

Your Letters

Send us your views



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No fan of Harris!

Many *Echo* readers would agree with Trevor Laffan's statement that he was "never in favour of the outgoing commissioner Drew Harris getting the top job". ('My fear for the future of gardai as search for new boss begins', May 12.)

Trevor correctly doubted that an outsider would ever understand the community-based style of policing here, and his observation that "the PSNI has a completely different policing history" must be the understatement of the year!

Michael O'Flynn, Loretto Park, Friars Walk, Cork

Gaza famine risk

The Integrated Food Security Phase Classification (IPC) report on Gaza warns that a risk of famine is "increasingly likely" if intense hostilities and restricted humanitarian access persist or worsen.

The situation there is dire and worsening by the day.

Oxfam staff and partners are witnessing scenes that defy belief: families wasting away from hunger, malnourished children too weak to cry, and entire communities surviving without food or clean water.

In one displacement camp, only five of 500 families had any flour left to make bread. We distributed our last food parcels weeks ago.

Oxfam is urging governments to demand an immediate and permanent ceasefire, an end to the siege, and unimpeded humanitarian access.

We must hold Israel accountable for this man-made crisis, before it's too late.

There can never be justification for starving innocent people – especially children.

Jim Clarken, CEO, Oxfam Ireland

Natural beauty

At Lakemount Garden (May, 2025): A Sonnet

At Lakemount Garden, Barnavara Hill,
A group of readers, welcomed, did enjoy
The beauty of a sunlit day so still,
Foliage and flowers' eye-catching ploy.

See 'sweeps' of lawns wrapped round by borders full

Of lush perennial plants of multiple names,

That crowded together jaded spirits lull,

Vermilion rhododendrons show like flames.

Antique magnolia tree and copper beech

And yellow honeysuckle please the eye

Where orchestrated birdsongs our ears reach

Wild strawberry flowers grow stone pavements by.

Where turtles break the water, ripples make,

The carp and goldfish proffered morsels take.

Richard Goodison, Burton Terrace, New Road, Gardiner's Hill, Cork

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As the government pushes back its auto-enrolment pension scheme, BRIAN FORDE, from Rockwell

Financial Management, has advice for businesses and for the 800,000 workers set to benefit from it



After years of promises and planning, Ireland's long-awaited auto-enrolment pension scheme, entitled My Future Fund, has hit another bump in the road.

Originally planned for a September, 2025 launch, the government has now confirmed it will be delayed by "a small number of months, until January 1, 2026.

This scheme, when it arrives, will mark one of the most significant pension reforms in decades. But shifting timelines and a lack of clear communication have significant implications for employers and employees alike.

What's Behind the Delay

Minister for Public Expenditure Jack Chambers cited the "enormous scale" of the initiative and the need for extensive cross-departmental coordination.

With global economic conditions unsettled, there's also a clear sense that the government is being extra cautious about adding pressure to businesses already navigating volatility.

The official line is a delay of just a few months, but co-ordinating across departments, building a new national platform, and enrolling more than 800,000 people is a significant undertaking.

Employers were told to prepare for 2025, and many already have. A further delay creates confusion and risks undermining confidence in a system that needs buy-in from day one.

What This Means for Employers

For business owners, particularly small and medium-sized ones, this delay is a mixed bag.

Neil McDonnell, CEO of ISME, described the delay as a "welcome development," saying: "This is a recognition that businesses need help and that we need to slow down the velocity of cost increases for businesses.

"We are in favour of auto enrolment but we have just seen business costs increase at too fast a rate in the last two years."

Employers should review their:

■ **Administrative Adjustments:** revisit the implementation timelines to ensure payroll systems and HR policies are adaptable to the updated schedule.

■ **Employee Communication:** clear and timely updates help maintain transparency and trust.

■ **Strategic Planning:** use the extra time to refine pension strategies so they align with business goals and employee needs.

On one hand, the delay eases immediate pressure. It gives companies more time to prepare, particularly useful for those still getting their systems and payroll aligned.

On the other hand, for the many businesses that have already invested time and resources into being ready, it's frustrating.

And this isn't just about compliance. Pensions are now a key part of an employer's value proposition. In a competitive hiring market, a solid pension plan can make all the difference. Government delays shouldn't stop businesses from strengthening what they already provide.

What This Means for Employees

For the approximately 800,000 workers who

Auto-enrol pension: What you need to know



The auto-enrolment pension scheme will now begin on January 1, 2026

wage growth, and ongoing compliance changes.

Moving Forward

While the delay is frustrating, it's also an opportunity. Business leaders shouldn't pause their preparations, they should use this time to get ahead.

If you run a business, this is the moment to make sure your pension offering isn't just compliant, but competitive.

Take a good look at what you already offer. Is it meeting your employees' expectations? Is it simple to manage? Is it something you're proud to talk about in a job interview?

Employees are paying attention. They're more aware than ever that relying on the State pension alone won't be enough.

A strong, clearly communicated pension scheme is a powerful part of your employer brand, and one that can help you retain talent and stay ahead of the curve.

This isn't about waiting for government timelines. It's about being proactive, building confidence with your team, and proving that you're in it for the long haul.

would benefit from auto-enrolment, primarily those aged 23 to 60, earning more than €20,000 without an occupational pension, this delay means more time relying on a State pension that was never designed to cover today's cost of living.

The scheme's design is simple and compelling, for every €3 a worker saves, the employer matches it with €3, and the State tops it up with €1. It's a strong model.

But every delay means lost time, lost savings, and lost momentum.

A Call for Clarity and Commitment

Businesses need a clear timeline and employees deserve transparency. If the roll-out is being reconsidered, that's understandable, but they need to communicate what's next.

Uncertainty makes planning harder, especially for small and medium-sized businesses already stretched by inflation,