

Every euro counts these days so what savings can you make on the health front? – Here are a few 'savings savvy' ideas.

ASK FOR GENERIC ALTERNATIVES

Don't be afraid to ask for generic alternatives of over the counter drugs," says Irish Pharmacy Union spokesperson Kathy Maher.

"Also ask your doctor to prescribe generically rather than write brand names down on the prescription. That way we can give you the cheaper alternative.

Some people think that if it's cheaper it's not quite as good," she says, "but this isn't true. The box mightn't be as shiny but the active ingredient is always the same strength and quality and we as pharmacists stand by the generic drug being as good.

Sometimes Irish people tend to be a bit too brand loyal but there is no difference in what you're getting."

Savings can be substantial, she says. Here are some examples:

PARACETAMOL

Ask for paracetamol rather than a brand like Panadol and you will save over a euro each time.

Paracetamol is the generic or active ingredient name of this pain relief drug. Names like Panadol are just marketing names used by the companies who manufacture paracetamol.

HAY FEVER TABLETS

There are quite a few brands of that on the market. The market leader is Zirtek but the generic equivalents are called Cetirelief and Zirpine. Again these cost over a euro less. Cetirizine is the active ingredient.

OTHER PAIN RELIEF

Nurofen is a brand name but the cheaper alternative is Euplex. They both contain the active ingredient ibuprofen. Again about €1 in the difference.

COLD SORE TREATMENT

Zovirax is the brand leader and retails at around €10.50 but generic alternatives Viralief and Asic are about €3 cheaper for the same cream and the same size tube.

Changes in legislation are also on the way in 2012 that will allow pharmacists to dispense generically on prescription, the IPU spokesperson says.

"This will give us the leeway to offer the generic alternative. At the moment, if a doctor puts down Losec (for gastric conditions) we have to dispense that because it's the law.

If the doctor wrote the drug name omeprazole (active ingredient name) we could offer the patient the cheaper generic equivalent."

Prices of off-patent drugs dropped substantially in 2010 due to new contracts being negotiated between the Department of Health and the manufacturers.

Some dropped by 40%, some by 5-6% and some went down by a massive 70%, for example, Valtrex (shingles medication) which used to cost €150-200 for the five day course. Now costs €45-60

Another example is Klacid. This antibiotic used to cost €35-38 for a 5 day course. Now it's around €9 or €10 so that's a huge difference."

GIVE UP SMOKING

Giving up smoking can save you a lot of money. That's not alone on what you won't be spending on the cigarettes themselves e.g 8.63 for 20 x 7 days a week = a saving of over €3,000 a year.

Don't forget that life insurance can also get a lot cheaper once you are a non-smoker for a year. Normally smokers pay as much as double the premium for the same level of life cover.

According to the National Consumer Agency you could save more than €13,000 over the life of a policy if you gave up smoking. If you've already given up smoking ask for a review of your premium.

TAX RELIEF

Don't forget that you can claim tax relief on some medical expenses incurred by you or your qualifying dependents.

Most expenses, apart from routine dental and eye care costs, qualify for this tax relief. See www.revenue.ie

See www.arthritisireland.ie Arthritis Ireland has a leaflet on Gout downloadable from this website: www.arthritisandpain-clinic.com

Dr Fahim Khan holds rheumatology clinics in Aut Even hospital, Kilkenny, St Francis's hospital in Mullingar and the Whitfield Clinic, Waterford.

'Here I am one year on and still at it'

Amy Bracken meets a group of rural women from the Irish Tug of War Association ahead of their appearance at the European Tug of War Championships.



Georgie Spain



Helen Coyle



Sharon Duane

The sport may have originated in ships but it is becoming ever popular among rural families in Ireland, with many women now enjoying the sport alongside balancing their work, home and farming duties! This Saturday will see the Irish ladies team lining out at the European Tug of War Championships at Minehead, England. *Country Living* got in touch with a few of the participants to see how they balance life and the farm with tug of war.

Sharon Duane is from Connemara and got involved with tug of war in 2010 when a memorial cup was held for two of her uncles, both dedicated tug of war participants, who passed away unexpectedly within a few months of each other. Sharon says that although she has only been involved for a year with tug of war, she grew up around it. "Uncles on my mum's side pulled tug of war for years and my dad was a coach. I personally didn't think it was for me before I started, but then I was approached to participate in the Memorial Cup. Here I am one year on and still at it."

When she wasn't helping out on the family farm with her four sisters, Sharon's childhood memories are filled with Sunday nights in the car en-route to see her dad play tug of war.

She is still living at home in Letterfrack, now with her husband and three children, and although she now does secretarial work as opposed to farming, Sharon says tug of war has been a great way for her to meet new people by "participating in a team sport."

Teamwork is a part of tug of war that stands out for fellow – Connemara woman Georgie Spain. "If someone on the team is in bother you have to be prepared to literally hold the extra weight. It's a great sport, but can be quite tough at times. Training can take a lot out of you and can take up most of your free time."

Georgie notes that the tug of war calendar is often full, and she will be sacrificing a chance to represent Roscommon at the National Ploughing Championships to take up her position. She also balances tug of war with her job at Gilligan Meats Farm Shop, her horses, chickens and ducks, and her vegetable patch.

Even the lack of a women's team in Edenderry, Co Offaly wasn't going to stop Helen Coyne getting involved. "In April 2010 a few wives, girlfriends and sisters of some of the men's team started to train with the men and from there the 'Tug Bug' took hold. More and more recruits were drafted in and

suddenly we had a ladies team. This year we won a medal in every one of the five All-Ireland Championships which involved women's tug of war."

Now the Ladies Liaison Officer for the Irish Tug of War Association, Helen tells *Country Living* that she has been more than kept on her toes in recent months. Aside from pulling tug of war and organising the Ladies division of it, she is a primary school teacher, mum to Mary, and with her husband Niall, she is busy helping him take over his family farm alongside the couple buying their own farm.

However, the business hasn't phased Helen in the slightest. "With work, baby, farm and tug of war it's a balancing act ... which we are managing just fine at the moment!"

The Irish tug of war Association is the glue behind women's tug of war and Helen is keen to encourage more and more people to join. It has been nearly 20 years since women represented Ireland in the tug of war event of the Outdoor European Championships and Helen is determined that there will never be a gap of that long again. To sign up, visit www.irishtugofwar.com. You can also follow the women's progress in Minehead at the same site. **CL**