

ISSUE 37
DEC 2022/JAN 2023

FREE MAGAZINE

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- Lidl Tyrrelstown
- Tyrrelstown Community Centre
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- Castleknock Golf Club
- Castleknock Hotel
- Elmgreen Golf Club
- Hollystown Golf Club
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- Westwood Golf Club
- Phibblestown Community Centre
- Costcutter Clonsilla Road
- Credit Union Clonsilla Road
- The Greyhound Blanch Village
- The Grasshopper Clonee
- Clonsilla Inn
- The Carpenter Inn
- The Carlton Hotel Tyrrelstown

EDITORIAL

As Little Village celebrates its sixth Christmas in print, COVID-19 celebrates its second. So on top of the food and charity mentioned in the poem above, there are worries about restrictions, adversely affected family gatherings and possible contractions of the virus.

To help to take our readers minds off of some of the stressful aspects of

the holiday season without resorting to playing Feliz Navidad on a loop until you go insane; we have compiled an interesting look at the history of Christmas, the abbreviation Xmas and a heart-rending Christmas story by Hans Christian Andersen to help us all to appreciate what we have, however little.

Thank you to all of our readers and advertising partners. Without you we are nothing. We wish you all a Merry Christmas and a happy New Year. Here's to 2022!



LITTLE VILLAGE MAGAZINE

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10,344 students in Dublin to receive additional student grant repayment reduction – Deputy Higgins

Students from Dublin receiving grants will have additional payments in December, a Fine Gael TD has said.

Fine Gael TD for Dublin Mid-West Deputy Emer Higgins was speaking about the package secured by Minister Simon Harris which will see all maintenance recipients receiving an additional payment on December 16th. This will mean an additional €679 for some students before the end of the year.

Deputy Higgins said, “We have taken crucial steps to address the cost of education for families in Budget 2023. This additional student grant payment will mean more money back in people’s pockets by the end of the year.

“This will benefit almost 50,000 students across the country. Effective from January, we will permanently increase grants by between 10 and 14pc ensuring students will receive the help they need and deserve.”

To further recognise the cost of living crisis people are facing, Minister Harris also announced a once off contribution of €1,000 towards the student contribution paid by each free fees eligible student in academic year 2022/23.

This requires no action from students and will reduce the amount payable by free fees eligible students to their institution from €3,000 to €2,000 in academic year 2022/23.

Deputy Higgins continued, “Students who paid their 2022/23 student contribution in full will receive a refund from the HEI attended. The HEI will begin contacting eligible students this week and seek the necessary account details to process a refund.

“Individual students who have been contacted by the HEI and asked to provide account details to facilitate a refund, are required to provide those relevant details by the 30th November 2022.

“Students eligible for a 50% student contribution grant support as paid by SUSI will benefit proportionally and will receive a €500 credit (from €1,500 to €1,000) in the value of the student contribution they are due to pay,” Deputy Higgins concluded.

Minister Simon Harris added, “These are practical measures to help students and families with the cost of education and the cost-of-living more generally.

“If you have not paid your fee, it will be knocked off your bill and if you have, your college will be in touch to ensure you get your money back and if you have a grant, you will receive that additional support before Christmas.”

Smart meters are coming but many who already have them don’t have the data from them yet to monitor consumption. In the meantime, you can buy an energy monitor for as little as €20 that will tell you which appliances are using the most electricity.



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:

085 814 1164 tiasgcorduff@gmail.com

www.thereisasolution.group

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Childcare: Delivering a Better Deal

The cost of childcare was a key concern for families in Dublin 15 during the 2020 General Election campaign.



Many families with small children, described to me that their childcare costs were equivalent to that of a second mortgage on their house. For others, childcare fees meant they couldn't save anything at all, and it was hindering their chances of ever owning a home.

Uncertainty, rising costs in childcare, and the burden that places on families, is just one of the challenges ahead in delivering long-lasting reform in childcare. Since taking office as Minister for Children, I have been privileged to meet with dozens of dedicated childcare professionals across our constituency, who are passionate about their career, but who are struggling to make ends meet.

There is no disputing that these issues are a direct result of decades of non-investment from the State, and COVID-19 has only shone more light on the severity of that neglect, with families struggling to return to offices due to some of the highest parental fees internationally.

Making childcare more affordable

In Budget 2022, I took initial steps to addressing the historic underinvestment and prioritised childcare. I secured a package of €716m for the sector (€78m more than last year's budget), which includes a new funding stream for providers from September 2022, totalling at €200m in a full year.

Significantly, this new funding stream will be linked to a commitment from providers that they will freeze their fees. For the first time ever, the State will have some control over childcare fees – a very important first step towards reducing costs for parents.

To further reduce costs, we are also expanding the National Childcare Scheme (NCS) subsidy, and from September 2022, subsidies will extend to children under 15 years, benefitting up to an additional 40,000 children. We will also stop the practice of deducting hours spent in pre-school or school from the subsidised hours to ensure children from low income families can benefit.

Childminders, who are so important to so many families, also deserve to be brought into the scope of State-funded supports



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

and regulation. This is why we launched the National Action Plan for Childminding 2021-2028, which sets out a phased approach to how we will do just that.

Improving pay and conditions for workers

I've always made it very clear that I do not believe that childcare professionals are paid enough for the work they do. And through our Workforce Development Plan just published, the forthcoming new funding stream and the Joint Labour Committee which I established earlier this year, all working together, I am confident we will see a strengthened and professionalised childcare sector. One where childcare professionals receive the recognition and rewards they deserve, and are not forced to consider alternative careers, or emigration.

The future funding of childcare

The *Report of the Expert Group on a New Funding Model for Childcare*, published this December, shows the breadth and scale of what needs to be done. It sets the pathway to how we will reduce the costs to parents, support the sustainability of providers so that they can deliver high-quality early learning and childcare, attract and retain a well-qualified workforce, and ensure no child is left behind.

Through the new funding model, through the joint labour committee, through the childminding action plan, through the workforce development plan and through additional investment, we will deliver a better deal for parents, providers, childcare professionals and most importantly, for children.



Happy
Christmas!

from **RODERIC
O'GORMAN TD**

Minister for Children, Equality, Disability,
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FINE GAEL 

Christmas Update

Councillor PUNAM RANE

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

✉ PunamFG@gmail.com 📍 PunamRaneFG 📺 PunamRaneFG



Dear Resident,

I would like to wish everyone a Merry Christmas and a Happy New Year. This leaflet summarises what has been achieved and my contribution to our community.

Punam

N3/ Snugborough Interchange Project

Work continues on this road and pedestrian route alignment at the Waterville road roundabout junction which will soon see a further relocation of the roundabout to allow excavation works to proceed for completion of the underpass. Traffic management measures will be deployed over the coming months with footpaths and new bridges opening. The N3 outbound hard shoulder lane and the inbound bus lane will close. Path closure adjacent to the works within Tolka Valley Park will remain including Old Corduff road underpass area. For more information visit: snugboroughinterchange.ie

Initiative for 2023

My initiative for 2023 is to get as many ongoing projects completed. I have many initiatives that I will be driving, and working with Fingal County Council (FCC) focusing on areas that lack facilities like schools, community centres, parks and short pitches.

Schools- Hollywoodrath

The contracts for the new school on this site have been signed. The school will incorporate a 2 classroom special needs unit in addition to all ancillary pupil and teacher facilities including external hard and soft play areas and a ballcourt. This project is critical to me, as I have been collaborating with An Tánaiste Leo Varadkar to bring more schools to this area which is needed for the growing population in Hollystown. We will keep you updated of any further developments on this site. There are also discussions being held about the need for a secondary school along with the primary school that will be built.

Fingal Connect App Launch

The Fingal Connect app is an efficient way to keep up with Fingal County Council news and contribute in your own specific way. This app is free to download and offers residents an opportunity to take, make suggestions, see future events, and get the latest council news. This app also offers a free and unique way to advertise for local businesses and is available on both IOS and Android.



LANESBOROUGH PARK DEVELOPMENT

As a Councillor I would like to see this park serve local communities and act as a focal point, provide natural environment connections, specialised features, and functions. This park will contain within it many recreational facilities for people of all ages and abilities. It will also contain beautiful wildflower meadows, play spaces for children, a community garden with sensory play area for children, a toddler play area and multiple exercise grounds for both adults and people of all ages. If interested, please visit Fingal.ie to view some of the designs and features of the park.

Meakstown Community Centre

Meakstown Community Centre is a much-needed facility that is needed to help cater for a wide range of community, recreational, education and sporting activities in the area. I have been working exceptionally hard to make sure that the completion of this centre is met with deadlines. This would include a three-court sports hall and four large multipurpose rooms for activities such as dance lessons, yoga, pilates, training workshops and community meetings. The residents of Meakstown have been wonderful in providing advice and information in relation to this community centre. Please feel free to contact me if you have any specific ideas and I will do my best to accommodate.



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

Fingal Social Housing

On 2nd Nov I was able to get a tour of the Churchfields site in Mulhuddart alongside Taoiseach Micheal Martin & Minister for Housing TD Darragh O'Brien. The council will deliver 1147 houses, this will be a mix of social and affordable house and will help reduce the Fingal social housing. The project has been incredibly challenging since it requires major infrastructure such as roads, water supply, sewage, parks etc. to be built. When completed it will be a role model for other Fingal projects. I was also able to attend the launch of 67 new homes in Ladyswell, Mulhuddart by the Taoiseach. This Cluid Housing concept includes 60% affordable housing and 40% social housing and is a mix of apartments and houses.



Trading Online Voucher Scheme

- This initiative continues to support small businesses by allowing them to enhance their online offering by providing a grant for up to €2,500.
- wMicrofinance Ireland Loans is also another scheme that allows for small businesses to take loans for up to €25,000. The local enterprise office in Fingal provides a range of financial support to small businesses. You can find the criteria for assistance online at localenterprise.ie

Hollystown GAA Centre of Excellence

I am pleased to say that planning permission has been granted to the Dublin City Council GAA board, to develop a centre of excellence on the old golf course in Hollystown. The amenity will also be of use to the local community of Tyrrelstown. Hollystown will secure the old golf course as a green space. Since the closing of the Golf Course in 2019, I have been having regular discussions with the FCC to ensure that this land is appropriately used, and facilities are being built for the residents of Hollystown.

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 be included on the Electoral Register and register to vote you can submit a paper application form or apply online at the following website: www.checktheregister.ie

If you have any queries and you think I can help, please let me know via the contact details outlined in this update.

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 De-
tailed Signage Installed	
Blanchardstown Village	Wildflower Planting
Tyrrelstown Village	Corten Steel Planters
Snugborough Road	Installation of New LED Traffic
Lights	
Dublin 15	Installation of one hundred
	Tier eBikes
Dublin 15	Installation of Solar Bins
Ramore Park Blanchardstown Village	Footpath Repairs
Navan Road	Resurfacing Works
Melville Road	Cycle Track Fixture
Ladyswell Park	Scrambler Prevention
	Measures
Tyrrelstown	Planting beside Roundabout
Mulhuddart Village	Newly Installed Disabled
	Minibus Parking Facility

Canvassing

I arranged for myself and the Fine Gael team to go canvassing in our local areas with An Tánaiste Leo Varadkar. We visited the 2 estates of Hollywoodrath and Bellingsmore. It was nice to meet with the residents and welcome many that are new to the area.



HOLLYSTOWN FOOTPATHS

There is a dire need for footpaths in Hollystown. One of my goals for 2023 is to ensure that footpaths are built along both sides of the road along the stretch of Hollystown, including estates like Alderwood, The Oaks, Chapelwood, Redwood, Hollystown Demesne, Hollystown Park, Chapeltown and Church View. I have put a proposal forward to FCC asking for funds to be allocated and to initiate this work in 2023.

Enterprise Centres

I attended 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. It was brilliant to see all the immense changes that have been made. 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 County Council, and it will be one of my initiatives to make sure that more Base Centres are opened throughout Fingal.



Curry's launch autism friendly shopping hours across Dublin stores

Currys are introducing autism friendly shopping hours across their Dublin stores this month.

The retailer confirmed that the shop would have designated autism friendly shopping in effect each Thursday from 4pm onwards. Shoppers can access ear defenders during these hours, while non-verbal customers can use booklets to help make their shopping experience run more smoothly.



Additionally, screen displays will be darkened during the two-hour period. The autism friendly hours will be introduced in stores such as Jervis, Liffey Valley, Blanchardstown, Swords Airside, and Carrickmines. There are 16 Curry's stores nationwide, all of which will implement the new policy.

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PSRA No: 004135

Councillor

John Walsh

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

Dear Resident

I would like to take this opportunity to wish you a very happy Christmas and a relaxing break over the holiday. Please don't hesitate to contact me if you have any queries or if I can be of any assistance.

Happy new year! *John*



INCREASED FUNDING FOR NON-FINGAL COMMUNITY CENTRES

As a member of the Fingal Community Strategic Policy Committee, I sought a review last year to expand the level of support for non-Fingal owned Community Centres.

Following this review the allocation for non-Fingal Community Centres to carry out repair and improvement works has been doubled from €200,000 to €400,000 in the Council Budget for 2023. This extra funding will allow the large number of non-Fingal Centres to secure essential support for urgent building works.

To apply for any funding from the Council, non-Fingal Community Centres have to be registered with the Fingal Public Participation Network – please see the link and conditions for registration here: <https://fingalppn.ie/registration/>

OLD SCHOOL HOUSE, CLONSILLA

The Old School House, Clonsilla, is a historic building and essential part of the cultural fabric of Dublin 15. I put down a motion, jointly with Cllr Mary McCamley, for the Dublin 15 Area Committee to call on Fingal Council to purchase the Old School House to ensure that it is conserved for the future and that it could be made available for community use.

Motion: Councillor J. Walsh

“That this Committee calls on the Chief Executive to enter into negotiations to purchase the lands at the Old School House, Clonsilla...”

Following a discussion at the Area Committee, the Council confirmed that ‘Property Services are actively pursuing this acquisition’ of the Old School House Clonsilla.

FINAL STAGE OF FINGAL DEVELOPMENT PLAN

Fingal County Council has extended the deadline for submissions on the Draft Fingal Development Plan for 2023-2029 to Thursday, 22 December at noon. This is the third and final stage of the Plan and submissions can be made on proposed Material Alterations to the Draft Plan which were adopted by Councillors. You can view the alterations to the Draft Plan here: <https://www.fingal.ie/development-plan>



SCHOOLS

Once more many parents face long waiting lists for entry to secondary schools across Dublin 15. This has become an annual crisis in our area and is due above all to bad planning and empty promises by the Department of Education.

- The Minister 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 provide for a school population of 1500 students. I recently received a written reply from Dublin and Dun Laoghaire Education and Training Board, indicating that no response has even been received from the Department of Education to recent submissions from the ETB about this Extension. The Department has so far failed to appoint a design team or set out any time scale for the project. CCC is now close to capacity with temporary accommodation and it will be impossible to operate with up to 1500 students in the absence of a new Extension.
- Schools also face an acute shortage of teachers, particularly in practical subjects, science and Irish. **Coolmine Community School** is currently unable to offer classes in several practical subjects for first and second year due to the lack of availability of teachers. This is an unacceptable situation which denies valuable options to students and undermines the school's ability to offer a full curriculum. I am campaigning for a fast track approach to Teaching Council registration for further education graduates on a temporary basis and for the Department to pay student teachers to provide cover for high demand subjects. The longer term solution is to provide improved pay and more stable contracts for new entrants to the teaching profession.



*Working with Cllr Mary McCamley
and Cllr Declan Meenagh*



The Dunboyne College year has been filled with so many wonderful experiences, trips and achievements



Our recent launch of our 5 year strategic plan, the Christmas market, and the visit of the Maynooth University President were some of the highlights of this term.

Dunboyne College is a college with a family atmosphere which gives students a wealth of learning, enabling, communicating, collaborating, and inspiring each day. It is a comfortable and supportive place to learn. We are proud of our staff, our students and their achievements. Dunboyne College, since 2003, has seen nearly ten thousand students pass through, gaining qualifications in a diverse range of areas, and progressing either to further studies at higher level, or going directly into the world of work. For the third year running our student population has numbered over 1000, (in fact 1064), and so many of last June's graduates have received offers to third level or are in places of secure employment.

We are excited that our plans to be Ireland's first ever FET College of the Future are progressing well with Solas and the Department of Further and Higher Education and we hope to have the design team in place in the new year. This will mean PLC programmes, Traineeships, Apprenticeships and Skills to Advance courses will all be under one roof in a purpose built campus on a green field site which we hope to open in 2026. Our sixty courses now on offer will then expand into areas of construction, engineering, renewable energy and sustainable development once we have those workshops in place.

This year has seen record numbers progressing from our college to third level courses and directly to industry. Every year over 90% of the students who complete our programmes with a full ward and apply to CAO get a third level offer. Many of our students do not apply for third level as they do a pre-employment courses with us and over 90% are in employment the following year, and most in an area of their skills background, interest or passion.

Many students choose Dunboyne College because of long tradition of Pre-University courses and established links with local universities. "From the establishment of the college in 2003

we developed close links with Maynooth and TU Dublin but these figures show the rapid growth of our progression routes as Dunboyne College is now represented in nearly every third level college in the country from Dublin to Dundalk, Athlone to Galway, Waterford to Letterkenny, Limerick to Cork, Carlow to Tralee. DCFE offers several courses specifically aimed at preparing students for progression via the CAO including Pre-Arts, Pre-Law, Pre-University Science, Pre-University Teaching, Nursing, Business, Psychology, Law, Criminology, Computer Science and Technology.

The high number progressing is due to the approach adopted by the college. "The flexible options in Dunboyne allow students to sample various modules in September to make sure they are pursuing the correct course choice. A one-year QQI level 5 course is an ideal way to explore an area of interest as well as using it to access a third level option. Students often do far better at further education level as they are now studying in an area of their passion and aptitude like nursing, sports, childcare, science or cookery rather than in the Leaving Certificate where Irish, English and Math's etc. are compulsory. By focusing on an area of study as well as gaining experience in a work setting, it allows students to see if they are pursuing the correct option before embarking on a four-year degree course or entering a career."

The strong links between Maynooth University and Dunboyne College of Further Education (DCFCE) were acknowledged by the Maynooth University President Professor Eeva Leinonen during her recent visit to Dunboyne College. We have a close relationship with all Maynooth University, DCU and TU Dublin as well as other institutions who prize our graduates, so what is being constructed around the country today in terms of one stop tertiary education can be rolled out in DCFCE with these three partners and others seamlessly.

Please keep an eye on our website, www.dunboynecollege.ie, and our Instagram, Facebook and Twitter pages, which will keep you informed of events as they happen. We will be taking applications right through the year until next September, and we hope many students will continue to join in the experiences of Dunboyne College, some of which you will find recorded here. If you are thinking of coming to us next year, feel free to call in at any stage for more information on our courses and activities. You can always phone us on, 01-8026577 or email; dunboynecollege@lmetb.ie; we are always delighted to hear from you.



Councillor
SIOBHAN SHOVLIN

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- Youth and Community Work
- Applied Psychology
- Criminology and Psychology
- Early Learning and Care (Childcare)
- Pre-University Nursing
- Health Care Assistant
- Pre-Paramedic Fire and Ambulance (with PHECC EFR)
- Physiotherapy Studies
- Occupational Therapy Studies
- Pharmacy Assistant
- Special Needs and Classroom Assistant
- Speech and Language Therapy Studies

Science Department

- Pre-University Science
- Pre-University Agricultural Science
- Pre-University Biomedical & Pharmaceutical Science
- Pre-University Forensic Science
- Pre-University Environmental Science
- Pre-University Sports Science
- Pre-University Food Science-Nutrition, Health and Well-being
- Pre-University Animal Science
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Arts / Law / Teaching Department

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- Pre-University Politics, Economics and Social Science
- Pre-University Law and Politics
- Pre-University Law
- Pre-University Business Law

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- Airline Studies
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- Hairdressing
- Professional Cookery
- Sports Management and Coaching
- Sports Injury Prevention and Massage Therapy
- Animal Care & Grooming
- Equine Studies

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- Childcare and Education
- Advanced Professional Cookery
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Cryptocurrency - What you need to know

You may have heard of it, you may have bought it, either way you may be wondering if it is the future or something to very wary of.

The price of bitcoin, the most popular cryptocurrency, dropped below \$16,000 again recently, a year after it reached a record high of \$69,000 in November 2021.

With the digital currency on a downward trajectory, what is fuelling it?

The current slump in November 2022 has been triggered by the collapse of FTX, one of the world's major crypto exchanges. FTX handled around \$1 billion transactions each day and its collapse is having a knock-on effect on other crypto exchanges.

We explore ten of the most compelling reasons why cryptocurrency may not be the best investment.

1. Bitcoin is not scarce as it appears.

It is only as scarce as its programming dictates. Whereas physical metals, such as gold, are limited to what can be mined from the earth, the number of bitcoins is limited by the program code. With overwhelming community support and massive computer power, it is not out of the question that programmers could change the code to create more bitcoins. As a result, one could argue that bitcoin offers the perception of scarcity but is not actually scarce.

2. Bitcoin has a utility problem.

The king of cryptocurrencies also has a utility problem. To date, only 18.51 million bitcoins are in circulation, with an

estimated 40% of these held by small group of investors. Even considering fractional ownership, there are ten million to eleven million bitcoins that are not going to go far—especially since global GDP in 2017 was \$81 trillion. In other words, bitcoin has a very “small” market capitalization compared to traditional financial assets.

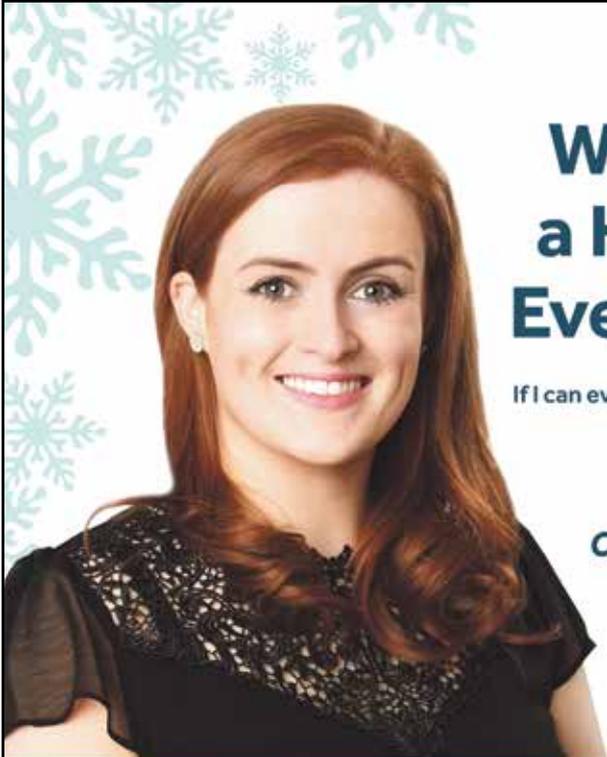
3. There is a low barrier to entry.

Bitcoin may enjoy first-mover advantage now, but the barrier to entry in the cryptocurrency space is especially low. All it takes is time and coding knowledge for blockchain—the digital and decentralized ledger that records transactions—to be developed and a digital token to be tethered to the network. There is nothing unique about bitcoin's underlying blockchain that other businesses could not gain an advantage over.

4. Little (if any) tangible value of bitcoin.

The main beef with bitcoins is that there are no tangible means to value it as an asset. If you want to buy shares of a publicly traded company, you can scour income statements, its balance sheet, read industrywide catalysts, and listen to management commentary from recent conference calls and presentations. In other words, you can make an informed decision.

With bitcoin, there is no tangible data for investors to wrap their hands around. There's transaction settlement times and total circulating token supply, but neither of these figures tell



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investors anything about the value or utility of bitcoins.

5. Ordinary currencies may work on blockchain over the long term.

When investors are buying into bitcoin, they are gaining ownership in digital tokens with zero ownership of the underlying blockchain. To build on this point, companies are testing blockchain that is tethered to mainstream currencies.

6. Blockchain is years away from being mainstream.

A sixth issue is that blockchain is still years away from gaining real relevance. Three years ago, when blockchain companies and cryptocurrency stocks were the hottest thing since sliced bread, it was expected that blockchain technology would be quickly adopted; little did investors foresee the predicament that would arise: No businesses are willing to make the costly and time-consuming switch to blockchain without the technology being broadly tested -- yet companies aren't willing to make this initial leap to test the technology and prove its scalability.

7. Fraud and theft are serious issues

Although no investment is immune from theft, fraud, and other sorts of criminal activity, bitcoin must deal with these issues more often than most. For example, novice investors may not understand the need to store their tokens in a digital wallet, thereby leaving them susceptible to theft by hackers. Police organisations in many countries view bitcoin as the currency of choice for criminal organizations, making it harder for

everyday people to use bitcoin than other cryptocurrencies.

8. There's no regulation

Although many people flock to bitcoin due to its lack of regulation, this lack of regulation is entirely bad if anything goes wrong with your investment. Since most of the cryptocurrency trading and transactions occur outside the borders of the United States, the Securities and Exchange Commission is severely limited in what it can do if you have a security breach regarding your digital tokens.

9. The tax situation is a nightmare

If you think preparing your income tax returns is bad now, try preparing them after investing in and using bitcoin in any transaction. The Revenue Service expects you to report capital gains or losses tied to investment activity, as well as gains or losses associated with purchasing goods or services using bitcoin.

For example, if you bought one bitcoin at €11,000, then used 0.2 BTC to buy a new phone valued at €1,000, you would have to calculate the value of your bitcoin used at the time of the transaction and recognize capital gains or losses relative to your cost basis. We are accustomed to doing this if we make purchases online using other currencies, but Bitcoin, a stretch too far for some.

10. All investment bubbles eventually burst, no matter how excited investors are about bitcoin and its underlying blockchain.



Fuel Allowance to be paid for 28 weeks to over 78,000 people in Dublin – Deputy Higgins

The national fuel allowance scheme for the 2022/23 season will help many households in Dublin with their winter heating costs, a Fine Gael TD has said.

Minister for Social Protection, Heather Humphreys TD, has announced the start of the national fuel allowance scheme, which will be paid over 28 weeks.

Fine Gael TD for Dublin Mid-West, Deputy Emer Higgins has confirmed the fuel allowance will be paid for 28 weeks to over 78,000 people in the capital, with many more people in Dublin to qualify this year.

Deputy Higgins said: “78,336 people in Dublin who are entitled to the fuel allowance will now be able to

avail of it as we approach the winter.

“The payment is made at the weekly rate of €33 or, by way of two lump sum payments if people prefer.

“In Budget 2023 my colleague minister Humphreys also ensured a €400 additional lump sum payment for all households in receipt of the fuel allowance payment. This will be paid the week commencing 14th November 2022 and will bring the total value of the fuel allowance to €1,324 per household.

“In addition, as part of Budget 2023, Minister Humphreys secured funding for the largest ever

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expansion of the fuel allowance scheme. This expansion will bring many more Dublin households (81,000 more nationally) into the scheme. This will be of particular benefit for older people in our community with a new means test taking effect for over 70s from January," added Deputy Higgins.

"Under this new over 70s means test, a single person can have income of €500 per week and a couple can have income of €1,000 per week. In the case of a couple where one person is under 70 and one person is over 70, they will be assessed under the over 70s means test criteria.

"The weekly means threshold for those aged under 70 will also be increased by €80 per week, from €120 to €200 above the weekly rate of the contributory state pension.

"We in Fine Gael know that times are tough, and we are ensuring we put more money in your pocket to help reduce the impact of the higher cost of living," said Deputy Higgins.

The Department of Social Protection is now working on developing the necessary IT systems and application forms to give effect to these changes from January.

Minister Humphreys added: "I am very conscious

that older people are particularly vulnerable to the cold however many pensioners currently fall just outside the income thresholds to qualify for fuel allowance. For that reason, I am introducing a new over 70s means test for fuel allowance from January. Under this, a single person can have income of €500 per week and a couple can have income of €1,000 per week and still qualify for fuel allowance.

"Broadening the eligibility of the fuel allowance to include more older people was a priority for me in the budget and my department is now working on developing the necessary IT systems and application forms so that persons Over 70 will be able to benefit from these changes from January.

"We have also increased the weekly means threshold for those aged under 70 by €80 per week. Combined, it is estimated these changes will bring an extra 81,000 households into the fuel allowance scheme which represents the largest ever expansion of the Scheme.

"As part of Budget 2023, I secured approval for a range of other lump sum payments to support our pensioners, carers, people with disabilities and working families and I will be setting out the timetable for these payments in the coming days."

Lock up and Light up campaign

The Irish public is being urged to be extra vigilant in the run-up to Christmas after a stark rise in burglaries.

The retailer confirmed that the shop would have designated autism friendly shopping in effect each Thursday from 4pm onwards.

There has been a 33% increase in the number of break-ins in Ireland.

The stark rise in home burglaries is a major concern, especially as we get closer to Christmas.

Many families are afraid to leave their homes alone over the festive period.

According to the Central Statistics Office, one in ten homes in Ireland has experienced break-ins in the past decade.

It is believed there have been over 182,000 burglaries since 2012.

A new survey by PhoneWatch found that 40% of people feel unsafe when they are home alone. This feeling is particularly common during the darker, winter months when burglaries are more common.

58% of people admitted they felt less safe during the winter

months, especially during the night.

Gardaí have urged the public to be vigilant over the next few months.

Follow the recommendations below to protect your home from burglars.

Data from the Garda Analysis Service shows that one-third of all burglaries are through the front doors - with most burglars using their own body to gain entry. Other key findings include:

- Burglars also commonly target back doors (26%), back windows (24%) and front windows (8%), with one in five cases involving a burglar getting access through an unsecured door or window.

- Jewellery and cash remain the most common objects stolen, with €600 being the average value of goods taken.

- Computers, mobile phones, TVs, and games consoles are also among the top items stolen.

- Half of burglaries (46%) occur between 5pm and 11pm.

- The practice of 'fishing,' where car keys are fished through a letterbox by burglars, also remains a problem with the Dublin region most at risk.

Having your home burgled is a distressing and traumatic experience. An Garda Síochána is hoping that by raising awareness of some simple crime prevention measures, such as locking up and lighting up, less Irish families will have to endure the pain of being burgled this winter.

If going out, Irish homeowners should endeavour to make sure their home looks occupied - to Lock Up and Light Up. Use timer switches to turn on lights, lock all doors and windows, store keys away from windows and letterboxes, and use your alarm.

Taking these simple steps will lessen a home's vulnerability, deter burglars, and protect homes.



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Castleknock Tidy Towns hit their stride in 2022

It was another great year of successes for Castleknock Tidy Towns (CTT) in 2022.

During the year over fifty regular volunteers gave their time to ensure the village and surrounding areas were kept in ship shape condition. CTT happily welcomed lots of new volunteers and from April through to the end of September the group met each Saturday morning to hold their Clean Ups. A Monster Clean Up was held in April during National Spring Clean month.

Some exciting sustainability projects were undertaken during the year, including the planting of two Open Orchards. Firstly, one at the entrance to Park

Avenue (thanks to ChangeX funding) and secondly, one at Church Green on Auburn Avenue (thanks to DRCD funding). CTT was also responsible for the planting of over 1,000 trees across Castleknock. CTT also initiated a Conscious Cup campaign in the local cafés and coffee shops.

CTT's fundraising Annual Quiz Night was an enormous success with 42 teams taking part on the night held in Myo's. One major achievement was the transformation of the pedestrian walkway at the N4/M50 tunnel/overpass. To read about these and other stories, check out www.castleknocktidytowns.com



Sport Ireland awards four Third Level Institutions Accreditation for Student Athlete Support

Sport Ireland, based in Blanchardstown have awarded four Higher Education Institutions (HEIs) the Sport Ireland Institute Accreditation for Student Athlete Support (ASAS), which recognises good practice in 'dual career' support for student athletes.

Dublin City University and Ulster University have been awarded full accreditation in conjunction with Student Sport Ireland, with the National College of Ireland and University of Galway being named as an ASAS Affiliate recipient. These awardees join the inaugural group of six HEI's awarded accreditation earlier in 2022 - Queens University Belfast, Setanta College, Technological University Dublin, University College Cork, University of Limerick along with Trinity College Dublin (Affiliate level).

ASAS is based on providing equal opportunity to all high-performing student-athletes to combine sport and education and is grounded in the right to education. The accreditation outlines clear dual career criteria that third-level institutes must have to receive the accreditation. The accreditation aims to identify and establish a network of accredited institutions who support elite athletes to achieve dual career excellence by applying guiding principles.

Speaking at the awards presentation, Minister of State for Sport and the Gaeltacht Jack Chambers TD commended the introduction of the accreditation for third level institutions: "The

ASAS initiative is a very welcome addition to the high-performance sport landscape, recognising the important role that our third level institutions play in the development and support of our student athletes. Having an athlete centred approach makes pursuing education and sport at the highest level a viable and worthwhile option for athletes. All ASAS accredited third level institutions are to be commended on their work to date, and I look forward to seeing many more join them in the years ahead."

Sport Ireland Chief Executive Dr Una May commented: "It's no surprise that high-performance athletes have unique demands in comparison to the non-student athlete population. Because of increased time and energy demands, increased accountability to various support providers, international travel and competition requirements, athletes require flexible and supportive structures to successfully attain a dual career. Creating an environment that supports dual career athletes is a key success factor. A suitable dual career environment requires understanding and consistent, structured support, and that is what our successful ASAS are providing on an ongoing basis. A lot of work has been put in behind the scenes to make this accreditation possible, and the team in the Sport Ireland Institute and Student Sport Ireland are to be commended for bringing this to fruition."

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Social Welfare Bill will help thousands of families and individuals in Dublin with increased payments – Deputy Higgins

A bill published recently which gives effect to Budget 2023 measures will help thousands of individuals and families in Dublin with increased payments according to Fine Gael's TD for Dublin Mid West, Deputy Emer Higgins.

Deputy Higgins said the Social Welfare Bill 2022, which began its passage through Dáil Eireann recently, introduces over €1 billion in Social Welfare improvements in 2023 and gives effect to a wide range of Budget measures.

Deputy Higgins said: "Fine Gael is determined to put money back in people's pockets and assist them with the rising cost of living.

"When passed, this Bill will deliver the largest Social Protection package in the history of the State. Fine Gael is committed to putting more money in your pocket by cutting tax, increasing pension payments, and raising welfare payments for families, people with disabilities, pensioners and carers.

"My colleague Minister Heather Humphreys recently delivered the largest social protection Budget in the history of the state, which provides for a range of supports for pensioners, carers, people with disabilities and low income families across Dublin Mid West.

"The main provisions in this week's Bill apply across-the-board increases in weekly payments to pensioners, people with

disabilities, carers and lone parents.

"The Bill includes measures to expand the Working Family Payment to more households and changes to the Means Test for the Farm Assist Payment.

Among the measures included in the Bill are:

- €12 increase in the maximum rate of all core weekly payments
- Working Family Payment thresholds to increase by €40 per week for all family sizes;
- An increase of €20.50 in the monthly rate of Domiciliary Care Allowance bringing the payment to €330 per month. This is the first increase since 2009 for people who play a valuable and difficult role in Irish society – parents or guardians who look after a child with a severe disability;
- €2 increase in payments in respect of children of social welfare recipients, bringing the payment to €42 per week for children under 12 and €50 per week for children aged 12 and over;
- Farm Assist, Jobseeker's Allowance, and State Non-



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Contributory Pension – a doubling in the amount of income that can be derived from agri-environmental schemes (e.g., Glas, ACRES) and counted in assessing means. As a result of this measure, €5,000 can be disregarded from January;

- extend eligibility for participation on Community Employment Schemes to spouses, civil partners or cohabitants of Jobseeker's Allowance recipients;
- Increase in earnings attracting the lower Employer PRSI rate in line with increase in the national minimum wage which should encourage employment especially in the service sector."

These measures are on top of the eight lump payments that Minister Humphreys secured as part of Budget 2023, which amount to €1.2 billion.

These payments include the Autumn Cost of Living Payment, a double payment of Child Benefit, an additional €400 for Fuel Allowance recipients, an additional €200 for recipients of the Living Alone Allowance, an additional €500 for Working Family Payment recipients, a €500 Lump Sum Disability Payment and a special €500 Carer's Support Grant which will issue to over 114,000 Carers on this week.

Deputy Higgins concluded: "We know that it is more expensive

to do the weekly shop, fuel your car, pay your bills, and make ends meet. That is why we are determined to put more money back into your pockets and assist families in places like Lucan, Palmerstown, Clondalkin, Saggart, Brittas, Newcastle and Rathcoole with the cost of living.

Minister Humphreys said: "As we head towards 2023, I am putting into effect a €12 increase in weekly rates of payment for pensioners, carers, people with disabilities and other core weekly payments. This represents the largest increases in weekly payments for well over a decade.

"I am expanding the Working Family Payment thresholds so more households will qualify for the payment and I am also making changes to the Farm Assist Means Test to support our farmers.

"I am increasing the Domiciliary Care Allowance by €20.50 bringing it to €330 per month. This is a vital support for parents of children with disabilities and I am pleased to be the first Minister in thirteen years to increase the payment rate.

"Many of the changes in the Social Welfare Bill will take effect in January and are in addition to the unprecedented eight lump sum payments which my Department is providing to support people with the Cost of Living."



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stir-fried chicken, fine beans, onions, scallions, garlic & chilli in homemade seasoning sauce 438 cals 15.00 (large 20.00)

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lightly battered chicken or beef in sweet chilli seasoning sauce 560 cals 15.00 (large 20.00)

Add-Ons: Hot Chicken Wings (2 Pieces) 2.00 | Veg Spring Roll (1 Piece) 2.00 | Chicken Skewers (2 Pieces) 3.00

Drinks & Desserts

SOFT DRINKS 330ML 0-1212 cals 2.20

WATERS (STILL OR SPARKLING WATER) 2.20

CRISPY PANCAKE

apple filled fried sweet pancake roll-ups, dusted with cinnamon sugar & served with a custard dip 232 cals 5.75

HOMEMADE MANGO RICE PUDDING

with mango coulis 269 cals 2.90

BEN & JERRYS NOW AVAILABLE - Please visit our online menu at order.camile.ie or our app to see what flavours are in store!

QR code for menu



Sides

BROWN AND WILD RICE

503 cals 2.75

JASMINE RICE

464 cals 2.75

EGG FRIED RICE

505 cals 3.25

CAMILLE FRIED POTATOES

617 cals 5.00

STIR FRIED ASIAN GREENS

192 cals 4.50

STEAMED BROCCOLI

65 cals 4.50

SHREDDED KALE SIDE SALAD

88 cals 3.50

STIR FRIED NOODLES

383 cals 4.50

Nibbles

THAI BROWN PRAWN CRACKERS

901 cals 2.50

STICKY ROAST HONEY CHILLI CASHEW NUTS

260 cals 2.75

WASABI PEAS

148 cals 2.75

EDAMAME

195 cals 4.50

SPICED PEANUTS

220 cals 2.75



Customer Favs

PAD THAI NOODLES 15.00

CRISPY CHILLI CHICKEN 15.00

TIFFIN BOX FOR 2 13.00

VEGAN PAD PRIK HAENG 15.00



Wine Menu

Please see our app or ask your server about our new wine menu



Camile uses ingredients that contain most of the major allergens (Wheat, Tree Nuts, Eggs, Fish, Peanuts, Soybeans, Milk, Nuts, Dairy and Sesame). Please check the allergen section of our website (www.camile.ie/allergies) for further information.



scan here for allergen info

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*In contentious business a Solicitor may not calculate fees or other charges as a percentage or proportion of any award or settlement

draíocht

What's On
2022/23



With The Dublin Gospel Choir
A Dublin Gospel Christmas
Sat 17 Dec 2022, 3pm & 8pm
Main Auditorium 3pm: €17 / 8pm: €22 / €30 conc



Draíocht in association with Access Cinema
Elf
Mon 19 Dec 2022, 5pm
Main Auditorium €7.50 adults / €6 conc / €5 children



Draíocht in association with Access Cinema
Frozen - Sing Along Screening
Tue 20 Dec 2022, 5pm
Main Auditorium €7.50 adults / €6 conc / €5 children



Coolmine Panto Group
Sleeping Beauty Panto
Thu 05 — Sun 22 Jan 2023
Main Auditorium €25 / €23 conc



Jason Byrne - Unblocked
Thu 26 — Fri 27 Jan 2023, 8pm
Main Auditorium €25 / €23 conc



Draíocht in association with Access Cinema
Mrs Harris Goes to Paris
Wed 08 Feb 2023, 7.30pm
Main Auditorium €7.50 / €6 conc / €5 Under 18s



We'll Meet Again Irish Tour
Foster & Allen
Fri 10 Feb 2023, 8pm
Main Auditorium €30



Torony Swarbrick Presents
Reeling in the Showband Years
Wed 15 Feb 2023, 8pm
Main Auditorium €32 / €30 conc



Neil Delamere - Delamerium
Thu 16 Feb 2023, 8pm
Main Auditorium €25 / €23 conc



An Evening with Michael Harding
All the Things Left Unsaid
Fri 17 — Sat 18 Feb 2023, 8pm
Main Auditorium €20 / €22 conc



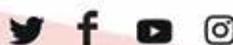
Draíocht in association with Access Cinema
The Banshees of Inisherin
Wed 22 Feb 2023, 7.30pm
Main Auditorium €7.50 / €6 conc



Marian Lennon School of Ballet
An Evening of Dance
Sat 25 Feb 2023, 3pm & 7.30pm
Main Auditorium €18 / €14 conc

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We have succeeded in this by having 2 studios under 1 roof... there's the main fitness studio and the separate Spinning studio.

Our timetable consists of 60+ classes per week starting at 6am and finishing at 9pm, with Friday & Saturday morning's being slightly different.

In ALL classes, we cater for beginners, improvers and clients who exercise regularly. Some of our class options are Circuits, Spinning, Zumba, Pump & Tone, Strength & Conditioning and more.

WE ALSO HAVE SPECIFIC SENIOR CLASSES FOR MALES AND FEMALES.

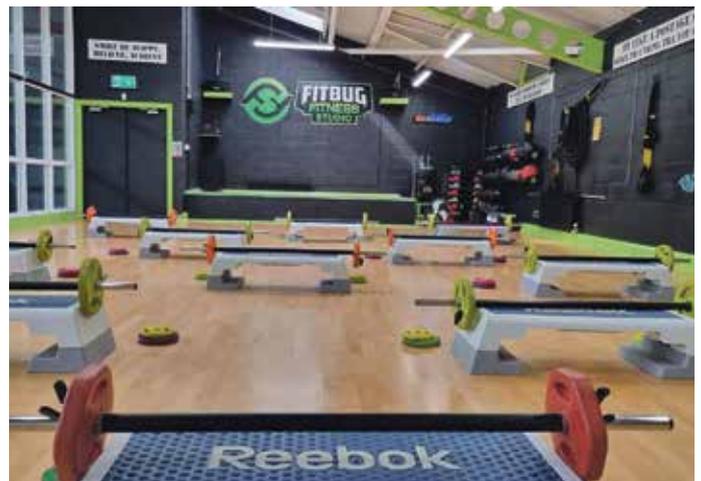
Here's my question to you:

Why do we wait until 'the right time' to exercise when we know it helps both mentally and physically?

The answer is really simple... We often fear what we can't do rather than focusing and embracing on what we can do!

At Fitbug, we encourage you to EMBRACE what you can do and do it to YOUR very best!

We are NOT a commercial gym. We have created a friendly environment whether you fancy doing some weights-based classes to build muscle tone or if you fancy Spinning to EPIC tunes, in a dark studio with flashing disco lights.



We would love to see you get involved and create a new habit for yourself.

If you would like a **FREE** consultation, text or call **EOIN** on **086 154 7199** and book in to his diary! He is happy to answer any questions about regular or senior classes and point you in the right direction.

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Team Fitbug are ready meet you!

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- 3LB TOP RIB ROAST
- 1X FULL LEG OF LAMB
- 1LB HOMEMADE STUFFING
- 1LB RASHERS, 1LB SAUSAGES
- 1X RING OF PUDDING

€159

Christmas Deal 3

- 1X FRESH TURKEY (5-6.5KG)
- 1X BONELESS HAM (4-5KG)
- 3LB TOP RIB ROAST
- 1LB HOMEMADE STUFFING
- 1LB RASHERS, 1LB SAUSAGES
- 1X RING OF PUDDING

€135

Christmas Deal 2

- 1X FULL BONELESS CROWN (5-6KG)
- 1X FULL BONELESS HAM (4-5KG)
- 3LB TOP RIB ROAST
- 1LB HOMEMADE STUFFING
- 1LB RASHERS, 1LB SAUSAGES
- 1X RING OF BLACK PUDDING

€135

Christmas Deal 4

- 1X FRESH TURKEY (5-6.5KG) AND
- 1X BONELESS HAM (4-5KG)

€99

On behalf of myself, Stephen & Staff, I would like to thank all our customers for their support, loyalty and patience throughout this very stressful year. We wish you all a safe and happy Christmas and look forward to a brighter year for all of us.

Merry Christmas and a Happy New Year
Seamus Etherson

Christmas Deal 5

- 1X BONELESS TURKEY CROWN (5-6KG) AND
- 1X BONELESS HAM (4-5KG)

€99

Christmas Deal 6

- 1/2 BONELESS TURKEY CROWN (2.5-3KG)
- 1X BONELESS HAM (2-3KG)
- 1LB RASHERS, 1LB SAUSAGES
- 1X RING OF BLACK PUDDING

€65

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- LEGS OF LAMB
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- BEEF FILLET / SIRLOIN ROAST



Walking, A Simple Habit for Health & Longevity

BY DEJAN MOORE
NEUROMUSCULAR THERAPIST

For those looking to kickstart their fitness or get back into the swing of things, 30-60 minutes of daily walking offers many benefits that forms a great foundation for health. Here are a few ways to utilise the underrated habit of walking:

Sunlight

We all know it's good for us. However, those golden rays at sunrise and sunset are especially nutritious. The blend of light emitted 30 minutes after dawn and before dusk help sync our circadian rhythm best, setting us up for the day and encouraging a better night's sleep. These rays also offer the most amount of healing infrared light, so be sure to get some walks in at the golden hours.

Post Meal

Walking after a meal can not only improve digestion, but also dampen the proceeding glucose spike. Big sugar spikes wreak havoc on our physiology, particularly for those who have trouble clearing it. The muscle activity from walking helps suck up some of that sugar, reducing the blood-glucose spike following a meal. 10-15 Minutes immediately following a meal can make a big difference.

Calcium

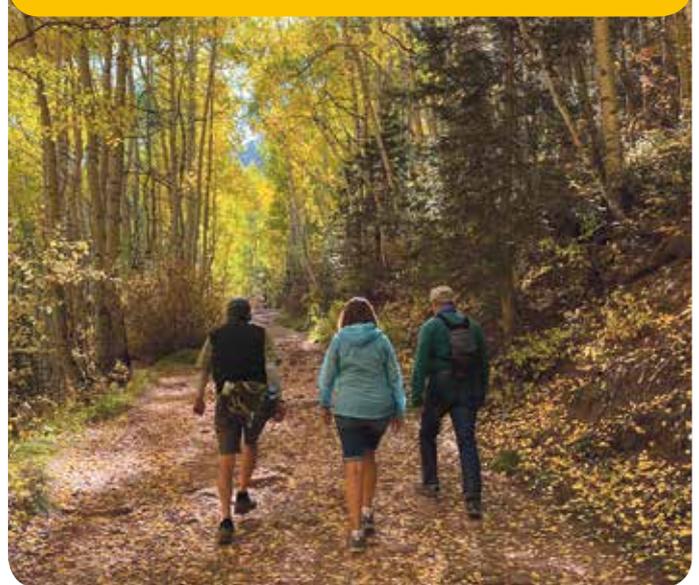
A popular supplement for healthy bones but exercise is often forgotten alongside it. Tissues in the body are always being broken down and rebuilt. The body is constantly remodelling in response to the stresses imposed upon it. Bones need stress and impact to signal to the body that they need to be re-built stronger. Walking can provide that stress and ensure those calcium supplements are put to good use, and don't instead flow through us.

Motion is lotion

Bones, muscles, and joints need activity to stay tuned, (do your hips ever click when you start walking and subside after a few minutes?) but what about the mind? We're also emotion

BENEFITS OF WALKING

1. Sunlight
2. Bone, Joint & Muscle Health
3. Cardiovascular Fitness
4. Increased Energy Levels
5. Improves Mood, Cognition, Memory & Sleep
6. Reduces Stress & Tension
7. Glucose Management & Digestion
8. Strengthens The Immune System
9. Helps Maintain a Healthy Weight & Lose Body Fat
10. Improved Lifespan



in motion. Walking can be soothing for the mind and body, particularly when taking in the calming colours and sounds of nature. Why not take a breather and burn some calories at the same time? It's a win-win! A brisk 30-minute walk can burn 200 calories.

Walking boost's immune function

One study found that those who walked 20 minutes a day, 5 days per week, had 43% fewer sick days than those who exercised once a week or less. And if they did get sick, it was for a shorter duration AND milder!

The benefits are countless. It's easy, accessible, and easy to incorporate. If you're looking to boost your health, a habit of walking is a great place to start.

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TO THE FIRST 10 PEOPLE WHO BOOK IN & REFERENCE THIS ARTICLE!

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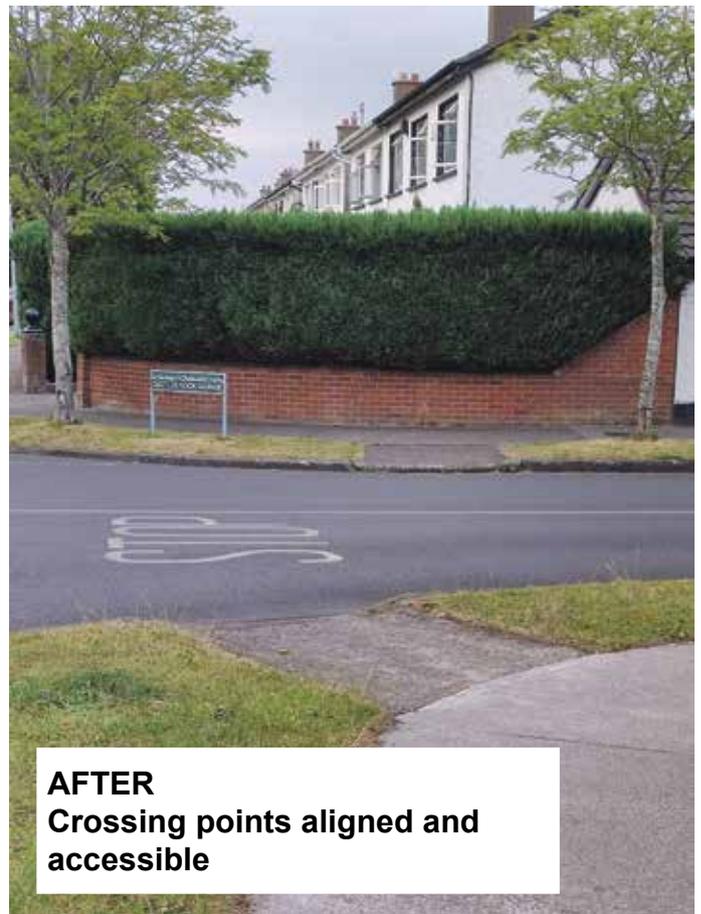
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Dedicated Disability Officer for Fingal County Council

by Councillor Pamela Conroy

As a Green Party County Councillor, one of my main priorities is improving accessibility and inclusion in the built environment and public spaces.



I have two children with disabilities. This experience has made me aware of how much more challenging it can be for some people to get around and live in Dublin 15. I want to use the opportunity of being a County Councillor to do something to try to improve accessibility in Fingal actively, and I have been working on this to date.

I have pushed for Fingal County Council to ensure the implementation of universal design in all developments throughout the county under the Fingal Development Plan 2017-2023 and brought forward a motion asking that the Council write to the Department of Housing, Planning and Local Government, asking them to review Part M of the building regulations so that developments are liveable, not

just visitable, for disabled people. At the December Area Committee Meeting, I had a motion that asked the Council to change the surface around bicycle parking installed on or near footpaths. The purpose of this is to make it easier for people who have vision problems to notice the change and continue on the walkway far from the parking spaces.

Disability Act 2005

Under section 26 (2) of the Disability Act 2005, all Local Authorities had to appoint an Access Officer. This Access Officer is responsible for creating a customer-friendly environment for persons with disabilities accessing services provided by the Local Authorities.

Many Councils, including Fingal County Council, added the role of Access Officer to a member of staff who already had other responsibilities within the organisation.

However, some Councils, including South Dublin County Council and Monaghan County Council, have a dedicated Access Officer. In these instances, the role of the Access Officer, as prescribed by the Disability Act 2005, has been expanded to include more than just providing access to services offered by the Council.

Proactive not reactive

Since becoming a Councillor, several issues that have impacted disabled members of our community in Dublin 15 have been brought to my attention. Examples of these

include problems with access to toilets and accessible parking spots that are not functional. Although the Council promptly resolves these issues, I believe they should not be occurring in the first place.

I feel that if there were a dedicated Disability Liaison, Access and Equality officer, available to provide cross-departmental support, Fingal would be able to take a more proactive approach and prevent issues from arising instead of reacting to them.

Dedicated Disability Liaison, Access and Equality Officer

At the November meeting of Fingal County Council, together with Councillor Seána Ó Rodaigh, I brought forward a motion seeking to establish a dedicated disability officer within the Council.

The motion, which read “that this Council provides a Disability Liaison, Access and Equality Officer, in order to promote equality of opportunity and access for all people”, was unanimously supported by members of Fingal County Council.

In the future, I will follow up with the Council to ensure this position is created and the post filled while also continuing to push for better accessibility in other ways.

If anything is affecting your ability to get around or live in Dublin 15 that I can help with, please get in touch by emailing pamela.conroy@cllrs.fingal.ie.



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

 0868462891
 pamela.conroy@cllrs.fingal.ie
 PamelaConroyCastleknock
 @pamela.conroy.green
 www.pamelaconroy.ie

Minister Roderic O’Gorman welcomes decision to grant St Francis Hospice ‘Section 38 status’

The Government have approved proposals from the Department of Health to bring four voluntary hospices, including St Francis Hospice Dublin, under the financial control of the State.

Under this new proposal, St Francis Hospice in Blanchardstown will be re-designated from a Section 39 organisation to a Section 38 organisation under the Health Act 2004. This means that the Hospice will receive a steady stream of Government funding to deliver its specialist palliative care services, and it would allow the Hospice to move away from its current over-reliance on fundraising activities which are considered to be unsustainable in the medium-to-long-term.

Minister Roderic O’Gorman met with the St Francis Hospice group in recent weeks in its Blanchardstown centre, where the issue of sustainable funding was raised. A key ask from the Hospice during the visit was that the organisation’s funding model be revised so that it could be funded by the State under Section 38 of the Health Act 2004, rather than its current designation of Section 39. This change in designation would also bring the Hospice’s staff into the public service.

Welcoming the decision, Minister Roderic O’Gorman said: “When I visited St Francis Hospice in September, I was privileged

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to meet with patients and hear directly from them about their lives, and also the high quality of care and support provided by Hospice staff to them and their families.

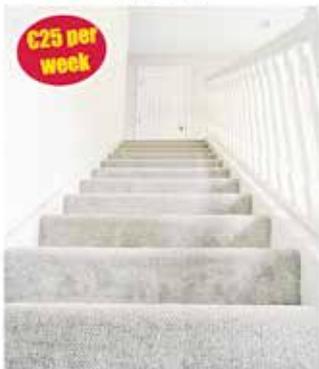
The Hospice day centre in Blanchardstown is an excellent facility, with a team of dedicated professionals and volunteers who are strongly committed to providing the best quality care to their patients, and who place such a strong emphasis on human dignity in the provision of their care. They are providing an essential public service to families in our area, and I very much welcome the Government decision to ensure the Hospice is granted Section 39 status, which will place it on a more stable and sustainable financial footing into the future.”

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Dublin Christmas Lights

Over one million low energy LED light bulbs will brighten up the streets for the festive season.

And the impressive display stretches 4km across the city. Speaking ahead of the event, DublinTown CEO Richard Guiney said: “Shopping and socialising in the city centre of Dublin under the iconic Christmas lights is a key Christmas experience for many. “We invite everyone to come to town and make new Christmas

memories under the magic of the DublinTown Christmas lights.” The Christmas lights are by far the biggest task that DublinTown undertakes on behalf of the members and the people of Dublin. It takes 30 people working through the night, over 4 weeks and over 200 hours to completely erect all the lights. Each single bulb and fixture are tested by DublinTown’s lighting contractors in advance.

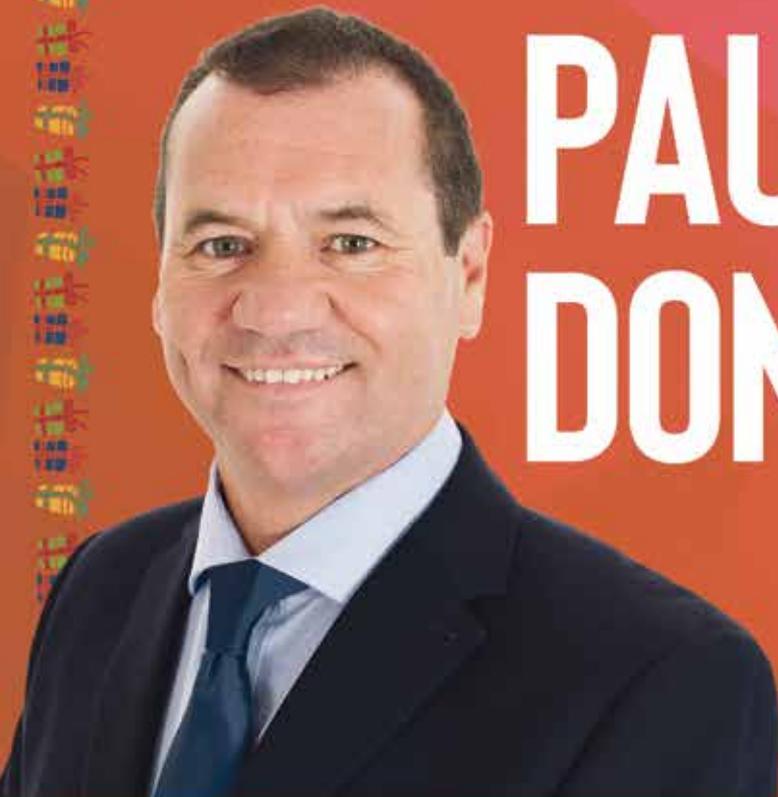
Donnelly welcomes increase in funding through the new community centres investment fund. - Paul Donnelly TD

Sinn Féin Spokesperson for Community Development, Paul Donnelly TD has welcomed the announcement of €33m FUND through the new community centres investment fund.

I especially welcome the €300k that was announced for Hartstown Community, Sports and Leisure Centre in Dublin 15. This will ensure that the centre will now be able to remain open after a three battle by the community. Teachta Donnelly said “I raised the need for a new funding stream three years ago when I attended an emergency meeting of the Hartstown community centre management committee who said the centre was at imminent risk of closing down as the Dublin Diocese had no funding to any emergency fire and health and safety works. “A new committee was formed and tens of thousands of euros was raised to do some emergency works and ensure that it did not close. However, it was quickly discovered that the works required needed much more substantial funding, in the region of over €1m. This is why I, firstly as a councillor on Fingal County Council and

latterly as the TD for Dublin West along with others, continually raised the need for a new funding stream for community centres that are not under the control of local authorities and are locally owned and managed. “I am delighted that this was taken on board by both Minister Heather Humphries and Minister for Community Development, Joe O’Brien and the new funding scheme for community centres called the Community centres investment fund is now in place and has allocated over €45m. “It demonstrates to communities that it is worth working collectively to enhance our communities and that government can be forced into action to fund and support our community facilities. “I also wish to congratulate all the other community facilities who have succeeded in accessing funding both in Dublin West and throughout the state.

Nollaig
Shona Daoibh
go léir



**PAUL
DONNELLY TD**

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Sinn Féin

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Fanfare in Fingal as Draíocht's PLAYGROUND ORCHESTRA reaches 16,000 pupils in every Dublin 15 Primary School with its 29-piece Orchestra

It's taken a full year but by the end of 2022, every primary school in Dublin 15, and therefore, every primary school going child in Dublin 15 will have seen, heard, danced, and sang along to Draíocht's 29-piece PLAYGROUND ORCHESTRA in their school! That's approximately 16,000 children, aged 4-13 years of age, plus their teachers and support staff.

Established in November 2021, in response to Covid-19, with funding from Fingal County Council and the Local Live Performance Programming Scheme from the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media, Draíocht's PLAYGROUND ORCHESTRA has created fun and extravagant 'pop-up' musical engagement experiences throughout Dublin 15 for the past year. This impressive 29-piece orchestra and conductor has been placed right into the spaces where children play - into their school playgrounds and gym spaces, allowing both children and musicians to play alongside one another.

"It is exceptionally exciting for Draíocht to bring the extraordinary experience of a 29-piece orchestra right into the heart of Dublin

15 school playgrounds and gym halls, in what has been a hugely challenging couple of years for our school children, their teachers and families. This joyful pop-up musical surprise brings not only a splash of musical joy, but also allows exposure to a wide and exciting range of professional musicians and their instruments, live and up close, in a way that many children may never otherwise experience. By the end of 2022, every primary school in Dublin 15, and so, every school going child in Dublin 15 will have seen, heard, danced, and sang along to Draíocht's 29-piece PLAYGROUND ORCHESTRA in their school! That's approximately 16,000 children, aged 4-13 years of age. Draíocht means magic. And this project is a perfect sprinkle of magic for our local young people."

Sarah Beirne, Children & Youth Arts Officer, Draíocht



Councillor
SIOBHAN SHOVLIN

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OUR SERVICES



Helping you to navigate towards your financial goals & objectives

Conor Martin Managing Director



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!

Identifying the most important things

Over the course of the past month, I've had 3 meetings with existing clients who didn't want to discuss investment returns or retirement planning with me. They wanted to discuss a significant change in their personal circumstances because they or their spouse had been diagnosed with a serious illness.

These are not easy conversations for the talker or the listener, but of course it's a simple fact of life that people do get seriously ill along their journey. In all cases these clients did have protection policies in place that they can now claim on which will alleviate some of the financial burden if nothing else.

Life insurance or critical illness cover is something few of us ever want to think about. We all want to imagine we will live into our old age and see our children grow up. However, we know that the inevitable does happen and, so to ensure that we do not leave our dependents to suffer in the event of our passing or our inability to work, we are advised to take out life & specified/critical illness cover. The most obvious instances where we tend to take life cover is for the primary earner in a family where their passing will leave a spouse and children unable to attain the lifestyle, education and potential they had envisioned for them. Even in this most clear-cut case, life cover is often put off but there are many other situations that are often overlooked.

The Homemaker

The at home parent or homemaker is typically vastly undervalued. The contribution of the tasks they carry out in the home, looking after children, feeding and clothing them, bringing them to school and generally managing the household is highly underestimated. Some reports estimate the value of a stay-at-home parent at upwards of €50,000 per annum. With the loss of a homemaker these tasks have to be sourced elsewhere. Life cover for the homemaker can help to compensate for the loss of those contributions and limit the challenges resulting from their passing.

Single Parents

For a single parent, who is solely responsible for their family, their loss will obviously leave that family in a more difficult situation than a two-parent family. Among the many additional challenges, a single parent faces, preparing for the possibility that your children may be left without their parent is one of the most difficult. However, it is vital

to ensure the continued comfort of children and other dependants in the event of that parent passing.

Employer

Even a single person without children may have many people who are dependent on them. If you are a key person in a business, you may avail of special life cover that can ensure the continuance of your business or at least the proper closing of that business. A single self-employed person is also dependent on themselves. Should they become seriously ill and be unable to work they may be unable to support themselves. As a self-employed person they may also be unable to avail of welfare payments and even where they are, those payments may not be enough to sustain their home or lifestyle. Income protection can ensure that the self-employed receive a substantial proportion of their income should they be unable to work through illness.

Retiree

A person's children may be grown and no longer dependent but upon that person's death they may receive a substantial inheritance and with it an equally substantial tax bill. In the event of a retiree's death, life cover will pay out. This will make money readily available to cover tax or any other costs enabling the family to distribute the inheritance without difficulty. It is easy to think that life cover may not apply or be important in a particular situation but there are many ways in which life cover can protect and secure the future of loved ones.

Finally, I would like to thank you if you have been reading our articles throughout the year and I hope you have found them useful for your own financial education. If you would like to contact us to discuss any of the above or any aspect of your financial planning, we'd love to try help out. Please email us on info@tarafinancial.ie to set up an appointment. Wishing you all a very Happy Christmas and best wishes for 2023 also.





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