

Your Letters

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Catfish red flags

National mental health charity Turn2Me is raising awareness about the dangers of catfishing and highlighting four key red flags to help people spot online deception. These are:

■ **Avoid Video Calls or In-Person Meetings:** One of the biggest catfish red flags is a refusal to meet in person or do live video calls. They often make excuses like a broken camera, poor internet connection, or work commitments.

■ **Their Story Has Inconsistencies:** Catfishers struggle to keep their lies straight. They may tell different versions of their back-story, change details of their job, family, or location, or forget what they've previously told you. If their answers seem vague, conflicting, or constantly shifting, it's a major warning sign.

■ **They Move the Relationship Forward Too Quickly:** Catfishers often try to fast-track relationships, showering targets with excessive compliments, emotional confessions, or even declarations of love after a few conversations. This is a manipulative tactic to gain trust.

■ **They Ask for Money or Personal Favours:** A common goal of catfishing is financial or emotional exploitation. If someone you've never met asks for money, gift cards, or even personal information, it is a major red flag.

Turn2Me is launching a free online support group for victims of catfishing today, February 5 at 7pm on Turn2Me.ie - a safe, anonymous, non-judgmental space for people to share their experiences, seek guidance, and begin healing.

Fiona O'Malley, CEO of Turn2Me

Drawn Game (Hurling League, Sunday, February 2, 2025, Cork 1-16, Limerick 1-16)

Wasn't Pat Ryan right?

Going for goals is a thing.

*But a point can shake the might
Of champion hurlers' fling.*

*Goals are valuable true
And could mean to win a match
But so could creeping points
From heroes vict'ry snatch.*

*Treaty strove again
To vanquish Cork afield
But red and white at last
To brave green did not yield.*

*Fitzgibbon is the name
And Horgan got a cheer.
With such on board a team
Opposing players could fear.*

*The crowds were told 'be early',
Good advice indeed
For this was a thrill of a lifetime,
A game of skill and speed.*

*The rain and mist and wind
Would challenge any team,
Officials there and ref,
Heroic spectators keen.*

Richard Goodison, Gardiner's Hill, Cork

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Do you fear you've missed the pension boat? Now is always a good time to get on board and start planning for your future and retirement, says Robert Whelan, from Rockwell Financial



Time has a way of slipping by. One moment you're starting your career, the next you're juggling mortgages, the expense of raising children, and all the challenges that life can throw at you.

Suddenly, you're in your 40s or 50s, looking at retirement on the horizon, and thinking: 'Have I left it too late to start planning my pension?'

The answer is a resounding NO!

Many Irish workers share this exact concern. You've prioritised immediate financial needs - buying a home, supporting your family, perhaps taking a career break to care for loved ones. Pension contributions fell by the wayside, and now retirement seems scarily close.

But here's the truth: You still have time. Ten, 15, maybe even 20 years remain before retirement. That's a significant investment horizon that can transform your financial future.

The landscape of retirement planning has changed dramatically. Gone are the days when a single career and a guaranteed pension could see you through your golden years.

Today's workforce is more dynamic, with career shifts, periods of self-employment, and extended breaks becoming increasingly common.

These changes don't spell financial doom - they simply require a more proactive approach to pension planning.

Consider the power of compound interest. Even if you're starting later in your career, consistent contributions can create a substantial nest egg.

A 45-year-old who starts investing €300 per month could potentially accumulate more than €100,000 by retirement, assuming a modest 5% annual return. That's a significant boost to your financial security, and it's achievable.

Deposit accounts offer virtually no interest in today's economic climate. Keeping money under your mattress or in low-yield savings accounts is effectively losing value to inflation.

Your money needs to work harder, and pension investments offer opportunities for growth that traditional savings simply cannot match.

Starting a pension now isn't just possible - it's essential. Here are practical steps to kickstart your pension planning:

1. Assess Your Current Position

Take a comprehensive financial health check.

Understand exactly where you stand, including on existing savings, potential pension entitlements, and projected retirement needs.

2. Maximise Employer Contributions

If your employer offers a pension scheme, particularly with matching contributions, take full advantage. This is essentially free money towards your retirement that many people overlook.

3. Explore Personal Retirement Savings Accounts (PRSAs)

These flexible pension vehicles allow you to make additional contributions, often with attractive tax benefits that can significantly improve your long-term savings.

4. Consider Additional Voluntary Con-

It's never too late to plan for your pension



With strategic planning and consistent contributions, you can create a financially secure future

tributions (AVCs)

These can help supplement your existing pension, potentially reducing your tax liability while boosting your retirement fund.

5. Diversify Your Investments

Don't put all your eggs in one basket. Consider a mix of investment types that balance potential growth with manageable risk.

6. Seek Professional Advice

A financial advisor can provide personalised strategies tailored to your specific circumstances, helping you navigate the complex world of pension planning.

Remember, pension contributions aren't just expenses - they're investments in your

future self. Every euro you save now is a euro that can grow through compound interest, potentially multiplying in value over the coming years.

The psychology of pension planning is crucial. Many people feel overwhelmed, believing they've missed their chance.

But retirement isn't a train that leaves the station - it's a journey that you can join at any time.

Your financial future is not defined by past inaction, but by the choices you make today. Retirement is your opportunity to start a new chapter of life on your own terms.

With strategic planning and consistent contributions, you can create a financially secure and fulfilling future that opens doors to new experiences, passions, and personal growth.

It's never too late to do the right thing so take that first step and start your pension journey now.