Friday 6th December 2019. The editor's decision is final. That's it!

## YOUR VIEW

**WIN €100**

# How do you like *Fórsa*?

WE HOPE you enjoyed this issue of *Fórsa*, the magazine for Fórsa members. We want to hear your views, and we're offering a €100 prize to one lucky winner who completes this questionnaire.



Simply complete this short survey and send it to Hazel Gavigan, *Fórsa* survey, Fórsa, Nerney's Court, Dublin, D01 R2C5. You can also send your views by email to hgavigan@forsa.ie. We'll send €100 to the first completed entry pulled from a hat.\*

## The survey

### 1. What did you think of the articles in the autumn-winter 2019 issue of *Fórsa*?

- Excellent
- Good
- Okay
- Bad
- Awful

Comments \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### 2. What did you think of the layout, style and pictures in the autumn-winter 2019 issue of *Fórsa*?

- Excellent
- Good
- Okay
- Bad
- Awful

Comments \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### 3. What were your favourite three articles?

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

### 4. What were your least favourite articles?

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

### 5. What subjects would you like to see in future issues of *Fórsa*?

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

### 6. What did you think of the balance between union news and other articles?

- The balance is about right
- I want more union news
- I want less union news

### 7. Any other comments?

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

Fórsa branch \_\_\_\_\_

The small print\*

You must be a paid-up Fórsa member to win. Only one entry per person (multiple entries will not be considered). Entries must reach us by Friday 6th December 2019. The editor's decision is final. That's it!



# Start Saving.

Maximise your spending power with thousands of offers from top brands. Save with vouchers, cashback, e-codes & more in your favourite categories.



**Travel.**



**Food + Drink.**



**Insurance.**



**Fashion.**



**Entertainment.**



**Technology.**



Start saving today at:  
[forsa.group-login.com](https://forsa.group-login.com)

# Fórsa members, it's time to invest in your future!

With an Additional Voluntary Contribution (AVC)

**Almost 50%**  
of our members  
began their AVC at  
35 years or younger  
in 2018!\*

Join from €1 a day!\*\*

**(01) 420 0967**



- Warning: The value of your investment may go down as well as up.
- Warning: This product may be affected by changes in currency exchange rates.
- Warning: If you invest in this product you may lose some or all of the money you invest.
- Warning: If you invest in this product you will not have any access to your money until you receive your Superannuation Benefits.

\*Source: Cornmarket 2019, based on starting ages of Cornmarket AVC Members who set up a regular premium AVC across seven AVC schemes in 2018. \*\*The minimum premium per month is €50 when tax relief is applied. This averages at a cost of €0.98 per day to those currently paying income tax at 40%. If you are paying income tax at 20%, the average cost per day is €1.31. Subject to Revenue retirement limits. Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Irish Life Assurance plc. is regulated by the Central Bank of Ireland. Aviva Life & Pensions Ireland Designated Activity Company, trading as Aviva Life & Pensions Ireland and Friends First, is regulated by the Central Bank of Ireland. Telephone calls may be recorded for quality control and training purposes.