

ageing matters

Death by a thousand cuts

The devil is in the details of Budget 2013, as some cuts will harm those least able to cope

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Heroism isn't just for the young: courage becomes older people

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Join us on the pilgrimage of a lifetime and help Age Action raise funds

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We wish all Age Action members and supporters a Happy Christmas and a peaceful New Year



AgeAction
For all older people

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■ Cover photo by iStock.

See pages 3 to 5 for more on Budget 2013.

Budget 2013 and social justice

"Budget 2013 is unjust and regressive. For the second year in a row this Government has introduced a Budget that is deeply regressive, both socially and economically. It does nothing to foster economic recovery or to provide a vision and direction for the country." <http://www.socialjustice.ie>

It is difficult to argue against this critical overview by Social Justice Ireland on the recent Budget. (See pages 3-5 for our commentary.) The initial reaction was relief given the numerous leaks hinting at savage cuts to entitlements and services. So to start on a positive note, we must be glad that the state pension and the free travel scheme were not cut. But as a result we end up feeling grateful to the Government for not increasing poverty and not withdrawing the lifeline to the outside world for older people.

That does not mean older people "got away with it" as some seem to think, because that's the end of the good news. The trebling of the prescription charges will penalise many people who are chronically ill or have multiple health conditions. The cut in the Respite Care grant will hit family carers, many of whom are older people themselves. The introduction of a carbon tax on solid fuels, cuts to the Household Benefits Package and the new property tax will all hit older people struggling to maintain their homes and facing the choice of buying food or fuel.

All these cuts are in stark contrast to the introduction of extra tax reliefs and the deferral of changes to the pension system, all of which greatly favour the highest income earners, which might well lead to an increasingly divided two-tier society. The Government has honoured its commitments to maintain the current rates of income tax and not to increase the top marginal rates. However, it has failed to live up to its often-repeated commitment to protect the most vulnerable and tackle poverty even though the Troika urged it to "put Ireland's economy on the path of sustainable growth, sound finances and job creation, while protecting the poor and most vulnerable".

The Government needs to demonstrate that it has the vision and leadership to achieve its original commitment to tackle the economic crisis "in a way that is fair, balanced, and which recognises the need for social solidarity". To do that, it must start at the top and lead by example. The enormous disparities in income and pensions between the top and the lowest earners in the private and public sectors have to be reduced, and that must include further reductions in the incomes, allowances and pension benefits of Ministers and TDs. Then their claim that we are all in this together might be plausible.

— Robin Webster



■ Cuts to the Drugs Payment Scheme and Prescription Charge increases will hit chronically ill people.

Budget to hit most vulnerable

Despite promises to the contrary, Budget 2013 did not protect the most vulnerable. Among those to be hardest hit by the Budget are those with chronic illness, low incomes and those struggling to heat their homes.

Two of the biggest impacts were in the areas of health and supports for people living at home.

Health

One of the most savage measures was the decision to treble the prescription

charge for Medical Card holders from 50c to €1.50 with a cap per household of €19.50. This of course will hit many of the poorest older people, especially those with multiple health problems.

Those who do not have Medical Cards will also pay more for their medications as the payment threshold for the Drug Payment Scheme was increased from €132 to €144 a month before you get any relief.

Fewer older people will also hold on to their Over-70s Medical Cards, as the income threshold was cut from €700 to €600 gross per week (from €1,400 to €1,200 for a couple). Those

affected by this will qualify for a GP visit card.

Let's not forget however the savage cut to the Respite Care Grant of €350 which will hit many older carers. Core payments to carers were not touched this year, but the cut to the grant will cause hardship.

There was bad news also for those who may need a nursing home bed under the Nursing Home Support Scheme (the so-called Fair Deal). In the health briefing that followed the Budget, it was announced that the Government plans to increase the maximum charge on the family home under the scheme from 15%

Continued on page 4

Key changes for older people in Budget 2013

- Core Social Welfare payments (including State Pension (Contributory and Non-Contributory), Living Alone Allowance, Over-80s Allowance, Qualified Adult Allowance) – Unchanged
- **Household Benefits Package**
 - Telephone Allowance cut from €22.22 to €9.50 a month;
 - Gas/electricity units – to be paid at €35 a month, equivalent to 20c per unit for 150 units a month. However, this figure will not increase if the cost of energy increases, or decrease if prices fall.
 - Carbon tax introduced on solid fuel, adding €2.50 to price of a 40kg bag of coal or 50c to a bale of briquettes.
 - Property tax from July 1 at a rate of 0.18% for homes up to €1 million value and 2.5% for homes over €1m.
- Carers Respite Grant reduced from €1,700 to €1,375
- Universal Social Charge increased from 4% to 7% for over-70s on incomes over €60,000
- Prescription Charge increased from 50c to €1.50 per item
- Over-70s Medical Card income threshold reduced from €700 to €600 a week for an individual, €1,400 to €1,200 for a couple.
- Drug Payment Scheme payment threshold increased from €132 to €144 a month.
- Fair Deal – maximum percentage of a person's house liable increased from 15% to 22.5%.

Continued from page 3 to 22.5%.

Household benefits

The Household Benefits Package is a curate's egg with some good news, bad news and possible confusion. First, the good news: those over 70 will still get the Package without a means test. While the bad news is that the telephone allowance has been cut by more than half with it going from €22.22 to €9.50 a month.

Confusion also seems to be arising from the changes in the electricity/gas allowance, which has not been cut, although the government has changed the way it's paid. From now on, the government will give people a credit of €70 per two month billing period, which covers the cost of 300 units (at 20c a unit). If, however,

the unit cost goes up, the government will not pay anything extra, but nor will it reduce the value of the payment if the cost drops. So there is an incentive on the part of older people to shop around for the best tariff or cost per unit.

While the fuel allowance has not been touched, the introduction of carbon tax on solid fuel will cause hardship. The tax (€10 per tonne) will apply to all solid fuels (turf, coal, briquettes), adding €2.50 to a 40kg bag of coal and 50c to a bale of briquettes.

Tax and Excise

The Universal Social Charge for people over 70 has changed as those with incomes over €60,000 will have to pay 7% now. The property tax will also be rolled out next year (see page 5).

While motor fuel was untouched, the motor tax was increased. The "old reliables" were also hit, with 10c on a pint of beer and a glass of spirits, €1 on a bottle of wine and 10c on a packet of cigarettes.

Welcomed

Among older people we spoke to, the consensus seems to be that Budget 2013 could have been a lot worse. They expressed relief that the Free Travel was not touched and that Social Welfare rates were not cut. Many older people said they felt great sympathy for younger people struggling to raise a family.

If you have specific queries, contact our information service in the New Year. It operates Monday to Friday, 9.30am to 5pm.

Details of property tax revealed

The long-awaited details of the new property tax were unveiled in the Budget, with the new tax coming into operation on July 1, 2013.

The new tax will be charged at a rate of 0.18% on homes worth up to €1 million, and 2.5% for any value over €1 million. While only six months of tax will be due in 2013, the new tax will equate over a full year to a liability of €315 a year for homes valued at €200,000, €495 for homes worth €300,000, and €675 for €400,000 homes.

With more than 80% of older people owning their own homes, yet many on low incomes following retirement, Age Action believes property tax will have major impact on household budgets of old people.

Earlier in 2012 we had lobbied for recognition by the Government that many older people may not be able to pay the property tax liable on their homes without causing considerable hardship. The new tax recognises this issue and includes the option of deferring the tax for individuals on less than €15,000 a year, or €25,000 for a couple. Tax deferred will incur interest



■ Home owners on low incomes will have the option of deferring or partially deferring the tax liabilities on their properties.

at 4%.

There is also the option of a partial deferral of property tax for people with an income of up to €25,000 a year, or €35,000 for a couple. They can defer 50% of the property tax liability, again with interest running at 4% for tax deferred.

However, the tax and interest owed must be paid if the property is sold or its ownership is transferred.

Property tax will be liable on all homes, regardless of whether the owner lives in them or not. The Revenue Commissioners are planning a major public information campaign during the first quarter of 2013. They will write to home owners in March, seeking confirmation

that they own specific properties, and seeking a self-assessed value of the property. This value will remain the basis of the property tax for that property until 2016.

The tax will be payable in a number of ways, including deduction at source from salary/occupational pensions, certain payments from the Departments of Social Protection, Agriculture, Food and Marine, by direct debit and credit card, and payments through certain service providers.

From 1 January 1, 2015 local authorities will have discretion to vary the property tax rate in their areas by plus or minus 15% of the national central rate.

New Glór group planned for Cork

This is not the first time the Glór group has been mentioned on these pages, and as the third year of Glór comes to a close we would like to invite new people to join us in Dublin and in our new Cork Glór group.

Our current Glór group meets once at Age Action's Dublin office. Emer Begley, Age Action's Senior Policy Officer, facilitates the group, and we discuss specific ageing issues. We research them and work to draw the government's and public's attention to how such issues might be improved.

A new Cork Glór group will be set up in the New Year. John O'Mahony, Regional Manager of Age Action South, will facilitate the group which will meet locally.

Our regular meeting lasts just an hour, and we discuss a specific issue which needs attention. In the last three years we have focused on transport, home care, carbon tax, fuel poverty and rural issues to name a few. We have studied lobbying and how to bring about change. In this way the group becomes a voice for older people. The



■ Beth Nunan invites older people to find a voice at Glór.

word Glór itself in Gaelic means 'a voice'.

The core aim of lobbying for us is to inform decision-makers on issues that affect the old. The Glór group is making older voices heard, raising awareness of our priorities and needs. For example, we have contacted public representatives and service providers across party lines. In this way we are empowering ourselves and

suggesting ways the system can be improved and made more equal for all.

— Beth Nunan

If you would like to join the Cork Glór group which is starting in the New Year, contact John O'Mahony on (021) 453-6554. If you are interested in coming along to the Dublin Glór group, please contact Emer Begley on (01) 475-6989.



■ Dave Henshaw was presented with an Adult Courage Award at the Irish Heart Foundation’s 3rd annual Life After Stroke awards sponsored by Boehringer Ingelheim. Pictured (from left) Dana Rosemary Scallon, Dave Henshaw with his grand-daughter Yasmine Henshaw, and Ken Murphy from Boehringer Ingelheim

Award for Age Action stroke hero

Age Action chairman Dave Henshaw was among the 14 stroke heroes who were recently honoured at the Irish Heart Foundation’s third annual Life After Stroke Awards, sponsored by Boehringer Ingelheim.

The annual event, hosted by Marty Whelan with special guest Dana Rosemary Scallon, whose mother suffered a stroke at 91, recognised the courage of patients and their carers in their recovery from stroke. An estimated 10,000 strokes happen in Ireland annually which is more than one person struck down by stroke every hour.

Dave won an “Adult Courage Award” for the inspiring example he has provided since having both a heart attack and stroke in

separate incidents a number of years ago. He has since gone on to do a paraglide and abseil in a busy life that also involves chairing the board of Age Action.

He was nominated by his late wife, Pat, who described him as “the nicest man I know – he’s very adept at everything he does and he’s always doing things for other people.” She died before the award ceremony in November, but, poignantly, both Dave and Pat had been filmed for a video that was broadcast at the awards.

When Dave was discharged from Naas Hospital to his home in Athy, Co. Kildare, Pat knew the challenges that lay ahead, but also knew that he would belittle those challenges. “When you are handling a stroke, the first thing one has to do is to decide that you are going to get over it,” he said. “This is another challenge in life, nothing

more than that. For the people this happens to, it’s not bad luck, it’s life.

“You have to decide how you are going to get over it. Get your mind right and do what the doctors tell you, and do that little bit extra — in other words go the extra mile.”

Dave describes his paraglide in Cyprus earlier this year as the “most exciting thing I have done in donkey’s years”. It follows on his 2011 charity abseil down the Irish Life headquarters in Dublin to raise funds for Age Action.

“If you have had a stroke, you should not sit down and feel miserable,” Dave advises. “Get out and enjoy life. Do the things you want to do before you are called to that great pub in the sky.”

The interview with Pat and Dave Henshaw was made by the Irish Heart Foundation. View it at www.youtube.com/watch?v=G572_wcTd64

How we decked the halls

On December 13, over 200 Age Action members, supporters and sponsors enjoyed our second annual fundraising Christmas lunch at Dublin's Burlington Hotel. Singer David O'Connor and the Massey Choir provided the entertainment, while broadcaster George Hook was master of ceremonies for the day. The event was sponsored by Bluebird Care.



■ Doreen Rooney meets Frosty the Snowman.



■ Terese O'Connor with her raffle prize.



■ Santa dropped in to add to the festive spirit



■ George Hook entertains the guests



■ Singer David O'Connor chats with some of the volunteers backstage before his performance.



■ ABOVE: Margo Bellew (left) and Yoland Galligan enjoying the lunch

■ RIGHT: Volunteer Aine Monaghan presents a raffle prize to Mary Greagsbey

■ BELOW: A section of the large crowd who enjoyed the lunch.



A busy year for Age Action South

Age Action South opened its first office in Cork city in June 2010. Over the last 12 months it has continued to grow and develop.

The number of older people we helped through our Care & Repair programme increased significantly during the year. Seven new Care & Repair community partnerships were launched in the region during 2012, so more people than ever throughout Munster can now access the service.

The Getting Started computer training programme had a very successful first full year in Cork. More than 750 people were trained in the county this year, including Sylvia Fiorini, Silver Surfer award winner from Kinsale. Sylvia travelled to Dublin to receive her award from George Hook, who in his best Italian said: "I must marry you immediately!"

Another highlight of 2012 included Age Action winning the Cork Lord Mayor's Community and Voluntary Award.

A lively Age Action members' meeting was held in Cork earlier in the year at which members were invited to outline the issues that affected their lives. A



■ **John O'Mahony: the voices of older people in Cork were certainly heard in 2012**

letter template was sent to all Cork members, which they signed and posted to their elected representatives, requesting that these concerns be addressed in Budget discussions.

In addition to this, 2,000 Pre-Budget Campaign petitions were signed in Cork. Twenty community groups took batches to be signed locally and a stand was set up at the GPO to gather signatures for the campaign. The voices of older people in Cork were certainly heard this year!

None of this would have been possible without the incredible support of our volunteers. There are over 300 people volunteering for the various programmes in the region. Our work simply

could not happen without them. Their dedication and commitment to helping older people in their communities is fantastic to see.

The Age Action South Regional Committee have also provided fantastic support this year, as have St. Luke's Home through the provision of office space in their new Education Building.

I would like to take this opportunity to thank everybody who has supported us this year. May your holiday season be filled with joy. Happy Christmas and a Happy New Year from all at Age Action South.

— **John O Mahony, Regional Manager, Age Action South**

Join us on the Camino Walk 2013

On May 11, 2013, Age Action is organising a sponsored walk for 20 people to experience the Camino Way for themselves.

We will depart Dublin Airport on a direct Aer Lingus flight to Santiago, where we will be met by our experienced tour guide for transfer to our hotel, just over 100km away. We will start our walk on Sunday and will arrive back in Santiago on Friday, just in time for the Pilgrim's Mass.

Along the route, we will stay in carefully selected hotels on a half-board basis. Lunch, although not provided in the cost of the trip, will be in recommended restaurants along the route. This walking holiday explores the eighth and final section of the Camino Frances / French Way, the most traditional of all the pilgrims' routes to Santiago de Compostela and the best known internationally.

The route begins in Sarria and finishes in Santiago de Compostela. Traverse the hilly landscapes of Galicia, certainly some of the most beautiful of all the Caminos. Reward your efforts in Santiago de Compostela, the heart and hub of all pilgrimages on the Way of St. James.

Every day during the walk you are guaranteed a high level of comfort and gastronomy. The Camino de Santiago is clearly marked with the "Scallop Shell" showing you the way. This walk can be physically demanding and requires a reasonable level of fitness. However, it's a highly rewarding walk that includes numerous cultural highlights.

The cost of this seven night trip is €1,800, which includes flights, accommodation on a half-board basis, the use of a tour guide along the route, and hotel transfers.

To secure your place on this trip, we will require a deposit of €450. A further €550



■ The trek explores the eighth and final section of the Camino Frances / French Way to Santiago de Compostela

will need to be paid by March 11, with the remainder paid before May 1.

Age Action is in desperate need to ensure that we have enough funds to continue with our vital work. One of our major programmes is the Care & Repair programme. The Care & Repair Programme is an opportunity to create new services of value to older people in Ireland and to help Age Action fulfil its core goal of making Ireland the best country in the world in which to grow older. All of the proceeds from the sponsored walk will be used to ensure that this programme continues.

Age Action's membership and volunteering team organised the charity's first focus group with members on November 12. The group discussed membership of Age Action and how it could be improved. The chat was a lively affair with great ideas arising from it. We'll keep you posted on future improvements.

We also attended the Trinity College Volunteer Fair on November 22. This event was a great opportunity to talk to students at Trinity College about the ways in which they can get involved with Age Action.

A date to remember each year is December 5, which is International Volunteer Day. We celebrated it by organising a series of Volunteer Appreciation Evenings during the first two weeks of December. Galway celebrated their evening on December 6, and it took place in Dublin on the 10th, Meath on the 11th, Cork on the 12th and finally Monaghan on the 14th.

During these celebratory evenings we took a moment to say thank you to all our volunteers for their invaluable contributions throughout the year. Without our committed volunteers we would be unable to provide the many programmes and services Age Action has to offer. So again, thank you all for your help and hard work.

Finally, everyone in the membership and volunteering team would like to wish you all a Happy Christmas and a wonderful New Year.

In the New Year, we hope to bring you more news from the membership and volunteering side of things – highlighting the work that we are doing for and with, our valued members and volunteers.

If you or someone you know wishes to join and/or volunteer with Age Action, please call (01) 475-6989 and ask to speak to Sarah. Or please email volunteer@ageaction.ie or membership@ageaction.ie.

An evening to thank our volunteers



■ Ellen Margaret Flannery and Age Action CEO Robin Webster



■ ABOVE: Helen Ross (left), Stephen Cleary and Madeline Brady enjoying the volunteer appreciation evening.

■ BELOW: Brigid Doherty (left), Sheila Ward (centre) and Margaret Walsh at the volunteer appreciation night in Dublin.





■ John Fitzsimons (left), Mick Donohue and Age Action's deputy chief executive Lorraine Dorgan.



■ Peter Farrell receives his certificate from Age Action's Sarah Nevin.



■ Frank Brady receives his certificate from Age Action's Robin Webster



■ LEFT: Winnie O'Doherty and Age Action's Claire Bellis.

■ RIGHT: Mary Walsh





■ Hilary Daly, Ageing & Development on left, and Kathleen Gately, Head of Finance

Welcoming two new staff members

Age Action would like to welcome two new staff members who have joined us recently. They are Kathleen Gately, our new Head of Finance, and Hilary Daly, the new development officer for our Ageing and Development programme.

Kathleen brings a vast array of experience to the organisation. A qualified chartered certified accountant, she began her career with Irish Life. She subsequently used her financial skills in the developing world with periods working as Head of Finance for Goal and Concern in Kosova, Kenya and Afghanistan. She joins us from VSO Ireland where

she has been Finance and Administration manager since 2006. Her appointment also marks a return to Age Action as she was the charity's office manager between 2002 to 2006.

Hilary joins Age Action from Trocaire, where she worked for the last three years as regional officer for Latin America.

She has also worked for Irish Aid, Front Line (the international foundation for the protection for human rights defenders) and for the UN High Commissioner for Human Rights in Geneva and Guatemala.

"I am very excited by my new role with Age Acton," she said. "I hope to build solidarity and links between Age Action members and older people in the developing world, particularly in Uganda, Mozambique and Tanzania. Although

Southern Africa may seem a long way away and many older people in Ireland face major challenges themselves, many of these challenges faced are mirrored by those in Southern Africa – poverty, exclusion, discrimination, lack of adequate government services."

Together with our international partner Help Age International, funded by the Irish government through its official development programme Irish Aid, our programme supports older people in Tanzania, Uganda and Mozambique.

Hilary hopes to meet many Ageing Matters readers in the coming months. If you would like to hear more about the programme or would like to get involved, please contact Hilary at ageing&development@age-action.ie or (087) 684-6082.

Reminder that membership renewals are due

Age Action members are requested to help with the efficient running of the organisation by renewing their membership promptly.

“We have written to all members in recent weeks informing them that their membership is due for renewal,” Age Action office manager Yvonne Brennan said.

“Many members have responded and we are very grateful to them. We are now urging those who have not already sent in their membership fee to do so as soon as possible.”

A prompt response by members saves our administration staff having to send out further reminders, which incurs additional costs for Age Action and diverts staff from other work. The revenue from membership fees also helps with the cash flow of the charity.

● Members can send in their membership by post to Age Action at 30/31 Lower Camden Street, Dublin 2, or through the secure payment facility on our website www.ageaction.ie.

U3A MEETINGS



☉ Dublin City U3A

Meeting Last Tuesday of the month 11am (Jan to April 2013) in Ilac Library Henry Street. Contact John Roche: (01) 201-7490

☉ Blackrock U3A

Contact Eileen Larkin: (087) 4128607, (01) 455-7653

☉ Ballyroan U3A

Meet every 2nd Monday at 11am in Ballyroan Library. Contact Al Connor: (01) 490-3212

☉ Ballymun U3A

Meetings every 2nd Monday, 2pm in Ballymun Library. Contact: Vera Butler (01) 842-2256

☉ Lucan U3A

Meetings 2nd Monday of the month, Ballyowen Castle. Contact Ann Hargaden (email: annhargaden@eircom.net)

☉ Blessington U3A

Meetings 3rd Tuesday of each month. Contact Anne Cowie: (045) 865-159

☉ Sutton/Baldoyle-Dublin

North-East. Meets 10.45-12.45, Baldoyle Library. Second Wednesday every month (excl Jun-Aug). Contact: u3asutbal@gmail.com. Phone: 01-832 3697 Website: u3asuttonbaldoyle-dublin/

☉ Active Virginians U3A

Meet every week. Contact Ann Brodie at (049) 854-8232

☉ Maynooth U3A.

Maynooth Library Meet every 2nd Friday 11am. Contact Helena Kirkpatrick: (01) 628-5128

☉ An Cosan U3A Tallaght.

Meet every 2nd Thursday.

Contact Imelda Hanratty:

(01) 462-8488

☉ Waterford U3A

Contact Terry (Theresa) Moloney: (051) 876542 or email tmoloney@wit.ie

☉ Monaghan U3A

Contact Mary Beagan: (047) 75942, (086) 3314439

☉ Roscara U3A,

Co Roscommon. Contact Helen Waldren: (094) 962-1233

☉ Tramore U3A

Meetings 1st Thursday each month, 11am, Coastguard Station, Love Lane, Tramore. Contact Mollie Hunt, molliehunt@eircom.net

Email Age Action Education Officer Margaret Fitzpatrick at u3a@ageaction.ie or (01) 475-6989 for information.

Annual membership application

We/I wish to join Age Action Ireland and enclose € membership fee, plus € voluntary donation = € total payable to Age Action Ireland Ltd

- €20 Individual — retired/unwaged
- €40 Individual — employed
- €60 NGO
- €200 Statutory body
- €500 Corporate

Name

Organisation

Address

.

.

Tel

Fax

Email

Contact person

Signature

Date

Please return to:

**Age Action Ireland Ltd,
30/31 Lower Camden Street,
Dublin 2**

Tel: (01) 475-6989

Fax: (01) 475-6011

Email: info@ageaction.ie

HSE's Elder Abuse Service needs strengthening

Age Action has called for the strengthening of the HSE's elder abuse service, in the wake of a survey showing that more than half of nursing home staff questioned have witnessed residents being neglected or abused.

Sub-standard care is highlighted in a survey of over 1,300 nursing home staff published in December by the National Centre for the Protection of Older People.

"Age Action is concerned that the HSE's elder abuse service does not have the legal power to enter a non-HSE nursing home, but must be invited in," Age Action spokesman Eamon Timmins said. "We believe the service should have the powers to visit older people who are being abused, regardless of who owns the home. Older people who are being abused in a nursing home should have the same access to HSE elder abuse staff as any other older person in Ireland."

Letter to the editor:

Department of Entrepreneurship, IADT
Kill Avenue, Dun Laoghaire, Co. Dublin
Dear Editor,

I am currently engaged in a PhD thesis on women who owned and managed their own businesses in Ireland from 1922 to 1971 and am seeking assistance from your readers. It would be great to hear from anyone who either ran a business in that period, or was related to, or closely connected to, a woman who did. The location, size, scale, nature or sector of the business is not important. Men, as well as women, who have memories of mothers, grannies, aunts or sisters running a business, would be a great source of information. These memories are important to our understanding of the social and economic history of Ireland in the formative years of statehood and will complement what we know from official records.

If you would like to participate, I can be contacted by email at t.moylan3@nuigalway.ie or by letter at the above address. I promise I will answer all letters.

— **Therese Moylan**