CSNA NEWS





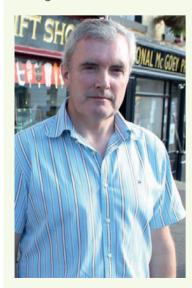
JOHN PAUL LONERGAN National President, CSNA

PRESIDENT'S OPINION

Passing of Joe Torris

It was with great regret that we learned the very sad news of the death of Joseph (Joe) Torris, a past president of the association in 2004-05, following a motorcycle accident near to his home in Dunleer, Co. Louth on Sunday, 3 October.

To his wife Anne, and to Joe's daughter and sons, his mother, brothers, and sisters as well as his extended family, the association offers our heartfelt sympathy at the loss of a truly wonderful and caring man.



Joe Torris was a CSNA past president in 2004-05

CSNA NEWS

Tobacco: fines, removal from register and costs can all add up to a very significant penalty

Last month, the Drogheda
Independent reported a prosecution
by HSE Environmental Health
Officers of a public house in Louth
that was accused of a breach of
Tobacco Control Legislation by
allowing a 15-year-old minor access
to a self-service vending unit. The
minor was part of a test purchase
operation.

The HSE subsequently dropped a charge against the bar person but managed to secure a guilty plea from the licensee. A donation in lieu of a fine of €1.000 was agreed.

Interestingly, the legal counsel for the HSE had sought an order for costs associated with bringing the prosecution of €3,550 but the District Court judge said that she would not order costs "in the circumstances".

The CSNA has continually recorded the very significant financial pain (and possible negative publicity) that court appearances can attract - very frequently the costs, when awarded,

are three times the actual fine.

Once again, we will remind you to ensure that *all* of your staff members understand your agerestricted policies.



It's vital to ensure all your staff members understand your agerestricted policies for tobacco products

CSNA ADVICE

Winter of discomfort and discontent ahead?

The association has been made aware from a number of different sources, as well as communications from the Department of Health that advise citizens that we can expect a significant "uptick" in people falling foul to Covid-19 and/or the 2022 influenza strain, which appears to be particularly virulent.

We have been given to understand that a number of wholesale stockists and pharmaceutical distributors are unable to maintain "ordinary" levels of medicinal products that are ordinarily sold in our stores such as Lemsip etc.

At this juncture, we are still able to avail of Covid antigen tests through Smart Bits which are CE and FDA-approved. Contact Dean Kearns on 085 2848953 and let him know you are a CSNA member.

We have sought further information from the Department of

Enterprise regarding the sudden lack of basic healthcare products in the country.



The CSNA understands that a number of wholesale stockists and pharmaceutical distributors are unable to maintain "ordinary" levels of OTC medicinal products

CSNA TIP OF THE MONTH

Has your retail premises been served with a personal injury claim by a customer?

If a customer trips or falls in your shop, they are entitled to request a copy of the CCTV of the incident. Think before you provide copies of CCTV footage to a customer.

As the shop owner, it is your responsibility to remove the personal data of every other person who appears in the footage by blurring or redacting their identity. There are specialist companies who can assist you in this matter. Under GDPR you only have 30 days to comply.

Many firms of solicitors are happy to add breaches of GDPR to their letters outlining the "hurt, pain, humiliation and suffering" their client incurred whilst in your store. Do not rush into forwarding copies without protecting yourself from additional claims. We have secured favorable terms with Datascan for this and several other data security products.

It is quite possible that you may receive a request from either an existing or past employee, or a customer seeking access to written data regarding interactions that you have had with them. Sensitive data that does not belong to the "requestor" should be removed from any documentation before you comply with an access request.

If you need video footage enhancement for criminal investigations, Datascan can and will give assistance. Further details are available from info@datascan.ie and 01 806 8531; ask for Orla Cafferty and remember to tell them that you are a CSNA member.



CSNA OPINION

Iconic titles first out of the traps to grab pascal's gift

Twenty local newspapers are set to increase their cover price in advance of the removal of VAT.

The biggest player in Irish local newspapers is Malcolm Denmark. with an address at 1 Gunpowder Square, London. He owns 22 newspapers including such iconic titles as the Limerick Leader and Kilkenny People. In fact, his company is called Iconic and it also runs 23 local news websites, including the likes of Tipperary Live and Kildare Now.

In the CSNA's view, it is reasonable to suggest that he has not won many admirers in Ireland. Those who have had dealings with Denmark use words such as combative. He is regarded by some as having more of an interest in what profit can be made from newspapers than in journalism per se, or in the communities from which great titles such as the Limerick Leader spring.

That newspapers, magazines, iournals, and periodicals are under pressure is an understatement but Iconic is not going to lose an opportunity to improve its lot, even if it's at the expense of the equally hard-pressed reader and taxpaver.

Of the 17 titles primarily circulating in the Republic, three of them will see a 30-cent increase at the end of November, with 13 going up by 20 cent and one going up by 50 cent!

Ordinarily these increases would have 9% set aside for VAT, but since the Minister believes that Malcolm's organs are vital in the spread of democracy, the enthusiastic owner of racehorses will manage to keep that portion

A €3 title with VAT of 9% has almost 25 cent of VAT.

It is highly, highly unlikely that the printed cover price will be reduced on 1 January, culminating in a nice little earner for Malcolm.



A €3 title with VAT of 9% has almost 25 cent of VAT.

CSNA NEWS

CSNA launches innovative partnership with Dubco Ireland

The CSNA and Dubco Ireland are delighted to announce their innovative and exciting partnership this month. The CSNA, representing retailers big and small nationwide, focuses its efforts to benefit all members. Fittingly, this new partnership gives CSNA members and their families the opportunity to access a range of financial services such as the Income Tax Plus Low-Rate Loans and other financial services such as Current Accounts and Budget BillPav.

The launch saw thousands of packs arrive in the post to CSNA members this month announcing the launch of the exciting partnership between the association and one of Ireland's most dynamic Credit Unions. The packs which detail the exclusive benefits were not only of interest to the owners, but they are also specifically designed to provide access to low-cost loans for all staff and their families (subject to normal lending criteria).

Gus O'Hara, vice president of CSNA and co-ordinator of CSNA Deals is enthusiastic in his support for this unique offering, noting "this is a very practical way of providing choice to our members, their staff and families".

Michael Ahern, CEO of Dubco Ireland said: "We are delighted to be associated with the CSNA and we are looking forward to providing our excellent range of financial products and services to CSNA members, staff and families."

Since the launch, CSNA is excited to announce that Michael Doyle, owner of a Spar in Strand Road, Portmarnock, who has been working with Spar for 12 years and in retail for 35 years in Ireland, was the first CSNA member to join Dubco Ireland.

"I was delighted with the good value of the Dubco Ireland Ioan compared to my bank as it was half the APR rate with good savings," said Michael Doyle. "The process to apply with the app



CSNA CEO Vincent Jennings and vice president Gus O'Hara with Dubco Ireland directors





with just four steps made it easy to apply, the app was the business, and filling out the details was quick and easy."

CSNA members and your staff are now invited to become members of Dubco Ireland and to avail of their potentially market leading loan interest rates and other products. Dubco Ireland which was founded in 1977 amalgamated with the Credit Unions of Mondelez and Superquinn in recent years and is a great choice for you and your family. Employing 36 staff, it has assets of €150m and a national membership of 16,000+ across local authorities and the retail, food, dental, education, and other sectors. To join Dubco Ireland simply visit the website and fill in the online form.

Members of their local Credit Unions are entitled to be members of more than one Credit Union: Dubco Ireland is simply an extra choice for you, your staff, and vour extended families.

Dubco Ireland is the Credit Union for CSNA members.

To find out more about Dubco Ireland and its services, visit www.dubcoireland.ie.