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DEC 2022/JAN 2023

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- Council Grants To Enhance Local Businesses



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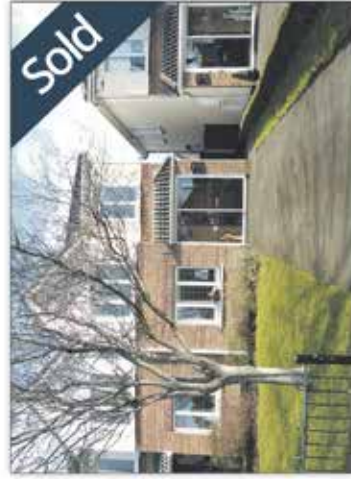
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EDITORIAL

Welcome to our December / Christmas edition of Little Village..

Topical issues in this edition include the history of Lucan Bridge, Tidy Town awards and the Shop Local campaign.

Our cover story is the history of the Christmas tree.

Other topics include the dangers of cryptocurrency and consumer advice about buying online this Christmas.

Kind Regards

Little Village



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2022 Supervalu National Tidy Towns Awards

Fantastic results for Kildare Tidy Towns groups at this year's awards

The national SuperValu Tidy Towns competition is an annual contest which involves participating areas being rated on all aspects of their local environment and prizes awarded to the best under many different categories.

The results of the 2022 competition were announced today by Minister for Rural and Community Development Heather Humphreys, TD and Ian Allen, Managing Director of Supervalu who have been loyal sponsors of the competition for over 30 years. The overall winner being "Ireland's Tidiest Town" which this year went to Trim, Co Meath.

Kildare County Council would like to congratulate the following Tidy Towns groups from Co Kildare who received awards under the following categories:

Gold Medals : Kill Tidy Towns, Naas Tidy Towns, Maynooth Tidy Towns and Leixlip Tidy Towns

Silver Medals : Ballymore Eustace Tidy Towns,

Celbridge Tidy Towns, Newbridge Tidy Towns and Straffan Tidy Towns

Bronze Medals : Rathangan Tidy Towns and Clane Tidy Towns

Speaking at the awards ceremony, Minister Humphreys said "The level of competition was extremely high this year with the third highest number of entries ever recorded. I want to pay tribute to all the winners today but, above all, I want to say a huge thank you to the thousands of Tidy Towns volunteers across the country"

"The time and effort that you put in to making your town or village a better place says so much about your commitment and dedication to your community"

Minister Humphreys also announced a special allocation of €1.4 million in funding to support the work of individual Tidy Towns Groups around the country to assist them in their continued efforts to enhance their towns and villages.

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The history of Christmas trees

The Christmas tree was adopted in upper-class homes in 18th-century Germany, where it was occasionally decorated with candles, which at the time was a comparatively expensive light source.

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.

Candles for the tree were glued with melted wax to a tree branch or attached by pins. Around 1890, candleholders were first used for Christmas candles. Between 1902 and 1914, small lanterns and glass balls to hold the candles started to be used. Early electric Christmas lights were introduced with electrification, beginning in the 1880s.

The illuminated Christmas tree became established in the UK during Queen Victoria's reign, and through emigration spread to North America and Australia. In her journal for Christmas Eve 1832, the 13-year-old princess wrote, "After

dinner. we then went into the drawing-room near the dining-room. There were two large round tables on which were placed two trees hung with lights and sugar ornaments. All the presents being placed round the trees".[9] Until the availability of inexpensive electrical power in the early 20th century, miniature candles were commonly (and in some cultures still are) used.

The first known electrically illuminated Christmas tree was the creation of Edward H. Johnson, an associate of inventor Thomas Edison. While he was vice president of the Edison Electric Light Company, a predecessor of today's Con Edison electric utility, he had Christmas tree light bulbs especially made for him. He proudly displayed his Christmas tree, which was hand-wired with 80 red, white, and blue electric incandescent light bulbs the size of walnuts, on December 22, 1882, at his home on Fifth Avenue in New York City. Local

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Cockroft Panto Group

Sleeping Beauty Panto

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Jason Byrne - Unblocked

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Thu 16 Feb 2023, 8pm

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An Evening with Michael Harding

All the Things Left Unsaid

Fri 17 — Sat 18 Feb 2023, 8pm

Main Auditorium €20 / €22 conc



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Wed 22 Feb 2023, 7.30pm

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newspapers ignored the story, seeing it as a publicity stunt. However, it was published by a Detroit newspaper reporter, and Johnson has become widely regarded as the Father of Electric Christmas Tree Lights. By 1900, businesses started stringing up Christmas lights behind their windows.[10] Christmas lights were too expensive for the average person; as such, electric Christmas lights did not become the majority replacement for candles until 1930.

In 1895, US President Grover Cleveland sponsored the first electrically lit Christmas tree in the White House. It was a huge specimen, featuring over a hundred multi-coloured lights. The first commercially produced Christmas tree lamps were manufactured in strings of multiples of eight sockets by the General Electric Co. of Harrison, New Jersey. Each socket took a miniature two-candela carbon-filament lamp.

In 1963, a boycott of Christmas lights was done in Greenville, North Carolina to protest the segregation that kept blacks from being employed by downtown businesses in Greenville, during the Christmas sales season. Known as the Black Christmas boycott or "Christmas Sacrifice", it was an effective way to protest the cultural and fiscal segregation in the town with 33% black population. Light decorations in the homes, on the Christmas trees, or outside the house were not shown, and only six houses in the black community broke the boycott that Christmas.[20]

In 1973, during an oil shortage triggered by an embargo by the Organization of Arab Petroleum Exporting Countries (later OPEC), President Nixon asked Americans not to put up Christmas lights to conserve energy use. Many Americans complied, and there were fewer displays that year.



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A RANGE OF ISSUES EXPLORED

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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.

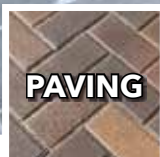
- Smart meters are coming but many who already have them don't have the data from them yet to monitor consumption. In the meantime, you can buy an energy monitor for as little as €20 that will tell you which appliances are using the most electricity.

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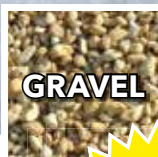
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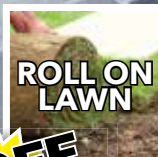
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Selection of Kildare Municipal Burial Grounds Registers digitised and now available online

Kildare County Council's County Archives service has made a selection of interment registers for 15 graveyards in County Kildare available to view online.

These include Ballybracken, Kildangan; Crosspatrick, Kilmeague; Fontstown, Athy; Laraghbryan, Maynooth; St. Conleth's, Newbridge; St. Corban's, Naas; Nicholastown, Athy, and Yewtree, Monasterevin.

The range of dates covered varies from graveyard to graveyard with the earliest dating from 1887 and are an invaluable source for historians and family history researchers.

They are available to view via Kildare County Council's Online Archives service at: <https://kildarecoco.ie/Library/LocalStudiesGenealogyandArchives/Archives/>

OnlineArchives

The County Archives currently holds records for 20 municipal burial grounds, consisting of interment registers, registers of purchases of graves and cash books.

For queries in relation to historic burials or graveyards contact Kildare County Archives at archives@kildarecoco.ie

Kildare County Council's County Archives also includes Naas Poor Law Union Minute books from 1839 to 1858 and Athy Poor Law Union Indoor Relief registers from 1878 to 1918.



Kildare County Council Launches New Anti-Dog Fouling Initiative

This month the Cathaoirleach of the County of Kildare, Cllr Fintan Brett, launched a new anti dog fouling initiative in Rathmore National School.

Following a schools poster competition run by Kildare County Council encouraging pupils in every Kildare primary school to design a new sign reminding dog owners to clean up after their pet. The winning entry was designed by a fourth-class pupil in Rathmore National School, Cian Browne. The winning design has now been turned into signs that are made available to community groups to install at key locations to raise awareness at local level.

Presenting Cian with his prize of a book token. The Cathaoirleach of the County of Kildare congratulated Cian on his eye-catching design stating that “we need a range of different approaches to dealing with the ongoing problem of dog fouling. Cian’s sign really catches the eye and will

encourage dog owners to do the right thing. It is great to see our young people using their talents to address local environmental issues.”

Kildare County Council’s Environment Awareness Officer, Dara Wyer said “Cian’s sign is one of a number of measures we are taking to raise awareness about this problem. The council is keen to encourage dog owners to take positive action, the idea is to promote responsible dog ownership and encourage them to pick up after their dog, bag the waste and safely bin it. The council has installed several audio or visual (LED) devices at key locations in the Municipal Districts to remind owners to clean up after their pet, and we encourage people to use any bag, any public bin.”

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Kildare County Council launches “Shop Local, Support Local” Christmas campaign

Kildare County Council’s Economic & Enterprise Office have launched a marketing campaign designed to create greater public awareness of the importance of shopping with local businesses over the Christmas period.

The ‘Shop Local, Support Local’ campaign will include radio and newspaper advertising and active social media promotion of local businesses around the county.

The Cathaoirleach of the county of Kildare, Cllr Fintan Brett, encouraged the citizens of Kildare to shop local as much as possible this Christmas stating “Local businesses are an integral part of every community around the county. They make our Main Streets vibrant, they offer local employment and by supporting them we are ensuring that the money generated within their businesses is being reinvested directly into our towns and villages. The ‘Shop Local, Support Local’ campaign is there to remind us to spend directly with our retailers this Christmas.”

Head of Enterprise & Economic Development, Kildare County Council, Jacqui McNabb works closely with the retail sector and recognises the resilience they have shown over the past couple of years. She emphasised that “Kildare County Council’s Economic & Enterprise Office are determined to do as much as possible to support the retail sector, whether it is

providing one to one mentoring and training courses for our retailers, offering trading online vouchers to those who wish to improve their online presence or funding improvements to their Shopfronts through the Shopfront Improvement Scheme. Our Retail Supports Programme is there to ensure that local retailers can remain at the heart of our communities and this promotional campaign will seek to highlight their entrepreneurial spirit and drive”

Adding his support to the campaign Kildare Chamber CEO, Allan Shine, wants Kildare consumers to actively identify Kildare businesses to support in the lead up to Christmas “I regularly meet with retailers and other businesses who tell me about the difficulties they are facing so I very much welcome this timely initiative by Kildare County Council Economic & Enterprise Office to encourage people to shop locally. I know that people are actively looking for ways to support their local businesses and as we head into an important and busy trading period, this campaign will encourage people to look first for the excellent products and services that are available from Kildare businesses.”



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Consumer Protection professionals have issued a warning ahead of the Christmas buying season as many alter-ego websites will catch customers out

Rogue traders rear their heads every year, in a bid to make quick money from unsuspecting buyers, and with some people still nervous about shopping with crowds, the CPCC has issued some great advice for online shoppers.

The watchdog has also warned of shipping delays and stock shortages impacting your Christmas shopping plans.

Their warning read; "At any time of the year, if there is high consumer demand for certain products or services, it can provide an opportunity for ill-intentioned traders to take advantage.

"As many consumers may be starting their Christmas shopping earlier this year, the CCPC is advising consumers to be particularly wary of traders offering popular Christmas high demand goods for sale and to follow these simple steps before they buy."

Always buy from reputable retailers

It can be hard to know who you are buying from online, and so it

is important to do some quick research - check reviews and social media pages.

Check where the business is based, and if you cannot find this information easily, approach with caution.

If the business is based outside of the EU, you should consider finding an alternative EU store to ensure you have stronger rights should an issue arise.

Buyer be aware

If you come across a product that is out of stock everywhere else be careful of small unknown traders offering these high-demand goods online or on social media.

Do some research, look at online consumer forums and on social media for additional consumer reviews or feedback about the

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business before you buy.

Also remember, while the price is important, do not let it be the only deciding factor when buying online - a cheaper price does not always mean a better deal.

If it looks too good to be true, it usually is.

Watch out for exclusively five-star reviews

When reading consumer reviews on business' websites, be wary if all the reviews are positive.

It is important to keep in mind that products and services with authentic consumer reviews are more likely to have a mix of consumer feedback across the rating scale.

Ireland scams: Things to be aware of when Christmas shopping online

Browse the website before you buy

Watch out for poor English, such as spelling and grammar mistakes, or language that does not sound right.

Just because a website has a .ie address does not mean it is an Irish registered business.

You should also check that the website lists contact information, including a contact email address, phone number, and geographical address.

You can also look for VAT Numbers or company registration numbers as this information can be verified through government and EU websites.

Reputable and legitimate companies will always list ways to get in touch with them.

If there is no contact information, be wary.

Pay securely

Consider using online payment services, such as PayPal or a pre-

paid credit card, to avoid potential scammers getting a hold of your bank account details.

Pre-paid debit cards or credit cards provide an extra layer of protection as there is no direct withdrawal from your bank account.

Be alert to traders who offer a bank transfer facility or those who request you to pay by card over the telephone or to come into the store (sometimes a pop-up) to pay by cash.

When you are paying lookout for an 's' after 'HTTP' at the beginning of the URL and a padlock symbol in your browser's toolbar which shows the website is secure.

If it is not there, be very wary of proceeding any further. Finally, keep all records as it is important to have all the details of your interactions with the trader in case an issue arises.

Check the items as soon as they arrive

If you buy online, do not just hide the boxes away until Christmas.

Open the packages and check the items for any irregularities or issues as soon as they arrive.

If you are buying children's toys online, be sure to look for the CE mark on the product, in the instruction manual or on the packaging.

The CE mark is essentially the manufacturer's declaration that the product complies with EU safety regulations and standards.

If there is no visible CE mark, it may be an indication that the toys do not meet the required safety standards and should not be used.



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.



Improvements to voter registration process launched today as new Check the Register campaign begins

The Minister for Housing, Local Government and Heritage, Darragh O'Brien T.D. and Minister of State for Heritage and Electoral Reform, Malcolm Noonan, T.D. together encouraged the public to confirm and update their details on the electoral register or to register for the first time using a newly upgraded www.checktheregister.ie.

Their comments come as a campaign launched on the 7th November to raise public awareness of changes to the electoral registration process.

Several improvements have been made to the process of registering to vote and updating registration details, arising from provisions in Part 3 of the Electoral Reform Act 2022, which were commenced on 13th October.

In addition to making the process more accessible, the changes to how the register is managed and maintained will ensure a robust electoral register into the future. All electors are now being asked to visit www.checktheregister.ie to confirm or update their entry by adding their PPSN, Date of Birth and Eircode. This will help local authorities to ensure that entries are accurate and up to date as well as enabling the identification of entries on the register that require follow up.

The core changes to the electoral registration process include:

- A move from fixed periods for updating details to rolling updates: previously people could only update their details in November or via the supplement which required a visit to a Garda station. Under the changes announced today, continuous or rolling registration will allow updates or additions at any time of year;
- Streamlining of the application process through use of PPSNs: The use of PPSNs will enable a simple identity data cross-


check to protect and improve the integrity of the register, while streamlining the process for electors. This will mean that most people won't have to visit a Garda station to have their forms witnessed;

- Registering to vote for the first time will now be possible online: PPSNs also enable online applications - for the first-time people can register to vote or update their details online at any time;
- 16- and 17-year-olds will be able to pre-register to vote: The introduction of a pending electors list to enable those 16 and 17 to pre-register and be automatically added to the register from when they turn 18.
- New provisions to make the register more accessible to all: The new process includes measures to facilitate electors whose safety might be at risk if their details were to be published on the register and those who have no address.

Minister O'Brien emphasised that: "This is one further step in the work to safeguard our electoral processes. Every vote is important, and I encourage everyone to confirm or update their details on www.checktheregister.ie to make sure that they can have their say".

Further details from the Department of Housing, Local Government and Heritage are available at: www.gov.ie/en/publications/

Period Poverty in Ireland Report: Main Findings



International measures to combat period poverty include zero or reduced rates of sales tax on period products in a number of jurisdictions

Overall annual costs of period products per woman are estimated at €96.72 per annum

Free products are provided through the education system in England and Wales



Kildare County Council Library Service Announces Period Poverty Measure

In spring 2022, Kildare County Council Library Service responded to an Expression of Interest from the Department of Health, aimed at local authorities to develop initiatives to tackle period poverty.

Period poverty in Ireland was initially brought into focus by the publication, in late 2018, of a Plan International Survey of 1,100 teenage girls, aged 12-19. The survey identified 50% of girls as having occasionally experienced period poverty, and 10% as having used unsuitable products as a result. 61% had missed school on occasion because of their period.

Government has supported a Private Members Bill on Period Poverty; the Free Provision of Period Products Bill 2021 (Bill 4) and supported consideration of the recommendations of the Period Poverty in Ireland Discussion Paper and has included measures in the Programme for Government.

Subsequently, the Department of Health has allocated

€320,000 to offer supports to local authorities, for focused projects that will inform the costs and logistics of full roll-out of initiatives to alleviate period poverty in local communities.

Kildare County Council Libraries were successful in securing €25,000 to provide free period product vending machines in the bathrooms of all Kildare County Council library buildings and Riverbank Arts Centre with this installation now complete.

Marian Higgins, Acting Director of Services, Kildare County Council said "This is a very significant contribution towards tackling the pressing issue of period poverty for many women in our communities. I would like to acknowledge the generous support of the Department of Health in helping Kildare County Council to deliver this vital resource to those most affected by period poverty"



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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!

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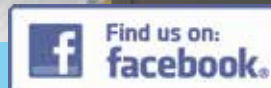
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Social Welfare Bill will help thousands of families and individuals in Dublin with increased payments – Deputy Higgins

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 Éireann 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

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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-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."



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 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

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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."

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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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€2,000 grants to support our local Men's Sheds – Deputy Higgins

Funding of €800,000 to support four hundred Irish Men's Sheds, will see local sheds receiving €2,000 grants to assist with running costs, Dublin Mid West's Government TD has said.

Deputy Emer Higgins has welcomed the announcement that six local men's sheds will benefit from the €2,000 grants announced by Minister for Community and Local Development, Heather Humphreys.

Deputy Higgins said: "Our local Men's Sheds create an invaluable service in our communities, fostering friendship and companionship and tackling isolation among men.

"We are lucky to have so many brilliant Men's Sheds in Dublin Mid-West that provide a welcoming space for men to meet up, socialise and learn new skills and I'm delighted that six of our local Men's Sheds will each receive a €2,000 grant to assist with their running costs," added Deputy Higgins.

"The recipients will include the Men's Shed Lucan, Clondalkin Men's Shed, Clondalkin Traveller Men's Shed, Rathcoole Men's Shed and Slade Valley Men's Shed.

Deputy Higgins continued: "As we enter the winter period, and as the cost of living continues to pose massive financial challenges and stresses for families and businesses, the supports that our Men's Sheds provide are even more important and I've no doubt that these grants, which will be administered by the Irish Men's Shed Association, will definitely be put to good use.

"Men's Sheds are an amazing movement that give many men, a new lease of life and friendship and I'd encourage any man interested to pop down to their local Men's Shed and see what it's all about," concluded Deputy Higgins.

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Offer a home to those fleeing war in Ukraine.

Kildare County Council is appealing to those who have unoccupied properties in Kildare to offer them as temporary homes for those fleeing war in Ukraine.

Fine Gael TD for Dublin Mid-West, Deputy Emer Higgins has confirmed the call is part of a new government initiative, led by local authorities, to make use of unoccupied houses, apartments or holiday homes to house Ukrainian people and families.

A tax-free recognition payment of €800 per month is available for properties used to house those arriving from Ukraine. This payment rate applies from December 1st 2022.

More than 60,000 people have arrived in Ireland from Ukraine seeking safety and the vast majority need accommodation. Under a new programme, Kildare County Council will take offers of houses, apartments, or holiday homes for temporary accommodation, liaise with owners to assess suitability, and arrange for their use by Ukrainian people and families.

Property owners can offer homes at offerahome.ie or by contacting the local authority in which the property is located. For properties in Kildare, Kildare County Council can be contacted via email at offerahome@kildarecoco.ie

Those who offer a property can expect to be contacted by the local authority within five working days of making their offer and an assessment of the property will be carried out by the local authority shortly after. The assessment is to ensure the property is habitable and to get some details so it can be matched to the most appropriate person or family.

Anybody who offers a property will be able to check the status of their offer at any stage through the website offerahome.ie.

This is a call for stand-alone properties that are not occupied by others. Properties should be in liveable condition and, ideally, available for at least 6 months. While rent will not be payable to those who offer properties, a tax-free recognition payment of €800 per month is available from the Department of Social Protection to those who offer accommodation to Ukrainians.

Appealing to the people of Kildare to offer unused properties, Kildare County Council said:

“Irish people have shown incredible support for the people of Ukraine. We know that people are very anxious to help where they can, so we are appealing to anybody who has a house, apartment, or holiday home that they’re not using at the moment to consider offering it to those who need shelter and safety from war.”

“We understand that it can be daunting to offer a property to someone you do not know. That is why local authorities will work with you throughout the process and be there to offer support while your property is being used.”

“If you have a property that is otherwise going to be empty this winter, please consider offering it for those who badly need a safe home for a while.”

To offer a property or for more information, visit offerahome.ie.



NEW REPORT SHOWS IMPROVED PERFORMANCE BY KILDARE COUNTY COUNCIL

Kildare County Council improved its performance across a range of indicators during 2021, despite Covid-19 and other challenges, and while providing additional innovations and services.

The NOAC Local Authority Performance Indicator Report 2021 shows Kildare County Council made advances last year, in the areas of housing and environment amongst others.

Essential services were delivered throughout 2021, in tandem with Kildare County Council playing a vital role in the national response to the pandemic.

The local authority provided a range of new supports and grants to the public and businesses during the pandemic, including resilience and wellbeing community supports and changes to the public realm in the interests of public health and safety and local businesses.

Alongside this, Kildare County Council continued to deliver essential services throughout, as the Performance Indicators Report 2021 shows.

- In 2021, a total of 341 rented dwellings were inspected by Kildare County Council
- At the end of 2021, Kildare County Council owned 4,980 social housing units, an increase of 154 units to our housing stock in 2021
- In 2021 of the registered private water schemes in Kildare, over 94% were monitored by the local authority
- The median percentage of areas surveyed in Kildare and found to be unpolluted, litter-free or slightly polluted in the county 98%
- Of the 57 Kildare County Council planning decisions appealed to An Bord Pleanála in 2021, over 68% were confirmed by An Bord Pleanála
- In 2021, a total of 241,715 items were borrowed from Kildare County Council libraries



The History of Lucan Bridge

In the summer of 1814 the fashionable world crowded to Lucan. A seemingly endless parade of carriages crossed the elegant new bridge from the Lower Road into the quaint village.

Having conquered the steep rise to the crest of the bridge, the horses clattered noisily onto Main Street. The visitors, their belongings safely deposited at one of the boarding houses, frequently walked back to admire the bridge and the wonderful views it afforded of the River Liffey.

The bridge was inspired by Sarah Bridge near Kilmainham and the ornamental cast iron balustrades - made by the Royal Phoenix Ironworks of Parkgate Street - are delightful embellishments and highly preferable to the cut stone, parapet wall first proposed. The walls are of squared limestone, with the slender, ashlar voussoirs drawing the curve of the arch, to which local stone gives a distinctive black hue. Today, there is still an air of that quiet sylvan retreat much favoured by amateur and some professional artists in the 19th century.

The new bridge, variously Lucan Bridge or The Liffey Bridge at Lucan, was much welcomed as so many previous structures - from as far back as the reign of

King John in 1200 - had succumbed to floods and other disasters. Though, at a cost of more than £9,000, Mr George Knowles, architect and contractor, was not without his critics. At a width of 111 feet, the Englishman was suspected of especially elongating the bridge to allow the boast of it being the longest single span bridge in Ireland. The geology of the riverside could have allowed a shorter bridge.

The Freeman's Journal reported in 1813 that the newly opened bridge was struck by a vehicle, but suffered no damage. Visitors to and residents of Lucan at that time would be much pleased to know that this bridge has withstood the test of time. It is today largely as early 19th century visitors saw it. The approach gradient is more level on this now busy road bridge. Most recently repairs were made in 2011 - replacing lost capping, repointing the stonework and giving the balustrades a fresh coat of paint. Mr Knowles would also be well pleased - it is still the largest single span, masonry arch bridge in Ireland.



South Dublin County Council Update

Council Grants To Enhance Local Businesses

Several Lucan Businesses have received grants for improvements from South Dublin County Council over the past 3 years.

This funding relates to 2 schemes:

- the *Shop Front Grant Scheme*
- the *Outdoor Seating & Accessories for Tourism & Hospitality Business' scheme*

The Outdoor Seating and Accessories Grant that was introduced to support outdoor dining in 2021 is no longer available.

The **Shop Front Grant Scheme** is still available because it is an ongoing grant.

Shop Front Grants are available for a maximum of 50% of overall costs of works.

For example:

- €1,200 = overall approved costs
- €600 is paid by SDCC
- €600 is paid by trader



With 'Patrick Sarsfield' and 'Elisabeth Vesey', (AKA Paul and Helen of the Society for Old Lucan) during the Lucan Festival walk in the grounds of Lucan House

Businesses in Lucan that have received grants from the Council from 2020:

Outdoor Seating Grant

- Ryan's Village Café
- Taste Buds Café
- Courtney's Lounge Bar
- Vesey Inn
- Spa Hotel
- Ballalley
- Penny Hill
- Carrolls
- Attercin Liffey
- Orbit Wave

Shop Front Grant

- Aspen Counselling
- Griffeen Bathrooms
- River Café
- Green Mango
- Ryan's Village Café
- Deirdre Lawless Hair and Beauty

My day to day work as a councillor and Deputy Mayor

- attending council meetings
- pursuing queries and raising local issues
- meeting local groups
- attending functions
- Official duties when Mayor is unavailable
- making policy and plans for the area

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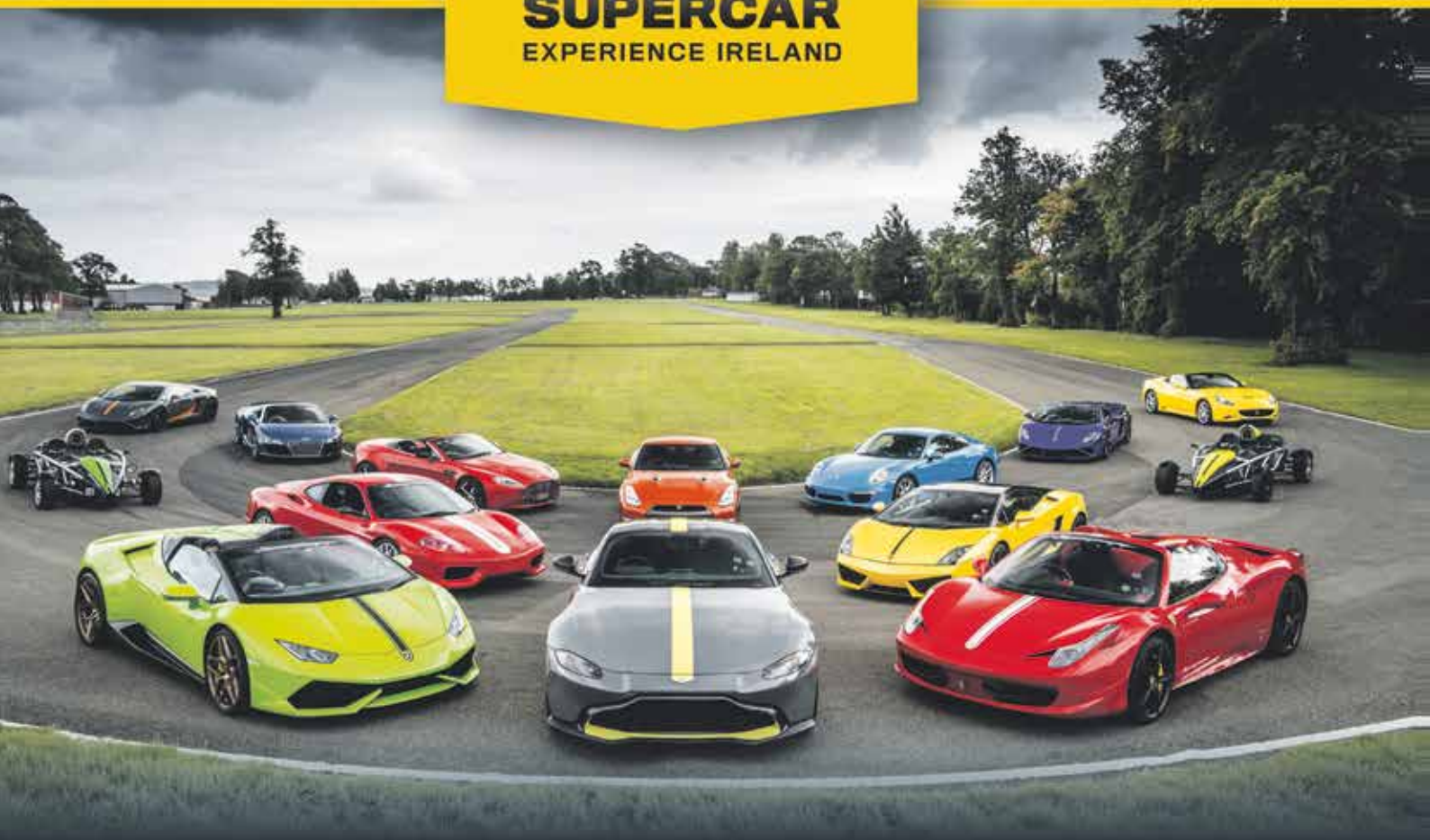


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