

Friendly Flyer Issue 3

Autumn 2007



From the editor's desk

Welcome to the third issue of our **FRIENDLY FLYER**.

The **Public Service Friendly Society** is a non-profit making organisation, which operates within the Civil Service and approved Public Bodies, (since 1927). It is run by staff in the Civil & Public Service. Using the contributions made by members, we provide relevant and confidential assistance to our members in times of financial difficulty.

A range of practical services including cash grants, educational grants, financial advice and help in dealing with banks, building societies and credit unions, financial help for legal services, funeral grants, access to low-cost Specified Illness insurance cover are available to members. Our members have particularly welcomed our recently upgraded Specified Illness Cover Plan.

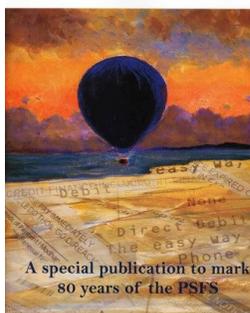
If you are not yet a member, please think seriously of joining now! Hopefully you will never have to approach the Society for help, but if you do, we are there for you. If we all contribute a little and the contribution is very small, 0.25% of gross salary, (average, €1 per week) we can help those who do need us.

Remember – by becoming a member of **PSFS**, you will have peace of mind for yourself and your dependant, should financial difficulties arise. You are also supporting your colleagues in need, both serving and retired.

For more information, please visit our website www.psf.s.ie

Adeline Meagher, Development Officer

public service friendly society "A Servant to the Service 1927-2007"



JOE DUFFY HOSTS THE 80th BIRTHDAY CELEBRATIONS OF THE PSFS

A special event to mark the 80th anniversary of the Public Service Friendly Society took place on 20th September 2007 in the Visitors Centre in the Custom House, Dublin, hosted by RTE's Joe Duffy.

The first meeting of the Society took place in the Custom House in 1927. "It is very appropriate, therefore, that this event on 20th September took place in the very place it all began," says Declan O'Brien, Executive Director.

"The Society has provided assistance to thousands of civil servants at difficult times in their lives over the last eight decades", says Declan.

Adeline Meagher presented William Loughnane, a very accomplished Special Olympic Athlete, with a plaque to commemorate the occasion. William's father Liam is a member of the Society and the Society assisted with some sponsorship towards their family's attendance at the Special Olympic World Games in Shanghai. William subsequently went on to win 6 Gold and 1 Bronze medals at the Games.

Cantando Chamber Choir, under the direction of Orla Barry, performed a number of pieces and we were honoured to hear the world premiere performance of "Friendship", composed and written by Vincent Kennedy. Vincent, who works in the Dept. of Social & Family Affairs, is a noted composer whose work has been performed at the National Concert Hall on a number of occasions. "Friendship" among other works can again be heard in the National Concert on 5th February 2008.

"Approximately 150 members joined with us to celebrate this great occasion", said Adeline Meagher, Development Officer.

"A SERVANT TO THE SERVICE, 1927-2007"

To top it all, a specially commissioned history of the Society, written by Dr. Miriam Moffitt, was launched and presented to the Chairman of the Society, Paul Cassidy. "The history will give an insight to those who may not be familiar with the work of the Society", says Paul,

"and hopefully will encourage more people to join the Society".

Declan O'Brien, Executive Director of the Society, and also a regular contributor to Liveline's "Funny Friday", gave a humorous rendition, written specially for the occasion, on "Life in the Civil Service".

Guests were treated to a harp recital from the well-known harpist Teresa O'Donnell on arrival.

If you are not sure if you are a member, simply check your payslip and look for the **PSFS** deduction.

"If you are not a member, don't worry," says Adeline Meagher, "you are more than welcome to join!"

Membership only costs 25 cents out of every €100. It also gives access to join our low cost Specified Illness Cover Plan. For more details, check out the Society's web site www.psf.s.ie or contact us at info@psf.s.ie



LOW COST, TAX-FREE BENEFITS OF EXCLUSIVE ILLNESS PLAN

There are three levels of benefit available under the Plan.

Option 1: Pays you €32,000 tax-free lump sum for only €3.38 per week.

For you and your spouse/partner, it costs only €6.76 per week.

Children (aged 1-21) automatically covered for €13,000 - FREE

Option 2: Pays you €19,200 tax-free lump sum for only €1.47 per week.

For you and your spouse/partner, it costs only €2.94 per week.

Children (aged 1-21) automatically covered for €8,000 - FREE

Option 3: Pays you €40,000 tax-free lump sum for only €4.12 per week.

For you and your spouse/partner, it costs only €8.24 per week.

Children (aged 1-21) automatically covered for €15,000 - FREE

The Plan pays out up to €40,000 tax free as a lump sum. Almost €1 million has been paid out since the Plan was first started in 1999 – 82% being paid to members under 49 years of age.

Membership of this Plan is available to new members joining the **PSFS**.

“We’re delighted that members are seeing the importance of taking up the greater benefits available to them and their dependents”

SOCIETY SUPPORTS MEMBER THROUGH CHILD’S ILLNESS

In April 2003 my son was born with a cleft palate. From the beginning it was obvious that all was not right. His breathing was extremely laboured. If you placed him on his back, his lips went blue, if he was seated in the chair seat his head had to be propped forward. He had an apni monitor in case he stopped breathing. After a horrendous eight weeks at home his chest caved in, a classic sign of chronic breathing difficulties and he was finally admitted to hospital for ‘failure to thrive’.

A nasal gastric feeding tube was used to feed him. When it was initially introduced he went blue, his oxygen levels dropped and he had difficulty breathing. Within three days he needed a tracheotomy as his tongue was blocking his airway and he was not clearing the carbon dioxide that was building up in his system. I remember seeing him after the operation in ICU and thinking it was the first time in his short life that he looked at peace. He could breathe properly without the stress of struggling. It was reassuring to know that the right decision had been made. There is nothing more difficult than making major life changing decisions for someone else - the level of responsibility is immense and at times overwhelming.



HIGHS AND LOWS OF HOSPITAL LIFE

Throughout the next two months I underwent an intense period of training to care for my son with a view to discharge. Whilst the tracheotomy had saved my son’s life, they come with risks and a high level of supervision and care is required to ensure that the tube is unblocked at all times. Five days later he went blue and became dependant on oxygen. He was taken to theatre where the medical team found a blockage at the top of the tracheotomy, which was cutting off his air supply. It was a long night. He was taken down to theatre the following day and the growth was removed. This was to be a pattern and in the end I think he had five growths removed.



MORE BAD NEWS

Finally the day arrived when my son was taken to theatre with a view to removing the tracheotomy. It is a day that any parent with a child with a tracheotomy dreams of. Even the simplest of things like taking him for a walk around the hospital required that you brought an oxygen cylinder, a suction machine and a bag of medical supplies in case of an emergency. To be free of the responsibility, fear and stress of a tracheotomy is like winning the lotto and signifies the beginning of a ‘normal’ life. However, the Consultant informed me that my sons’ airway had collapsed as it had been weakened by the growths and subsequent operations. This meant that it would be at least another 6 – 12 months before they would try again to remove the tracheotomy. I was devastated.

I started working on getting the nursing supports I needed in place at home. Being a single parent meant that I did not have a second person trained up in my sons’ care. I was not prepared to take a risk with my son’s life by taking him home alone – although that was what I wanted more than anything. I felt that I did not have the right to put him at risk and so I continued to work for supports.

During this time I was very worried about my son’s development as a hospital setting is not geared for long term stay patients and many children suffer from future developmental delays and challenges after a long period of hospitalisation. Additionally, if any of these children contract hospital infections they are not allowed in communal areas such as playrooms, other wards or the coffee shop. So, instead of my child’s world expanding, the reality was that my son’s world was shrinking and very restricted - at odds with the nature of children who are naturally curious and ‘in love with life’.

HOME AT LAST

I finally did get my son home with a great team of nurses who understood how important it was for my son, my eldest son and for me to get out of the hospital environment and home to some level of ‘normality’. The tracheotomy was removed and my son is doing well. He has now started school and whilst he is still under the care of various medical teams, as time goes by without crises I can believe that he is out of the woods.

Prior to my son’s birth, I was a ‘job sharer’, on a low income and money was tight but the cost of having a child in hospital is underestimated and

unrecognised. The bills still rolled in. Even in a crisis the bills have to be paid. In a situation like this you acquire additional expenses over and above the ‘norm’. When my son was initially hospitalised, one of my work colleagues advised me to contact the **Public Service Friendly Society**, which I did. **I do not know how I would have coped without their financial support.** There is nothing worse than having a sick child but to have the situation compounded by financial stress is unbearable. The **PSFS** took some of this stress away and enabled me to concentrate on the well being of my family.

In life you never know what is around the corner, the good and the bad. Fortunately the **PSFS** is there if you need help in a crisis. I am very grateful for all their compassionate support throughout this time and would urge people to support this organisation, which works quietly behind the scenes to help people like you and me.

LIFE HAPPENS

that’s why you should join the Public Service Friendly Society now.

Totally confidential and independent, it provides a financial help and personal support service. It is run by the **members for** the members...and their dependents.

HOW YOU BENEFIT

You can get

- Cash grants (non-repayable or repayable interest-free).
- Educational grants.
- Financial advice/help in dealing with banks, building societies, credit unions etc.
- Financial help for essential legal services.
- Support for retired members with nursing needs.
- Funeral Grant (for those in need) when members, spouses and/or dependents die.
- Access to exclusive, low-cost Specified Illness insurance cover.

WHAT IT COSTS YOU

Only €1 per week on average

HOW TO JOIN

Telephone our Confidential Help line on

1800 778787 for details or download an Application Form from our website www.psf.s.ie

JOIN NOW...

someday you may be glad you did