

ISSUE 36

OCT/NOV 2022

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EDITORIAL

Welcome to our October / November issue.

Topical issues in this edition include the introduction of parking charges for customers and staff at Liffey Valley Retail Centre. This is our front cover story.

Other local topics include childcare, disability services, new community centre grants and fire service recruitment. General topics include energy saving, internet safety, bus services and the history of Halloween.

We also have an article, originally by The Irish Times, about the gas lights in Phoenix Park. The 224 gas lights are lovingly

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- Credit Union Clonsilla Road
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- Clonsilla Inn
- The Carpenter Inn
- The Carlton Hotel Tyrrelstown



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LITTLE VILLAGE MAGAZINE

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Saving Energy this Winter

In the popular TV series 'Game of Thrones', the gloomy prediction was 'Winter is Coming'.

This year that is a real fear for Irish households with massive increases in energy prices. No one needs telling to save on energy anymore and we are all keen to reduce consumption.

Here are energy-saving tips that may help.

- Recognise the biggest users of energy. Tumble Dryers, Showers, cookers, dishwashers and kettles are all used to heat things and use the most energy.
- Tumble Dryers are energy guzzlers so if you can wash on dry days and minimise tumble dryer use you will see a significant drop in electricity charges.
- If you like lingering in a hot shower, consider taking a shorter shower as this will make a real difference as well. Showers use only 20% of the energy to fill a bath so keep the bath as a treat.
- Run the washing machine at lower temperatures, if appropriate, as heating the water is a major cost of electricity.
- If you don't use your freezer much consider switching it off until you need it. Don't leave fridge doors open when using contents. For every 10-20 seconds a fridge door is open it takes 45 minutes for the fridge to cool down again!
- Unplug the TV rather than leave it on standby. A TV on standby still uses 20% of the energy when it is on.
- Switch off computers when not in use and unplug chargers when 100% power is reached.
- Reducing thermostat temperature by 1% on your central heating can save 10% on the heating bill and will be barely noticeable at room temperature.
- When cooking always put lids on pots, microwave cooking is cheaper and only boil as much water as you need in kettles.
- Your mother was right! Close doors behind you and don't heat rooms you don't use.



THERE IS A SOLUTION GROUP

Alcoholics Anonymous Corduff D15

Our Group meets every Saturday morning at 11am in the Corduff Community Resource Centre on Blackcourt Road and simultaneously online on:

Zoom Meeting ID: 898 5548 6555

Passcode: recovery

- Our meeting is OPEN to anyone interested in learning about AA and how we help others affected by alcoholism.
- Alcoholics Anonymous is an international Fellowship of men and women who have had a drinking problem.
- It is Non-Professional, Self-Supporting, Multiracial, Apolitical and available almost everywhere.
- There are no Age or Educational requirements, membership is to ANYONE who wants to do something about their drinking problem.



WE CAN BE CONTACTED HERE:

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Fingal council votes for councillor's motion to protect Royal Canal

Cllr Walsh's Motion for 30 metre Buffer Zone Agreed by majority vote



Cllr John Walsh (Labour, Dublin West) welcomed the decision by Fingal Councillors to adopt a new Local Objective which he proposed for the draft Fingal Development Plan to protect the Royal Canal: 'This is a vital action to protect biodiversity, habitats and wildlife along the Royal Canal. The Canal is not just a feat of 18th century engineering, a route for travel or an amenity to be developed. It is also a

proposed Natural Heritage Area, teeming with biodiversity and a vital green lung for communities across Dublin 15. We have to protect the sensitive ecological landscape along the banks of the Canal from large-scale or high rise housing development.'

Cllr Walsh proposed the following motion to adopt the new Local

Objective: 'Protect the Royal Canal and associated habitats along its banks as a proposed Natural Heritage Area by establishing an ecological corridor free of new housing development with a buffer consisting of a minimum width of 30 metres from the top of each bank of the Canal.'

The motion was approved by a majority of 21 Councillors to 16 after a debate.

John Walsh added:

'I'm very pleased that a majority of Councillors accepted the arguments in favour of protecting the Canal. This motion for the first time gives a level of protection to the Canal which is comparable to other major waterways such as rivers. While we need new housing, it has to be appropriate to the area and we have seen a great deal of high rise development close to the Canal and rail line in recent years. The new objective gives a stronger level of protection for the Royal Canal and is crucial in preserving its natural heritage and biodiversity.'

It was noted during the debate by the Fingal executive that the motion referred entirely to new housing and did not impinge in any way on the Royal Canal Greenway or infrastructural work related to the DART+West plan.

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Councillor PUNAM RANE

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Dear Resident,

I hope that everyone had a brilliant summer. As we approach the winter period this summer has been extremely successful. I have been working exceptionally hard to make sure all community projects are being pushed forward and completed as fast as possible.

Punam



Summer Updates

As part of my ongoing continuous updates to the community I have dropped leaflets for Meakstown, Hollystown and Old Navan Road this summer. This is to keep the community updated about the various changes taking place around the area. These all contained an update of the programme of works and funding taking place around the area. Hollystown, Hollywoodrath and Meakstown (Dublin 11) are priority projects for me. Hollystown is an area that has a growing population rate, especially with new estates such as Bay Meadows and Bellingsmore being built. My objective is to get a community centre, convenience stores, skatepark built and swimming pool built. The community development department have opened a dialogue with Swim Ireland, and this will be reviewed. There is also a huge problem with transport in this area, more amenities means that people will not have to travel far for everyday needs. The pandemic has promoted the idea of convenience, with more people working from home, there is a dire need for facilities now more than ever.

Events

I attended some lovely events such as the Fine Gael Small Business and Enterprise Conference and the opening of the Connected Hubs facility at the Base Centre in Mulhuddart with An Tánaiste Leo Varadkar, and it was brilliant to see all the immense changes that have been made since. The Remote Work Hub is the new workspace that contains within it, a breakout lobby, meeting rooms and desks. This base centre provides hope for the opening of more centres throughout Fingal, and it will be one of my initiatives to make sure that more Base Centres are opened throughout Fingal. I had the opportunity to attend the Budget Meeting with An Tánaiste Leo Varadkar and I am incredibly happy about some changes that are being made to the budget this year.

Betania Church

I attended the opening of the new Betania Church on the 25th of September 2022. Betania church is an excellent community centre with great facilities that got me thinking about my own initiatives for community centres. It is nice to see that this church is bringing diverse communities together. Betania Church contains within it one thousand car parking spaces along with hall space for more than one thousand people. I will be making the request that the Hollystown Community Centre that I have submitted a motion for - has more space to facilitate more people, more events, and gatherings. The Tyrrelstown Community Centre is too small to hold large events and therefore I want to make sure that any new community centres that are built have bigger halls and parking spaces to facilitate for a larger crowd.



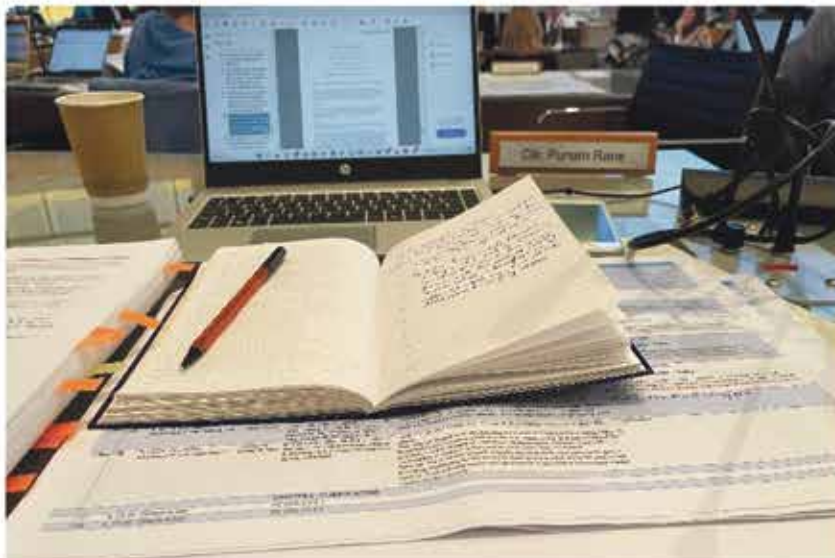
Working in your area with An Tánaiste Leo Varadkar TD and Frances Fitzgerald MEP

Programme of Works - Projects Completed

Area	Works Taking Place
Blanchardstown Millennium Park	Installation of Play Equipment
Blanchardstown Village	Footpath Repairs
Dublin 15	Installation of Solar Bins
Millennium Park	Wildflower Planting and Detailed Signage Installed
Blanchardstown Village	Wildflower Planting
Tyrrelstown Village	Corten Steel Planters
Snugborough Road	Installation of New LED Traffic Lights
Porterstown Road	Road Lining Refreshed
Dublin 15	Installation of one hundred Tier eBikes

Fingal Development Plan 2023-2029

One of my initiatives for the Fingal Development Plan is to rezone lands. There have been many business requests to rezone lands along with housing. My LEA contains within it a lot of land that is still yet to be rezoned and currently with the housing crises taking place, getting areas rezoned to build upon is also one of my initiatives. I have submitted motions regarding the rezoning of lands for facilities and schools, these will be discussed during the ongoing development plan meetings.



Schools in Hollystown

I understand from An Tánaiste, Leo Varadkar TD, that the Department of Education has acquired a 10-acre site in Hollystown for educational use for the area. We are delighted to announce that the contracts are currently with the lawyers and the process is now being started. Securing a school site for Hollystown and Hollywoodrath has been my mission ever since I got elected in 2019. It will be nice to see a big new benefit to the community. I have been expressing for an exceptionally long time that the lack of amenities and facilities creates a huge problem for residents around the Hollystown and Hollywoodrath areas. With new estates such as Bellingsmore and Bay Meadows being recently built, a new school is a tremendous need. Once built, a new school will make it easier for a lot of parents, guardians, and children, reducing long drives to far away schools and make it easier for parents to drop their children and make their way to work in a more efficient manner.

Register to Vote

YOU CAN VOTE. If you are over 18 years of age and a resident in Ireland, you can vote in the Local elections and have a say in your local area. Local elections decide which individuals represent your area in the local council. The council makes decisions on public services and facilities in your area. Make sure to have your say. If you wish to vote you must submit an application form, the RFA2 form. To access this, go to the website below and click on 'Application Forms': www.checktheregister.ie

Please feel free to contact me about any concerns within the community or follow up on my social media accounts for regular updates.

CONTACT PUNAM: 3A Main Street, Ongar Village, Dublin 15 ☎ 089 254 4372

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Inequalities in education for students with sight loss

NCBI has launched a new report entitled **Equitable Education**, detailing the challenges faced by students who are blind or vision impaired, and their families, in the education system.

The report, based on the experiences of students and their families, contains a series of recommendations aimed at the Government and state agencies to ensure that all students, regardless of their level of vision, have access to an equitable and inclusive educational experience.

Lorna Fitzpatrick, NCBI Advocacy and Engagement Manager said "Sight loss is a spectrum and can impact everyone differently, so it is imperative that children and young people with sight loss have access to regular individualised assessments and timely interventions to ensure they have the skills to be independent and active

agents in their own learning.

"The report clearly shows variations that exist in students' experiences in accessing supports as well as the severe lack of quality data on the number of students with vision impairment in the education system or evidence to demonstrate that current supports are enabling these students to thrive. This data will be key to driving future decisions relating to supports for students with sight loss and must be a priority for the Government Departments and state agencies."

Eithne Walsh, Head of Communications and Advocacy with Féach said "This report marks a great starting



point for improving supports for blind or vision impaired students in education. The issues highlighted in the report have been denying students with low vision equality of access to education, which ultimately affects every aspect of their lives. None of the issues are insurmountable, practical solutions can be put in place which will have a huge impact on their educational outcomes.”

The Equitable Education Report describes many of the challenges faced for students who are blind or vision impaired from primary education through to tertiary education. It focuses on solutions that are needed to support children and young people with sight loss to access learning and to develop the skills to support them as they transition through education.

A recent AHEAD report shows that only 282 blind or vision impaired students are registered with Disability Support Services in Higher Education in 2020/2021. Further to this, only 24% of people who are blind or vision impaired are employed in Ireland. The low representation of people living with sight loss in higher education and the workforce demonstrates the need to implement changes throughout the education and employment systems to ensure they are supported to take up and achieve success throughout their lives.

Some recommendations, which are outlined in more detail from page 4 of the report, include:

- Establish a database on the availability and delay of schoolbooks in accessible formats at beginning of each school year with the availability of learning materials as a KPI within the Department of Education on the timeline of delivery.
- Review of SUSI eligibility criteria to provide support for students who are blind or vision impaired studying on a part-time basis.
- Address the deficits in the provision of assistive technology and access skills to learning through the introduction of formalised procedures for individualised assessments and training to support optimum use of technology for learning.
- Develop school transitioning protocols determining and agreeing content and the delivery of comprehensive transitional plans for children who are blind or vision impaired.
- Fund the introduction of dedicated resources nationwide, similar to those in the south of the country, to deliver orientation and mobility supports for children and young people.
- Agree to a formal process of engagement with students to ensure that their experiences influence positive change.



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Councillor

John Walsh

Phone: 087 6486228 Email: john.walsh@cllrs.fingal.ie  @JohnWalshDWest

Dear Resident

I have included brief updates on local issues which I have been working on. Please don't hesitate to contact me if I can be of any assistance.

CASTLEKNOCK COMMUNITY COLLEGE EXTENSION DELAYED

The Department of Education made a commitment in 2021 to provide a new Extension for Castleknock Community College when the school agreed to take an extra class each year for five years to meet a crisis in school places in Castleknock and Carpenterstown. The original commitment was to provide this new building by 2024 to accommodate a school population of 1500, but no progress at all has been made in delivering this Extension and the school is now close to capacity with temporary accommodation.

The Department of Education has failed even to appoint a design team or set any time scale for completion of this Extension. This is a striking failure and a breach of promises made to the school and local community when the school agreed to expand to meet essential needs in the area.

PROTECTING THE ROYAL CANAL

A majority of Fingal Councillors recently approved a motion which I presented to include a **new Local Objective** in the draft Fingal Development Plan to 'Protect the Royal Canal and associated habitats along its banks as a proposed Natural Heritage Area by establishing an ecological corridor free of new housing development with a buffer consisting of a minimum width of 30 metres from the top of each bank of the Canal.'

This ecological corridor offers greater protection to the biodiversity, habitats and wildlife along the Canal and protects the vital amenity offered by the Canal: the buffer zone would not affect existing housing or the Royal Canal Greenway.



OLD SCHOOL HOUSE, CLONSILLA

The Old School House, Clonsilla, has been put up for sale following rejection of a large-scale strategic housing development here. This is an extraordinary opportunity for Fingal Council to purchase the land and ensure that the building is conserved, protected and made available for community use.

I have put down a motion, jointly with Cllr Mary McCamley, to be considered for the Dublin 15 Area Committee to call on the Chief Executive **'to enter negotiations for the purchase of the Old School House.'**



DART+WEST – CONSULTATION EXTENDED UNTIL 28TH OCTOBER

The Railway Order for extension of the DART to Maynooth is being considered by An Bord Pleanála and the consultation period has been extended to 28th October. I held a public information meeting on DART+West on 15th September in St Brigid's Community Centre, Blanchardstown and will be raising the detailed concerns brought up by residents directly with Irish Rail and in my submission to An Bord Pleanála.

- Submissions may be made to An Bord Pleanála no later than 5.30pm on 28th. October 2022 on payment of a fee of €50 – either by post to An Bord Pleanála, 64 Marlborough Street, Dublin 1, D01V902 or online on the ABP website.
- You can find the documentation online at www.dartwestrailwayorder.ie



The origin of Halloween lies in Celtic Ireland

“If there’s one thing the Irish know how to do really, really well, it’s scaring the living bejaysus out of you” Author Derek Landy.

To find the origin of Halloween, you have to look to the festival of Samhain in Ireland’s Celtic past.

Samhain had three distinct elements. Firstly, it was an important fire festival, celebrated over the evening of 31 October and throughout the following day. The flames of old fires had to be extinguished and ceremonially re-lit by druids.

It was also a festival not unlike the modern New Year’s Day in that it carried the notion of casting out the old and moving into the new.

To our pagan ancestors it marked the end of the pastoral cycle – a time when all the crops would have been gathered and placed in storage for the long winter ahead and when livestock would be brought in from the fields and selected for slaughter or breeding. It was also, as the last day of the year, the time when the souls of the departed would return to their former homes and when potentially malevolent spirits were released from the Otherworld and were visible to mankind.

Samhain: its place in the Celtic calendar

The Celts celebrated four major festivals each year. None of them was connected in any way to the sun’s cycle.

The origin of Halloween lies in the Celt’s Autumn festival which was held on the first day of the 11th month - the month known as November in English but as Samhain in Irish. The festivals are known by other names in other Celtic countries.

The Celts believed that the passage of a day began with darkness and progressed into the light. The same notion explains why Winter – the season of long, dark nights – marked the beginning of the year and progressed into the lighter days of Spring, Summer and Autumn.

So, the 1st of November, Samhain, was the Celtic New Year, and the celebrations began at sunset of the day before - its ‘Eve’.

In the 7th-century Pope Boniface, attempting to lead his flock away from pagan celebrations and rituals, declared 1st November to be All Saints Day, also known as All Hallows Day. The evening before became known as Hallows’ Eve, and from there the origin of Halloween, as a word, is clear.

The origin of Halloween’s spookiness

For Celts, Samhain was a spiritual time, but with a lot of confusion

thrown into the mix.

Being ‘between years’ or ‘in transition’, the usually stable boundaries between the Otherworld and the human world became less secure so that puka, banshees, fairies and other spirits could come and go quite freely. There were also ‘shape shifters’ at large. This is where the dark side of Halloween originated.

To ward off the evil let loose at Samhain, huge bonfires were lit, and people wore ugly masks and disguises to confuse the spirits and stop the dead identifying individuals who they had disliked during their own lifetime.

They also deliberately made a lot of noise to unsettle the spirits and drive them away from their homes. The timid, however, would leave out food in their homes, or at the nearest hawthorn or whitethorn bush (where fairies were known to live), hoping that their generosity would appease the spirits.

For some, the tradition of leaving food (and a spoon to eat it!) in the home – usually a plate of champ or Colcannon – was more about offering hospitality to their own ancestors.

Just as spells and incantations of witches were especially powerful at Samhain, so the night was believed to be full of portents of the future.

Apples

Apples are associated with Halloween. Samhain marked the end of the final harvest of the summer, and all apples had to have been picked by the time the day’s feasting began. It was believed that on Samhain, the puca (Irish evil fairies), spat on any unharvested apples to make them inedible.

The origin of Halloween games

The best-known of Halloween games is ducking, or bobbing, for apples. This is a game where the object is to retrieve an apple from a barrel or large bowl of water without using hands or feet. There was nothing particularly symbolic about the origin of Halloween games such as this. They are fun games in which all ages can participate, and apples were plentiful at this time.

In today’s world Halloween is a very popular time of year with children. They look forward to dressing up and going from door to door ‘Trick or Treating’.



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Where do our local place names come from?

The Anglo-Norman families of Blanchard, Tyrell, Deuswell and Keppock have left their legacy not only in the townland names (Blanchardstown, Tyrellstown, Diswellstown and Cappogue) but in a physical landscape of the area.

The manor of Castleknock was granted to Hugh Tyrell in 1177 and included Castleknock, Clonsilla and Mulhuddart. It is at Castleknock that one of the largest motte and baileys survive, topped with a stone polygonal keep.

Despite the fortifications Edward Bruce managed to take the castle and hold the baron and his family ransom in 1317. The poet William Wordsworth saw the castle in

1829 and thought it to 'possess a melancholy as well as a wildness peculiarly striking in the vicinity of a great town'. Mottes are also recorded at Kilshane, Newtown, and Dunsoghley.

Mottes were made out of earth and flattened on top, and it can be very hard to determine whether a mound is artificial or natural without excavation. Some were also built over older artificial structures, such as Bronze Age

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barrows. The size of mottes varied considerably, with these mounds being 3 metres to 30 metres in height (10 feet to 100 feet), and from 30 to 90 metres (100 to 300 ft) in diameter. This minimum height of 3 metres (10 feet) for mottes is usually intended to exclude smaller mounds which often had non-military purposes. In England and Wales, only 7% of mottes were taller than 10 metres (33 feet) high; 24% were between 10 and 5 metres (33 and 16 ft), and 69% were less than 5 metres (16 feet) tall. A motte was protected by a ditch around it, which would typically have also been a source of the earth and soil for constructing the mound itself.

A keep and a protective wall would usually be built on top of the motte. Some walls would be large enough to have a wall-walk around them, and the outer walls of the motte and the wall-walk could be strengthened by filling in the gap between the wooden walls with earth and stones, allowing it to carry more weight; this was called a garillum. Smaller mottes could only support

simple towers with room for a few soldiers, whilst larger mottes could be equipped with a much grander building. Many wooden keeps were designed with bretèches, or brattices, small balconies that projected from the upper floors of the building, allowing defenders to cover the base of the fortification wall. The early 12th-century chronicler Lambert of Ardes described the wooden keep on top of the motte at the castle of Ardes, where the "first storey was on the surface of the ground, where were cellars and granaries, and great boxes, tuns, casks, and other domestic utensils. In the storey above were the dwelling and common living rooms of the residents in which were the larders, the rooms of the bakers and butlers, and the great chamber in which the lord and his wife slept...In the upper storey of the house were garret rooms...In this storey also the watchmen and the servants appointed to keep the house took their sleep". Wooden structures on mottes could be protected by skins and hides to prevent them from being easily set alight during a siege.

John Walsh

Local representative

Representing Blanchardstown, Castleknock & Clonsilla

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LABOUR



No 'get up and go' with new Go Ahead bus routes

Issues with reliability and punctuality on local bus routes are causing a major headache for commuters using the L51 & L52 bus services, a local government TD has said.

Deputy Emer Higgins, Fine Gael TD for Dublin Mid West was speaking, following continued engagement with the National Transport Authority to highlight major issues with reliability on local routes.

Deputy Higgins said: "Since the reconfiguration of local bus routes and the move to Go Ahead for some services, I have certainly noticed an increase in complaints around the reliability and punctuality of some routes, particularly the L51 and L52 routes which provide a service from Adamstown Station via Dodsboro to Lucan Village and on to either Liffey Valley (L51) or Blanchardstown (L52).

"Unfortunately, local commuters are reporting to me that busses are not arriving on time or being cancelled all together, leaving commuters stuck with no alternative way to get to work, school or appointments on time.

"Local people looking to use the routes to get home in the evenings after being in their local pub or maybe socialising

with friends or family are also now increasingly finding that the last bus of the evening is not turning up and this can have a very isolating impact on people, particularly older people who are just choosing not to go out in the evening for fear they won't have any way of getting home.

"Locals will know that these services were introduced as part of the new Bus Connects rollout and the issues with punctuality and reliability just fuel the anger of those already dissatisfied with the changes in the first place, particularly the older population who have been disadvantaged by the loss of the 25 bus route.

"I raised this issue with the NTA and I was informed that the L51 has a recent punctuality rate of 80.4% while the L52 has a punctuality rate of 69.8% and the target for bus operators to meet is 80% so this certainly shows that the L52 has a particular issue with turning up on time while the L51 is just making the grade," Deputy Higgins added.

"Perhaps more concerning is the level of reliability or

cancellations on these routes which is measured as a percentage of scheduled kilometres against the kilometres actually travelled by the buses and for both the L51 and L52 they are falling short in this regard.

“Bus operators should lose a maximum of 2% of kilometres on their routes but in the first quarter of 2022, the L51 lost 5.9% of kilometres on the route while the L52 lost 7.8%,” said Deputy Higgins.

“For the first six months of the year, Dublin Bus were fined €1.5m by the NTA for cancellations and delays and Go-Ahead were fined €1.17m. Comparatively, Dublin Bus operate 119 routes, while Go Ahead has 30, so it would appear that Go Ahead is experiencing sizable issues with delays and cancellations considering the smaller number of routes they operate in Dublin.

“As with a lot of industries, bus operators are experiencing significant challenges in recruiting qualified staff in the aftermath of the COVID-19 pandemic and the NTA tell me that they are in regular contact with Go Ahead, who are making every attempt to recruit more drivers so that all services can run as scheduled.

“They have undertaken extensive driver recruitment campaigns in recent months and significant numbers of additional drivers are expected to become available once their required training and tests are complete and licences are issued by the Road Safety Authority, a process which the NTA are doing their best to expedite.

“These delays and cancellations are a massive headache for commuters and I will be continuing to raise the issue with the NTA until it is addressed,” concluded Deputy Higgins.



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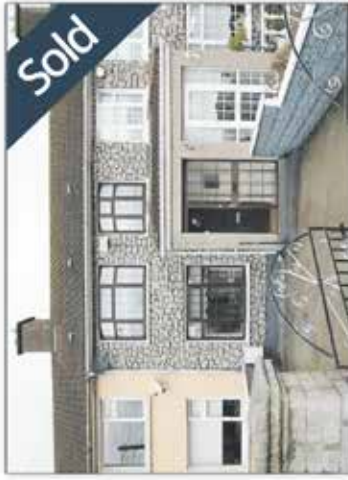
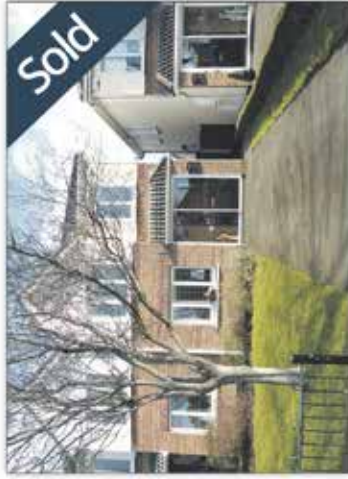
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Phoenix Park lamplighters keep flame alight for dying tradition

Jim and Frank Flanagan tend to the 224 gas lamps that light the way for evening walkers in the urban park

At dusk, the 224 gas lamps lining Chesterfield Avenue in Dublin's Phoenix Park flicker on one by one. They are programmed by hand to turn on and off, and no two lights illuminate at the same time. Unlike the harsh glare of electric light, gas lighting creates a warm, soft glow, evoking a bygone era.

Brothers Jim (78) and Frank (91) Flanagan of Blackhorse Avenue are fourth-generation lamplighters who tend to the gas lamps in Phoenix Park. As the autumn days grow shorter, their role takes on added importance, lighting a way for evening walkers.

Their great-grandfather Nicholas Flanagan and his four brothers began working as lamplighters in the park in 1890. Using a long cane pole with a torch at the end, they lit each lamp at sunset and returned at daybreak to extinguish the light. By the time Jim and Frank's father joined the profession in 1924, gas lamps were no longer lit manually, instead operating on a timer switch. Although Dublin had gone electric by 1957, gas lighting continued in the park. The low lighting level of gas minimises light pollution and protects the park's nocturnal species, including the 600 fallow deer who graze at night.



Brothers Jim (78) and Frank Flanagan (91) are fourth-generation lamplighters who tend to the 224 gas lamps in Phoenix Park.

Photo: Chris Maddaloni/The Irish Times

"When our father retired in 1984, the people at the Office of Public Works [OPW] asked us as a family to continue servicing the lights, so we undertook it. We had learned from my father what to do and how the lights worked," says Frank.

The brothers also maintain the electric lamps at Áras an Uachtaráin, the President's residence.

For more than a century then, the Flanagan family has looked after the lamps that have illuminated so many events in the park. "We are part of that history," says Frank. "We clean the same lamps as our father and our grandparents each day."

Jim still climbs the ladder that he leans against each lamp-post with the agility of a man half his age. Wearing a yellow reflective



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vest emblazoned with “OPW”, he opens the glass lantern, replaces the mantle — the silk mesh that produces light — and cleans out the pilot light. Then he sets the clock for its new time, winding it 28 times by hand.

“We have a time change every 14 days, so we have to wind the clocks and set them to a different time depending on whether it’s summer or winter,” says Jim.

It takes five people three days to service all the park’s gas lamps, including setting the clocks. Luckily, Jim and Frank have help. Their grandsons Matthew Flanagan and Connor Clarke, along with Jim’s son-in-law Ronan Clarke and Frank’s son-in-law John Kelly, work part-time as lamplighters.

Only a few cities in Europe — London, Prague and Berlin — still have gas street lamps. With Russia halting gas exports to the West, Berlin is currently considering a switch to electric. Jim says the OPW has no plans to retrofit gas street lamps to electric, but in the future a light sensor will replace the clock, eliminating the need for manual winding.

“As soon as it turns dark, a light sensor will pick that up and



a spark unit will cause the lamp to light. In the morning, the light unit will sense the new light and turn it out,” says Jim. “So that’s where the future will be.”

Until then, the gas lamps will still require maintenance and the brothers will continue to conduct nightly rounds in the park to ensure all lights are functioning while noting any in need of repair.

“During inspections, we see anything from five to 10 lights out because the wind has blown the pilot out or the clock has stopped and needs to be rewound, or particles of carbon have gotten into the jet and are blocking the hole so they’re not functioning 100 per cent,” says Frank.

While the design of the mantle has become smaller and more efficient over the years, a small piece needs to be removed to fit the park’s older lamps. Many parts are obsolete, requiring the brothers to improvise or import them from Germany.

Any romantic appeal of the job dissipates upon learning the brothers are on call 24/7. They work weekends, and late nights in the summer when the sun sets after 10pm. But being alone in the park at night has its perks. Jim recounts hearing and seeing bucks battle to compete for female deer during rutting season: “You can actually hear the crashing of the horns if you come out at night-time at a particular time of the year.”

The brothers have no plans to retire anytime soon and hope to hand the tradition on to their younger family members.

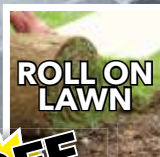
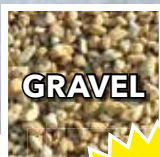
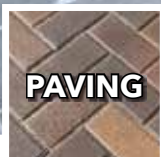
Whether new technology will eventually usurp their role is not something they wish to think about. Looking across the expanse of park, Jim says: “I’m here every day, and it couldn’t be a better place to be”

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Dublin Well Woman Centre Welcomes Free Contraception Scheme as a Major Step Forward for Women's Health in Ireland

The Dublin Well Woman Centre (DWWC) welcomes the Department of Health's introduction of free contraception for females aged 17-25 and sees it as a monumental step towards affordable and accessible contraception for all. From September 2022 onwards, women aged 17 - 25 can avail of free contraception from participating Women's Health clinics and GPs.

In 2020, the DWWC published 'The Contraception Conversation', a comprehensive research report on women's knowledge, awareness, and access to contraception. The research showed cost as one of the key barriers to women in accessing their preferred forms of contraception, particularly young women with those aged 17-24 significantly more likely to claim that the cost of the contraception is important when deciding on which type to use.

Speaking on the announcement, Alison Begas, Chief Executive, Dublin Well Woman Centre, said, "This is a huge day for women in Ireland and we gladly welcome the Free Contraception Scheme. Anything that takes down the barriers that block access to contraception is a win for everyone in Ireland and an important step towards a better future for women. We have long advocated for improved access for women, particularly younger women, to their preferred or the ideal form of contraception. It is important that organisations with frontline expertise, such as Well Woman, are in conversation with the HSE around implementation of the scheme, and how it will operate."

Individual Women's Health clinics and GPs will be given the choice in whether or not they wish to sign up to the scheme. It is not expected that every doctor will do so depending on patient demographics at each practice and the ability of doctors to take on extra work. Increased demand for these services is expected to

impact on not-for-profit women's health organisations like DWWC also. The DWWC is in discussion with the HSE regarding access to the scheme and future logistics.

Dr Shirley McQuade, Medical Director of the Dublin Well Woman Centre said, "There is no one right form of contraception for all women and many will change what contraception they use over time. Now that cost is no longer a barrier, we advise that women research all options covered in the scheme, and have a discussion with a participating doctor to ensure they pick the right option for them and their bodies."

The new scheme will cover prescription costs and necessary consultations to discuss various contraception options. It also includes the fitting or removal of long-acting reversible contraception (LARCs). LARCs have proven to be a much more effective form of contraception than the oral contraceptive pill, with evidence showing them to be at least 10 times more effective than any other form of reversible contraception.

The DWWC has been experiencing a growing demand amongst women in Ireland for LARCs with many women increasingly aware of the benefits of LARCs when presenting to a Well Woman Clinic Doctor for their initial consultation.

For further details, please check out:
www.wellwomancentre.ie | [@dublinwellwoman](https://twitter.com/dublinwellwoman)

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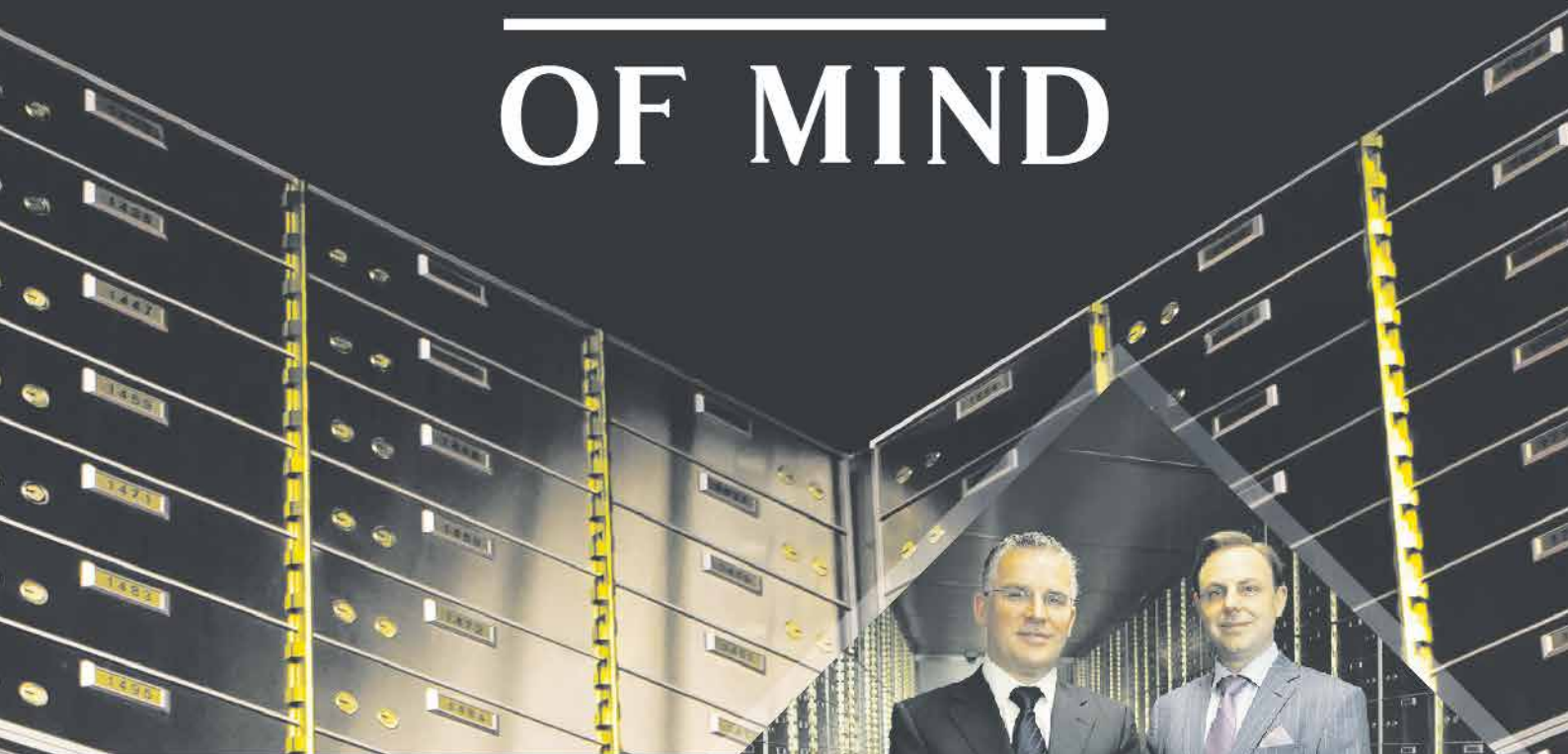
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You should also review your will regularly as your life circumstances change, make a new will in accordance with your current circumstances. Every Budget introduces a new Finance Act, which brings tax changes and you should review your will each year in light of those tax changes.

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The EPA has to be signed by the Donor (the person making the EPA) and the Attorney or attorneys (the person or persons who is being appointed to act if the Donor become mentally incapable). The Donor's doctor also has to certify on the document that the Donor has mental capacity at the time the EPA is executed and the Donor's solicitor has to execute the EPA also to confirm



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that the EPA has been explained fully and that the Donor understands it. Best practice is that all parties sign the EPA on the same day.

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The EPA only comes into effect when it is registered with the Registrar of the Wards of Court. Registration will only take place when the Donor's doctor has certified that the Donor no longer has mental capacity.

FREQUENCY ASKED QUESTIONS

What is a Will?

A Will is a document in which a person sets out their wishes in relation to certain matters which are to take effect on their death.

What property can be disposed of by Will?

All property to which a person is beneficially entitled but usually not including joint property which passed by survivorship except in circumstances where the joint property reverts to the deceased estate under a resulting trust.

When does a will take effect?

The will does not take effect until the death of the testator. The testator is free to deal with property during his lifetime even though it is dealt with in the will. It just means that any reference to the property in the will becomes redundant. It

is not the case that if a person leaves property to another in their will, that they cannot then sell or transfer the property during their lifetime.

Why make a Will?

1. Control - It allows you to decide on how your property is to be distributed after your death and it is not left up to the State under the laws of intestacy to decide on your behalf.
2. It also allows you to decide who is to handle your affairs after your death by appointing an executor
3. Tax planning – it allows you to ensure that your estate is administered in the most tax efficient way possible.
4. It allows you to set up trusts to look after children with special needs or vulnerabilities and to appoint people whom you trust to act as trustees
5. It allows you to appoint testamentary guardians to look after children who are under 18.

Who can make a Will?

Anyone who is over 18 (unless they have children) and who has capacity

What are the requirements for a valid will?

It has to be in writing. It has to be signed at the end by the testator and the testator's signature must be witnessed by two persons who must sign their name in the presence of the testator but not necessarily in the presence of each other.

Left to right. Jordon Bradshaw, Deborah O'Sullivan, Ross Quearney, Alexander O'Sullivan and Keith Keogh



Mulhuddart Village celebrates another athletics victory

In a string of athletic champions to hail from Mulhuddart, the latest sees huge success from CMAC MMA after Alexander O Sullivan made his professional debut, beating his Italian opponent by submission in the first round.

2022 has been a big year for Mulhuddart's CMAC MMA. The club is run by the mother and son combo of Deborah and Alexander O'Sullivan, who have been involved in the Irish MMA scene for many years and have accumulated many successes in that time. This year, however, has bore witness to some of the club's biggest accomplishments so far.

Firstly, in January, Kiya O'Sullivan, accompanied by her brother and coach Alexander, travelled to Abu Dhabi for the IMMAF World Championships, where Kiya secured a Silver medal for Ireland after a close finals match against Kazakhstan.

In February, Keith Keogh and Jordan Bradshaw shared a joint first place finish in the first Irish National MMA championships. This earned one of them the chance at representing Ireland in the prestigious Super Cup, a tournament in The Kingdom of Bahrain which pitted the world's eight best amateur teams against each other. Jordan fought extremely well for the team, beating his opponent from Australia and ultimately helping Ireland to a second place finish, which earned them 75'000 euros to help grow the sport of MMA in our country, which unfortunately is still not recognised as a sport by the Irish government.

In July, Jordan and Keith, as well as Ross Quearney, got to represent Ireland in the inaugural Four Nations Tournament in Liverpool. This featured the nations of England, Scotland, Wales

and Ireland going up against each other, and both Deborah and Alexander were on Irish coaching staff. The CMAC lads impressed again, winning all of their fights in spectacular fashion and earning three gold medals for their country.

Back in Ireland later that same month, Keith Keogh won his Bantamweight title on Cage Conflict in Belfast, a victory which saw him improve his record to 11-0, and secure his ranking as the number one Bantamweight fighter in the UK and Ireland on the official Tapology rankings.

In September, the same three lads travelled to Italy for the IMMAF European Championships, once again accompanied by their coach Alexander. All three performed excellently in the tournament and Keith managed to secure a senior Bronze medal after a string of stellar performances.

Last Saturday saw the last success of the year so far, when the CMAC head coach Alexander made his professional debut, beating his Italian opponent by submission in the first round.

Despite having such a successful year so far, there is no signs of the momentum slowing down for the club, as there are already numerous fights lined-up before the end of the year. Fans of the club should pay attention to the next wave of fighters coming out of the gym, who will undoubtedly continue to push the gym to new heights in the future.

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The rule of thumb is eight glasses of water a day. Total fluid intake should be 3 litres a day for men and women 2.2 litres. The more of this that comes from pure water the better. Apparently, we all started drinking more water during the pandemic following public health advice.

Whether that has continued post pandemic is yet untested.

Many health risks decrease when you drink plain water say the experts.

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John Walsh

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LABOUR

STEP INTO NATURE IN DUBLIN 15



This September and October has seen the arrival of Stepping Stone Forests in Dublin 15 through an initiative supported by local Councillor, Pamela Conroy.



Stepping Stone Forests are being rolled out in Dublin 15 through Blakestown Drive Community Groups Project Citi Verde – “Imaging an Urban Oasis”. The project sees volunteer groups coming together to create an oasis of pocket forests in a number of schools in Dublin 15. Up until now the project had only been run in Clondalkin and Tallaght but in September the forests were welcomed into Dublin 15 for the first time.

Pocket forests require a specific approach to planting which involves trees and shrubbery being densely planted in a horse shoe shape which provides a natural outdoor classroom area in the school grounds as the trees and shrubs grow. An important aspect of pocket forests is that only native species of trees and shrubs are planted. The dense planting is modelled on the method devised by Professor Akira Miyawaki which leads to rapid growth of the trees and shrubs resulting in a self-sustaining forest in two to three years which support local birds, animals and insects as well as providing a natural oasis in a small area.

Soil preparation is the first stage of creating a pocket

forest. This stage of the process involved laying cardboard on the ground, taking care not to leave any gaps between the pieces. Before going on the ground the cardboard has to have all plastic tape removed from it as this does not disintegrate. Following this, a thick layer of woodchip mulch is put on top of the cardboard. Preparing the soil in this way helps to suppress weeds, and retain moisture in the ground, supporting the growth of the trees and shrubs once they are planted. Planting will then take place next year once the soil is best placed to provide nutrition and support to the trees and shrubs.

Six schools in the Dublin 15 area taking part in the current tree planting cycle which runs from September until mid-March 2023. The photographs show the soil preparation day at Blakestown Community School and Luttrellstown Community College. The other schools taking part are St Lukes National School, Ladyswell National School, St Francis Xavier Senior National School and Scoil Mhuire Senior National School.

All these Stepping Stone Forests are being funded by AWS InCommunities. Students and school staff have carried out the



work supported by volunteers from local community groups including Blakestown Drive Community Group, Laurel Lodge Environmental Group, Blanchardstown Gardening Group, with assistance from volunteer groups from Clondalkin and Tallaght where Stepping Stones Forests began.

If you would like to be involved in the project please email:

**info@steppingstoneforest.org or
pamela.conroy@cllrs.fingal.ie.**

Some photographs were taken by Michelle Griffin of Blanchardstown Gardening Group who very kindly granted permission to use them.



Cllr. PAMELA CONROY

My priorities are:

- ➔ Improving accessibility and inclusion in the built environment and public spaces.
- ➔ Improving the provision and safety of local active travel infrastructure so that leaving your car at home is a viable option.
- ➔ Helping to bring communities together and assisting them with improving where they live.
- ➔ Providing clean and safe streets and public spaces.



Working with Minister Roderic O'Gorman TD



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Stalled Recruitment Process in Dublin Fire Brigade is Serious Safety Concern for Citizens of Dublin

Labour Party Senator and spokesperson for Employment Affairs, Marie Sherlock has called on the Government and Dublin City Council to act with urgency to fix the stalled recruitment process in Dublin Fire Brigade.

Senator Sherlock said:
"The under-staffing in Dublin Fire Brigade means that there are on average 3-4 fire engines that cannot be deployed each day across Dublin City and Council. This is out of a total fleet of 21. This must be a serious cause of concern for all who live and work in Dublin.

"There have been long standing recruitment issues in Dublin Fire Brigade which came to a head last year when firefighters had to threaten industrial action to bring about change. This led to the Duffy agreement being made last February between Dublin City Council and unions which stipulated amongst other issues, that 90 fire fighters would be recruited in 2022, that there would be two training run in the first half of the year for firefighters and emergency service controllers and that a recruitment panel would be put in place.

"So far, 72 fire fighters have been trained out of the 90 and a

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recruitment competition has yet to commence for the 2023 intake. There is now a very strong view among firefighters that because of this stalled recruitment process, there is little or no likelihood of the necessary training courses commencing in early 2023.

"There are now very significant levels of frustration and distrust among firefighters and paramedics in Dublin Fire Brigade. Legitimate expectations that recruitment issues would be resolved this year have so far failed to materialise and the failure of the government to pay the €1000 pandemic recognition payment to Dublin Fire Brigade simply rubs salt in the wounds."

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Green Party Delivering Cheaper Childcare for Families



Roderic O'Gorman TD and Minister for Children, Equality, Disability, Integration, and Youth

One of the key issues affecting families in Dublin West, and across Ireland, is the cost of childcare. That is why, I made affordability of childcare my key focus for Budget 2023, and early on, set out my goal of reducing the average cost of childcare for families by 50% over two years.

Since becoming Minister for Children just over two years ago, I have often heard from parents, with children of all ages, about how much they value childcare, but the costs of it are just prohibitive.

At the same time, I heard from dedicated childcare professionals about how they love their job, but it just does not pay enough, and that they couldn't see themselves having a future career in the sector.

It is clear that something had to change. We had three big tasks to get right if we were to finally make childcare in Ireland work for everyone, for parents, for staff, for providers, but most importantly, ensure it serves our children well during their key formative years.

Firstly, providing stability and sustainability to the childcare sector is key. A reliable stream of public funding needs to be in place, recognising that the State and providers, have a role to play in the delivery of childcare, for the benefit of the public good. Core Funding, which was agreed in last year's budget, and began in September of this year, marked the beginning

of this new stable funding stream for providers.

Secondly, we had to ensure that childcare professionals are being rewarded for their hard work and dedication; to really acknowledge what they – our Early Years' Educators – do for our children. That's why last month I was delighted to see that the first ever pay agreement for the childcare sector was agreed, 18 months after I initiated the process with employers and employees.

Lastly, we had to bring down the cost of childcare for parents who have been struggling for years with increasing childcare fees and painful sacrifices in order to ensure their children received the care they needed. That process was kick started last year, by including a requirement that all those childcare providers who received the new State investment had to freeze their fees at September 2021 levels.

In order to bring fees down however, more investment was needed. That is why the Government has, as part of Budget 2023, stepped up with a massive new investment package in childcare - the largest single increase in



investment for childcare.

In 2018, the then-Government set a goal of investment €1 billion in childcare by 2028. With this week's Budget, we reached that €1bn goal, five years ahead of target. This means an increase in investment of €346 million.

This huge increase in investment will bring real benefits to parents. We are investing more in the National Childcare Scheme, which subsidises parents' fees. By doing so, we'll bring down the costs of childcare for parents by an average of twenty-five percent, meaning that, on average, parents using 45 hours of registered childcare per week, will spend €1,200 less on childcare per year, per child, and some will save up to a maximum of €2,100 per child, per year.

Bringing down the cost of childminding

I recognise that there are a range of childcare arrangements happening across the country, with many families opting for childminding services instead of centre-based childcare. That is why, under the Childminding Action Plan, which I launched last year, I plan to expand supports further for parents by bringing childminders into the National Childcare Scheme.

This will be an important feature in the development of the childminding sector, to ensure parents using childminders can also benefit from the Government's efforts to reduce the cost of childcare.

Increasing availability of childcare places

We also need to make sure that every child who needs a childcare place, can get one. I know that parents, particularly new parents, in some parts of the country, have found it challenging to find available places for their children.

This is something that, as Minister, I am determined

to address. Last year, we ensured that the new funding stream for childcare providers, Core Funding, incentivised services to expand. We are already seeing the benefits of this, as services across the country, particularly in areas with an undersupply, are increasing the hours and number of childcare places in their service. Next year we will increase Core Funding by an additional €59 million, to support services looking to expand their offering and provide more places, particularly for babies and toddlers.

After decades of underinvestment, the State is finally prioritising childcare, and recognising the benefit a high quality early learning and childcare sector brings to society, and most importantly, to children.

So much has been achieved since this this Government took office.

As Minister, I have increased investment in the sector by €400 million.

We have secured a pay deal for childcare professionals, with a clear wage structure, ensuring that those staff can see a future for themselves in a job I know they love.

We have introduced a new funding source – Core Funding – with an additional €270 million going to childcare providers.

And now, with Budget 2023, we have invested €121 million to reduce fees for parents substantially – by an average of 25% for those who use full time services. This will come into effect from January 1st next year.

Since the Green Party have entered Government, investment in childcare has substantially increased, surpassing targets set by previous governments by five years. We are transforming the childcare sector, and are delivering for workers, providers, parents, and most importantly, for our children.

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

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RODERIC O'GORMAN TD

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The case for a Mayor for Dublin

By Daniel Whooley, Cllr for Ongar and Deputy Mayor of Fingal

Local Government is not working. I do not think that is a controversial statement, and most local councillors will agree with this. Getting a cycle lane or a new bus shelter is impossible without the council asking for funding or approval from Central Government. There is a lack of independent funding and, therefore, independence for our councils.

Dublin is the hub of Ireland, politically and economically, but the four Dublin Local Authorities struggle to assert leadership on the key issues facing Dubliners, housing, transport, and climate change. The relevant department and minister rigidly dictated policy, and the sniff of rebellion or assertion of independence from a local council sees our powers restricted.

The most famous among councillors is the Section 28 Planning guidelines issued in 2018, which came after Dublin City and a Developer tangled over the maximum height guidelines at a planning application at Spencer Place. The application was rejected because it exceeded the height guidelines in the DCC Development Plan. This case was the flashpoint to move height and density guidelines away from Local to Central Government.

Reform is desperately needed, and an empowered, Directly Elected Mayor would transform everything! This new mayor would work along the current Dublin local authorities but with a clear political direction set by a citywide mayor. The Citizens Assembly recommended this topic and called for powers across many areas, including housing, transport, waste, nightlife, arts, planning and land use, with education and health coming a few years after its establishment.

To some, it is another elected representative and another layer of bureaucracy, but to me, it cuts layers and reshuffles the balance of power in Local Government. A Directly Elected Mayor who understands the key issues facing the Capital, like the 20-year wait for a Metro that can build public housing on public land and not sell it off to private developers, understands Dublin's nightlife is in decline.

Dublin is in purgatory and an era of stagnancy. The county is not falling apart but is not progressing either. The city's state can be seen in DCC's approach to urban art in the city, our graffiti, and stickers. A snapshot of the Capital's loves, beliefs, and convictions, from the local rivalries of football clubs to the homages of cult characters, can be found on streetlights and railings. But DCC believes this art is vandalism, and vandalism should be sterilised. Such a policy feels contradictory to a council that embraces its quirks and to a council cleansing a city canvas to attract investors. A structural shock to the system is needed to inject life back into our beloved city.

The success of empowered Local Government in other



“Reform is desperately needed, and an empowered, Directly Elected Mayor would transform everything!”

Capital cities can be seen in London, Copenhagen, and Paris. It has allowed cities to flourish and given National Government licence to legislate the rest of the country. I believe that the journey for a better Dublin begins with a Directly Elected Mayor

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Councillors call on Liffey Valley to reverse staff car parking charges

Local councillors have called on the management and owners of Liffey Valley Shopping Centre to reverse the decision to charge staff for car parking

Deputy Emer Higgins was speaking following the extension of the universal subsidy under the National Childcare Scheme to all children under 15 using registered childcare, with up to 40,000 families estimated to benefit by receiving up to €1,170 per annum off the cost of childcare.

Workers had been informed in September that they would be forced to pay for car parking from October onwards. Initially staff were told that they would have to pay full price which was later changed to a €600 fee per year.

At the September meeting of the Lucan/Palmerstown/North Clondalkin Area Committee in South Dublin County Council elected representatives voted unanimously to write a letter to Liffey Valley asking them to reverse the decision. The motion, which was proposed by People Before Profit councillor Madeleine Johansson, expressed the disappointment of the local councillors with the decision by Liffey Valley.

People Before Profit TD's for the area Gino Kenny and Brid Smith also met with workers at the centre and have vowed to support them against the management.

Cllr Madeleine Johansson commented: "Retail workers are some of the lowest paid workers in the country and the proposed car parking charges amounts to a significant pay cut for workers. Councillors were shocked by the decision by the centre to charge staff for parking. The owners and management of Liffey Valley made all sorts of promises to support the local community when they wanted councillors to re-zone their land last year. It seems that their generosity has gone out the window."

Gino Kenny TD said: "I met with a number of workers from

the centre recently, and I'm shocked that the centre is still going ahead with these charges for staff. Many staff members have no choice but to drive to the centre for work. Some work part-time and have to pick up children from school before or after work, while others live outside of Dublin with no public transport links. Workers are already struggling with the cost of living crisis and retail workers simply can't afford to pay these charges. We will be supporting the workers in whatever way we can to defeat these unfair charges."

Parking until now has been free for customers at Liffey Valley. From October 2022 this will change with the following parking charges:

0-3 hours:	€2.50	8am – 6pm
3-4 hours:	€5.00	8am – 6pm
4-5 hours:	€7.50	8am – 6pm
5-6 hours:	€10.00	8am – 6pm
6-7 hours:	€12.50	8am – 6pm Max Day Rate
Evening:	€2.50	Flat Rate 6pm - 8am

The centre's management team said the decision to charge for parking was based on a shift towards more sustainable modes of transport. Their statement read "We are confident that the changes when implemented from Monday 17 October will result in a much-improved parking experience as we expect that due to the new management system, parkers who are not either visiting or working for retailers in the Centre will no longer avail of our parking facilities".

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The firm was founded by Conor Martin in 2014 to provide a personal, professional and financial advisory service helping clients and their families to achieve their financial objectives. Conor has over 23 years combined experience in Capital Markets, Banking, Investment and Wealth Management working for Bank of America, AIB, Davy and Smith & Williamson throughout his career. He has an extensive financial products knowledge and advises on all aspects of pensions, wealth management, succession /estate planning, protection and retirement planning. Conor has achieved the internationally recognized Certified Financial Planner (CFP) accreditation. He is also a keen sportsman having won 2 All-Ireland Senior football titles playing in goals for Meath in the 90's. Conor also enjoys coaching underage GAA teams and is a self-confessed fine-weather golfer.

Lisa Coghlan BBS (Business & Management), QFA



Lisa is one of our advisors who has built up a comprehensive knowledge in the financial services industry through a variety of customer focused roles including business banking, conduct risk and mortgages working for AIB and the Central Bank of Ireland. Lisa is passionate about empowering and supporting clients to make clear & educated financial decisions for their immediate and future goals. Outside of work, Lisa enjoys staying active and spends her evenings in the gym, hiking or walking with friends. When she's not doing those things you can usually find her eating or travelling!

A tale of two investors

I had two meetings over the course of the last fortnight with two clients both of which had very different outcomes from their investments. The major differences in the performance of their investments were caused by two factors – time & fear of losing money.



Let's have a look at Investor A who has been my client since I started Tara Financial Partners just over 7 years ago. This man is in his early 80's and one of his investments was made in 1981 long before I ever met him. He invested IR£10,000 in an investment bond 40 years ago and just left it alone since, never touched it. Today, it's worth just a little over ten times the amount he invested – over €127,400. Even better news though – he invested IR£10,000 in another one in joint names with his wife also so, he has two of them that he hasn't touched.

Now I'm guessing not a huge amount of people in Ireland had a spare IR£20,000 to invest with a 40-year investment horizon in the early Nineties but the lesson here is to invest your money that you do not need for the long-term and walk away. It's the tinkering with it that stops the compounding and paying tax on any gains every time you sell and jump into a new investment. There's no doubt that his investment had periods of volatility and underperformance too, but the key is to ignore all that and just keep it invested. Compounding takes care of the rest for you; it couldn't be simpler.

Let's look at Investor B who an existing client asked me to have a chat with to see if I could put some shape on his financial future. He had a few properties with some debt on them that there wasn't much I could advise him to do other than consider selling them now that prices have risen significantly in the last 18 months. However, he did manage to make decent pension contributions through the years and had €195,000 in his personal pension. The only problem was that he had no financial advisor in his corner

through the years other than one guy who he said 'sold' him the pension 10 years ago. That's the problem with our industry still where some financial advisors are quite happy to 'sell' a financial product, make their commission and then disappear. Clients need to review their financial policies & plans every year and require guidance from us if anything has changed for them.

Anyway, because he didn't have a financial advisor to consult with in March 2020 when the Covid-19 pandemic sent markets crashing for a few weeks, he switched from his growth/high-risk fund choice in his pension to a very low risk fund. Of course, we now know that Central Banks & governments around the world pumped money into the system to shore up confidence in markets and all the higher risk funds (fully exposed to equities) went the whole way back up again, and even higher. So, his pension went from roughly €220,000 to €195,000 in 2020 (a loss of c. 11%), when if he did nothing at all, his pension would have been worth around €290,000 (an increase of c. 32%) by now. That's a difference of over 43% by meddling with it because he got nervous and did not have a professional in his corner to guide him. The moral of the story here is to just invest (regularly if you can) and then simply leave it alone. Time will take care of the rest.

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See our advert on page 46



INTERNET SAFETY

Cyber Crime

This is the first in a series of articles about Internet Safety. This edition we look at cybercrime. Future editions will explore more aspects of online safety.

Cybercrime affects businesses large and small and consumers. In 2020 in Ireland over €22 million was defrauded from individuals through card scams and the latest figures for the year to March 2022 show an alarming increase. Cybercrime takes many forms, and this article attempts to explain them and offer advice on how to prevent it.

What is cybercrime?

Cybercrime is a criminal activity that either targets or uses a computer, a computer network, or a networked device. Most cybercrime is committed by cybercriminals or hackers who want to make money. However, occasionally cybercrime aims to damage computers or networks for reasons other than profit. These could be political or personal. Cybercrime also covers telephone scams and child pornography.

Cybercrime can be carried out by individuals or organizations. Some cybercriminals are organized, use advanced techniques, and are highly technically skilled. Others are novice hackers.

What are the types of cybercrime?

Here are the six most common Cybercrimes (frauds) as described by An Garda Síochána.

1. PAYMENT CARD FRAUD:

This type of fraud involves the use of stolen or counterfeit payment cards to make direct purchases or cash withdrawals. It also includes the use of stolen card data to buy items over the phone or via the internet.

Crime Prevention Advice

- Keep your card in a safe place at all times. Do not leave it lying around. Report it to your bank immediately if it is lost or stolen.
- Keep your PIN safe. Do Not write it down, Do Not keep it with

your card and Do Not give it to anyone.

- If you are expecting a card or a PIN in the post and it does not arrive, notify your card issuer immediately.
- Sign any new cards as soon as they arrive from your bank or card issuer. Ensure that you cut up the old cards as soon as the new ones become valid.
- Cover your PIN when making in-store purchases or using an ATM.
- Keep your card in sight when paying for goods or services.

2. INVOICE REDIRECTION FRAUD:

This type of fraud involves criminals contacting businesses or sellers usually by email, but sometimes by phone or other means of communication. The criminal pretends to be a supplier of goods or services that you already do business with and requests that the bank account details recorded for the legitimate supplier are changed on your financial system. The next time an invoice arrives from the legitimate supplier the payment is sent to an account controlled by the criminal instead of the supplier. This results in significant financial loss which may not be identified until a reminder email is received from the legitimate supplier. In such cases not only does the business lose money but they still have an outstanding invoice to pay to the legitimate supplier.

Crime Prevention Advice

- Ensure that all staff are aware of this type of fraud and that all requests to change bank account details are brought to the attention of a supervisor for consideration.
- Always make a phone call or direct contact with a known contact at the suppliers that has requested the change of account details to verify whether the request is correct.
- Ensure the contact is made independently and never respond directly by using the contact details contained in the email or provided by the sender as you may be contacting the fraudster.

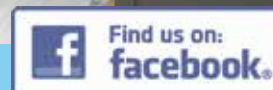
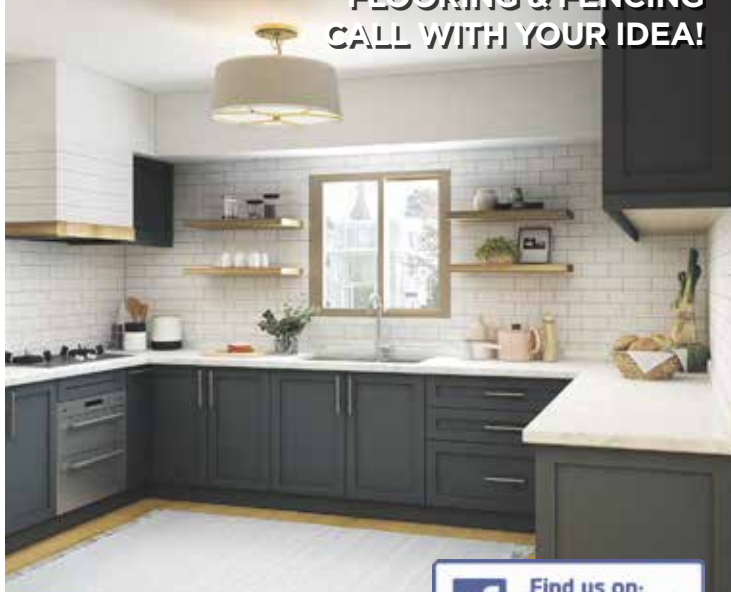
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3. CEO FRAUD:

This type of fraud is similar to Invoice Redirection Fraud however in this case junior employees in the finance department of a company receive an email from a criminal purporting to be the Chief Executive Officer stating that an important deal or some other urgent matter is pending and that a substantial payment needs to be processed immediately. Overawed by the involvement of the CEO, and the tone of the email which generally insists on secrecy, the employee acts on the email instruction and transfers a substantial sum of money to the specified bank to close the deal. It subsequently transpires when the employee plucks up the courage to tell someone else, that the CEO is oblivious to the transaction and that the email provided was false. By the time the fraud is detected the money is often gone.

Crime Prevention Advice

- Training is a key element to avoiding this type of fraud by educating both CEO's, senior executives and staff about emails or communications of this nature.
- Staff should be empowered to question requests of this nature.
- Companies should have very clear policies and procedures in place, known to all employees for verifying payment transfers or high level requests from senior management.
- The use of additional verification processes should be utilised by employees as a matter of course. A phone call to the CEO to

assist in confirming the transaction or a visual communication should be mandatory.

4. EMAIL FRAUD OTHERWISE KNOWN AS PHISHING:

This type of fraud involves criminals making contact by email and can take a number of forms. The email may appear to be from a reputable company however when one clicks on the email or attachment or link within the email, malicious software (malware) is downloaded onto the PC or other device allowing the criminal to track online activity and identify personal or financial information for fraudulent purposes. Both individuals and companies can be victims of this type of crime.

In other cases, the criminal uses temptation as a means to extract money from you by pretending that you have won or inherited a large sum of money to convince you to provide personal or banking details or to transfer money.

Crime Prevention Advice

- Don't open unsolicited emails.
- Don't respond to any unsolicited email seeking personal, financial or security advice.
- Never click on a link or attachment in an unsolicited email.
- If it sounds too good to be true it probably is.
- If you believe the email is from a genuine source, verify this independently. Independently means independent of the



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email sender

- Independently verify any requests for information and never use the contact details supplied to you by the caller or texter. Independent means independent of the caller or texter.

5. PHONE FRAUD OTHERWISE KNOWN AS VISHING OR SMISHING:

This type of fraud involves criminals contacting you by phone (vishing) or by text (Smishing) pretending to be your bank, credit card issuer, utility company or often a computer company. During the conversation they will try and trick you into giving personal, banking or security information. They may also convince you to make a money transfer to them or inform you that you have won a prize and need to send money to release it. Their intention is to use this information to commit fraud against you or other parties in your name.

Crime Prevention Advice

- Always say "NO" to unsolicited callers or texters seeking private information about you. Private information includes your name, address, date of birth, family details, bank account numbers, PIN, Passwords
- Independently verify any requests for information and never use the contact details supplied to you by the caller or texter. Independent means independent of the caller or texter.
- The caller may already have some information about you so don't trust them because they use your name or other personal information.
- An Garda Síochána or your bank will never look for your Banking PIN number or Password or ask you to transfer money, or come to your home to collect your payment card, cheque book or cash.

6. ADVANCE FEE FRAUD:

This type of fraud involves criminals targeting victims to make advance or upfront payments for goods, services or financial gains that do not materialize. These can take many forms including:

- Rental Fraud where would-be tenants are tricked into paying a fee to rent a property that doesn't exist.

- Romance Fraud where a victim unknowingly forms an online relationship with a criminal who is using a fake online profile who then asks for money for sick relatives or to come and visit. They may also seek personal information with intent to commit fraud.
- Inheritance Fraud where the criminal pretends that someone very rich has died and has left you a large sum of money and will organize the payment of the inheritance for a fee.
- Lottery Fraud where the victim is told that they have won a lottery or prize draw and need to pay money to release the funds.
- Ticket fraud where tickets are bought online that do not materialize.
- Ghost Broker /Car Insurance frauds where the insurance product does not exist or cover what it claims to do.
- Investment fraud where investment opportunities are advertised online which do not exist.

Crime Prevention Advice

- If it seems too good to be true it probably is.
- Beware of unsolicited offers of service or benefits.
- Ensure that you have independently verified the identity of the person or company you are dealing with and if that is not possible end contact immediately.
- Never give any personal financial or security information to any person or company unless you have satisfied yourself that they are genuine.
- Be wary if you are asked to transfer money to non-identifiable locations such as PO Boxes or through Money Transfer companies rather than bank accounts.

Passwords

Always use strong passwords. We all want easy-to-remember passwords, but they are often easy to guess. Scammers use automated password software to test login passwords. If you want to know how long it would take a scammer to guess your password then check your password on this website. It might alarm you how easy your password is to crack:

<https://www.security.org/how-secure-is-my-password/>

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ANCHOR THE SOLE A Holistic Therapy Sanctuary in Dublin 15



Anchor the Sole is a Holistic Therapy Practice based in Coolmine Industrial Estate. The practice was set up in 2019 by Yvonne Davis, a busy mum of 3 with a passion for supporting people to reduce their stress and care for themselves through the use of holistic therapies.

Yvonne's career started as a social care practitioner, where she spent over a decade working in a various community and voluntary services, specialising in the area of addiction, and supporting people to find solutions to complex issues they were facing. After the birth of her second child, she decided to retrain as a reflexologist with the Irish School of Reflexology. Yvonne had dipped in and out of reflexology over the years as a client, and always felt the treatment had something magic to offer people – she often came away from sessions feeling a sense of clarity, and reduction in her stress and a sense of being re-energised.

The past couple of years brought many challenges for many small business owners due to covid restrictions and closures. Yvonne made the decision to reach out to like minded professionals with a view to teaming up and pooling resources and skills.

This in turn led to the expansion of the business. In 2021, Yvonne joined forces with Tina Forrester Walsh, owner of An Chos Reflexology, a talented holistic therapist, with over 20 years experiences in providing various therapies. Tina's original training was in Reflexology, many years ago and to this day, she still loves it as much as ever!

Over the years Tina has also trained in Indian Head Massage, Lymphatic Drainage, Nutrition, Facial Reflexology & most recently Facial Cupping with UK's leading expert Ziggie Bergman. Tina also tutors in Holistics and Nutrition, in a Youth reach centre which can be demanding but very, very rewarding.

Tina also provides holistic Therapies in Stewarts Care, Palmerstown, a service for people with intellectual disabilities. She finds this work to be so rewarding it has allowed her to build up some lovely connections over the year.

More recently, Anchor the Sole has seen another new addition to the team. Rachel Reid, a talented massage therapist with over 20 years' experience in the beauty and massage industry has come on board and is providing massage therapy to clients at Anchor the Sole. Rachel specialises in Swedish Massage for general relaxation



and wellbeing and Deep Tissue massage for a more results driven treatment. Rachel is an absolute people person; she has a fantastic ability to make her clients feel at ease and has the capacity to help them alleviate stress using her massage techniques.

Together, the 3 therapists have created something special. A space that allows people to come and experience a sense of deep relaxation, in a safe and warm environment within their local community. Never has there been a more important time for people to engage in holistic therapy practices. The pandemic has had an impact on everyone, and holistic therapies can play a vital role in the recovery process.

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