

From the editor's desk

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

The Public Friendly Society provides totally confidential and independent financial help and personal support to colleagues and staff throughout the civil and public service. Our slogan is **"for people in a tight spot"** and that's who we aim to assist – young or old, with dependents or without.

Our patron, An Taoiseach, Bertie Ahern said at the launch of our most recent Annual Report "I am proud to be the Patron of an organisation that does such valuable work in such a sensitive and unsung manner."

Members enjoy 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 among others. Staff reaction to this newly upgraded insurance plan has been particularly positive.

If you are not yet a member, please do join us now. You may never need assistance, but your small membership fee, average only 1 Euro per week, will help build up society funds to help others. For more information, please visit our website www.psf.ie

If you have any queries or suggestions, I am always delighted to hear from you.

Declan O'Brien



Declan O'Brien
Executive Director

AN TAOISEACH BERTIE AHERN T.D.

Taoiseach launches Annual Report of staff-run financial and personal advice organisation

An Taoiseach, Bertie Ahern, T.D., recently launched the 2005 Annual Report of the Public Service Friendly Society in Dublin. The report reveals the growing demand for support services by its 10,000 members from among the staff of Ireland's civil and public service.



The Taoiseach, Mr. Bertie Ahern with Ursula Daly

Over 600 members were assisted financially at a cost of over €658,000 in 2005.

Started in 1927 as the Civil Service Benevolent Fund to help the widows and dependents of civil servants, the organisation expanded its services and changed its name in 1993 to the Public Service Friendly Society.

"The needs of today's members have changed significantly from earlier times – in terms of healthcare, educational requirements, financial pressures and family difficulties" Declan O'Brien, Executive Director, said at the launch. "2005 was our most demanding year yet with members as young as 18 needing our support".

He said "public servants are no different to anyone else – we have to deal with the same stresses and strains of modern life in a rapidly changing environment".

MEMBERSHIP, INCOME, MEMBER BENEFITS ALL INCREASE

"2005 was a year of significant development", Declan O'Brien said.

Membership grew to almost 10,000 (9,906) while income from member's subscriptions was up to €651,444 (+7.7%). Applications for financial assistance were received from 615 members.

EXCLUSIVE ILLNESS PLAN GETS GREAT MEMBER RESPONSE

The Society's specially negotiated Specified Illness Cover Plan was significantly upgraded during the year providing excellent low-cost financial cover against the 26 serious illnesses most likely to be suffered by members and/or their dependents (children of members are covered free of charge).

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 the Plan has increased significantly since member benefits were expanded and upgraded.

"We're delighted that members are seeing the importance of taking up the greater benefits available to them and their dependents" Declan O'Brien says.

FAMILY DIFFICULTIES AND HEALTH TOP PROBLEMS LIST

An analysis of the €658,043 paid out to members shows the four areas most likely to cause them financial problems – family difficulties (38%), health concerns (33%), education (18%), bereavement (11%).

Almost two-thirds of members assisted were under 50 years of age.

"Many of those who contact the Society for support remark that they never thought they would ever need to call us" Declan O'Brien said.

TAOISEACH PRAISES VALUABLE SOCIETY WORK

Speaking at the launch, An Taoiseach Bertie Ahern praised the selfless work of the volunteer committees and staff of the Public Service Friendly Society for almost 80 years of service to colleagues in need.

Noting that membership of the PSFS costs just 25 cent out of every €100 of salary, he said “it is extremely good value and I would encourage civil and public servants who have not yet joined to do so.”

He hoped that most staff would never need the Society’s services, but joining it would be supporting some colleagues who may not be as fortunate.

“Life happens” he observed “and when it does, you may be glad you made the decision to join the Public Service Friendly Society.”

SOCIETY IS FOR YOUNG AND OLD

In closing, Executive Director, Declan O’Brien said, figures don’t give an indication of the diversity of aid or the importance of membership”.

And it doesn’t tell of the thousands of members over the years who have never had to call on the Society for assistance. In the true spirit of co-operation and mutual support, their contributions have been used to help – for almost 80 years – their less fortunate colleagues who for one reason or another have found themselves in “a tight spot”.

The full Annual Report is available on our website www.psf.s.ie

MEET THE PSFS STAFF



**Carmel Doyle,
Administrative Assistant**

Carmel started her working life in the Department of Post and Telegraphs in 1978 as a telephonist. Having worked in various sections of the department she resigned in 2001 from Eircom. In March 2004 she returned to the civil service as a C.O. with the Revenue Commissioners. She is seconded to the PSFS as Administrative Assistant.

SOCIETY SUPPORT VITAL THROUGH MARRIAGE BREAKDOWN AND CANCER

For Ursula Daly, E.O., Dept. Education & Science, the Millennium year 2000 will always be remembered for the extraordinary events that shook her life to its foundations.

Working in the Dept., she was also busy as Chair of Athlone Musical Society - her great love and hobby since 1983.

Ursula joined the Public Service Friendly Society in 1997. "Little did I know what a role the PSFS would play in my future".

"In 1998 my marriage had irretrievably broken down and I had left my home with my eight year old son. I was progressing through legal steps to secure my separation. It was a painful and difficult time," says Ursula.

The 2000 musical production of the Athlone Musical Society was a great success: Ursula's confidence and self-esteem were returning rapidly.

These feelings were short lived: in July 2000 she went through hugely stressful Court proceedings as she tried to build a new life. "But a few months later in October the biggest shock of my life struck - in the form of a tiny lump in my breast" says Ursula.

The mammogram and biopsy confirmed it all; a malignant tumour.

Ursula says, "My world fell apart and I honestly felt I could take no more".

She entrusted herself to the care and expertise of St. Vincent's and St. Luke's Hospital in the hope that they would see her through. "And that was the time when I began to really appreciate the Public Service Friendly Society" says Ursula. A call came the morning she was preparing to make the trip to Dublin for her surgery - in response to her request for some small assistance with a legal bill.

"It was so great to be able to talk to someone who could understand and empathise with all your worries" says Ursula.

She had a successful operation, which contained the cancer, followed by radio and chemotherapy treatment, which took six months.

Her dilemma, financially, was she would be at least a year out of work and had no other form of income. Half pay was looming and she was too ill to return to work. She had never joined an Income Continuance Fund so she did not know what would face her when her three months of half pay ran out?

Ursula returned to work fulltime in September 2001 weak and tired from the chemotherapy.

CONTINUED SUPPORT

The constant contact, support and some financial assistance from the Public Service Friendly Society reassured Ursula that they would give her every assistance they could in trying to help her rebuild her life.

"They have done just that in a kind and caring fashion," Ursula says.

"Little did I know when I joined the PSFS that my small salary deduction might be helping someone else to combat a major problem or indeed that I myself might one day benefit significantly from my membership of it" Ursula says.



Ursula Daly

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