

Dear Friend,

As the most severe difficulties hit the Irish and Global economies, we are all faced with a massive task to come through this difficult period. It is a frightening and traumatic experience for most people and their families. The level of uncertainty surrounding what the future holds is a real worry.

I am not happy with the manner in which certain issues have been dealt, and like you, I share your frustration on some of the issues that have unfolded.

We are bombarded with news on how the Government and its agencies are dealing with these difficulties, running into billions of euro. But that's not the full story. The story of this crisis is in homes across the country, and how this impacts on you and your family. There are many individuals and families that need help now. I want to offer you my assistance, work with you and together we can help each other climb out of this crisis. Our ability to come together in difficult times has never been more important.

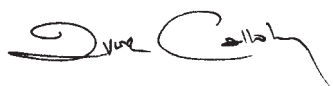
We must not underestimate our challenge or overstate our difficulties, but most importantly, we must be positive. This is not a party political issue, this warrants unity of purpose, firmness of resolve and belief in our ability to overcome.

I am asking people to be positive, to have hope and confidence and help each other through this difficult time. I would welcome hearing from you if I can help in any way. In this newsletter I have put together some relevant and practical information which I hope you may find helpful at this time.

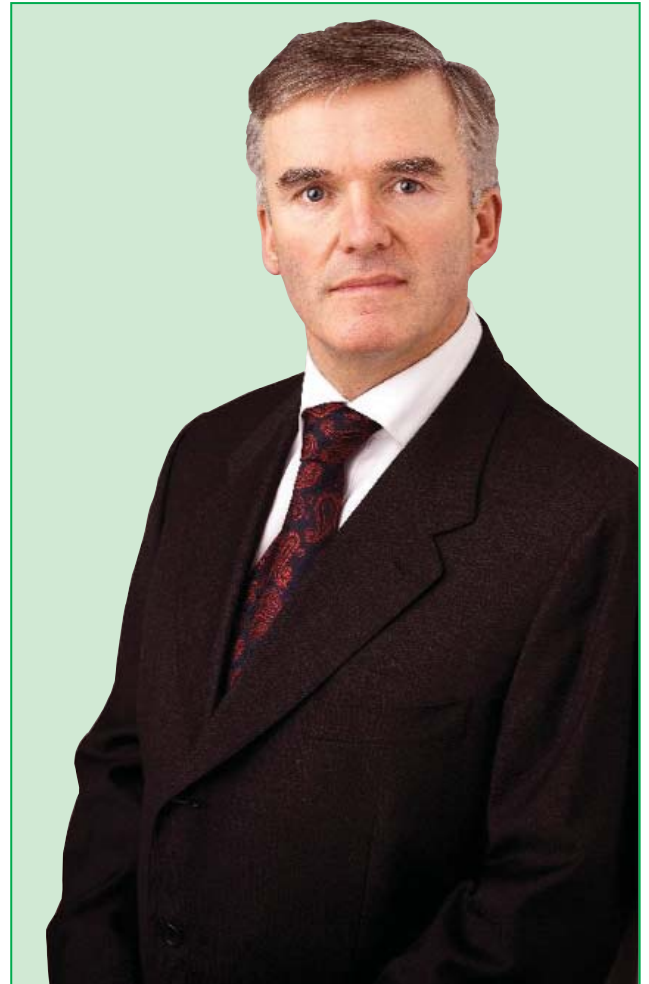
I want to send a clear message, no one is alone in their personal difficulties, help and support is out there.

Together, we can and will deal with these current difficulties. In our recovery we will emerge a stronger and more prosperous nation. Thank you for your resolve and support.

Best regards



Ivor Callely



Supplementary Budget '09
visit www.ivorcallely.ie

Seek Advice

Many people are concerned over their personal finances at this difficult time. I suggest that you discuss your circumstances with professionals in order to obtain different views and the best possible advice. You may find the website helpful, itsyourmoney.ie

Savings and Investments

Savings and Deposit Accounts are best suited to saving for the short to medium term especially in a financial institution that is Government guaranteed. There are many other saving and investment schemes which involve a level of risk taking with potentially higher return. I would suggest you seek professional advice before you make any decision.

Pensions

Many pension schemes have sustained losses as a result of current market conditions. The extent of the impact will not be fully apparent until schemes carry out end of year actuarial assessments and report the results to the Pensions Board. It may be no harm to seek a review of your pension provision and seek an up to date report on your personal pension plan.

Credit Cards

I am aware many people find credit cards difficult to manage, especially where money is short. My advice is, don't use them at this time, simply cut them up! Interest rates on credit cards vary but it is one of the most expensive forms of borrowing.

Mortgage Interest/Rent Supplement

The Community Welfare Officer (CWO) in the local health centre will assist you to avail of payments for mortgage interest or rent allowance. These payments are available to people whose circumstances change. You can find your local health centre at www.hse.ie or call the HSE helpline, Call save 1850 241850.

Mortgages & Banks

If a person is having difficulties meeting their commitments to a bank or building society, it is very important that you discuss your circumstances with your bank or building society and request a revised repayment arrangement.

Recapitalisation of Banks

The Government has commenced a recapitalisation package which should stabilise our financial system, increase confidence in the Irish banking system and facilitate the banks to offer credit facilities to customers.

Small and Medium Enterprises (SME's)

Due to the recapitalisation of the banks, they are now committed to increase lending capacity to small and medium enterprises at competitive rates.

Code of Conduct

The Code of Conduct on mortgage arrears is particularly important in these difficult times when many householders have concerns about keeping up their mortgage repayments. The code puts an onus on the lender not to seek repossession until every reasonable effort has been made to agree an alternative repayment schedule with the borrower.

New mandatory codes of conduct have been introduced that the banks will operate for small and medium enterprises, the code will facilitate access to credit, promote fairness and transparency and ensure the banks will assist borrowers to meet their obligations or otherwise deal with an arrears situation in an orderly and appropriate manner.

HOW TO COPE THROUGH DIFFICULTIES

Recessions are tough. Recessions hurt people, can create huge anxiety and uncertainty. In different ways everybody hurts. It is important to get the message across that there is help out there and that no one is alone. There are solutions to every problem.

Aware

This helpline offers a listening ear to people who may be distressed or worried, or just need someone to talk to. A person can also call the helpline if they are worried about someone who may be depressed or for information about depression.



The Aware LoCall Helpline 1890 303 302

Aware Helpline is open seven days a week from 10 am – 10 pm. From Thursday to Sunday, the helpline also operates until 1.00 am.



Samaritans encourage people to actively seek help if they feel debt and financial worries are becoming a problem and starting to feel insurmountable. Remember you are not alone. People should talk to their family, friends, colleagues or their GP's if they feel they are not coping.

Contact the Samaritans on Locall 1850 60 90 90 for round-the-clock confidential emotional support.

- If a person cannot talk about the problem, they can email jo@samaritans.org.
- Write a letter to the local branch which you can find on the website www.samaritans.org or by calling.
- Drop into one of 12 local branches, whose opening hours are usually 10am to 9pm.
- Or if a person is worried about someone else you can ask the Samaritans to contact them.



SVP offer the following discreet assistance to families who find themselves in financial difficulty:

- Cash Assistance
- Supply Food
- Help to pay for Fuel Costs
- Education Costs
- Holiday Breaks/Outings
- Hospital Visits
- Clothing & Furniture

Email: info@svp.ie, www.svp.ie, 01 8386990.

Some other websites may be of interest.

www.headstrong.ie

www.spunout.ie

www.godtest.com

www.console.ie



RONAN CALLELY

As a young person I am more and more frustrated with the system, with job opportunities and what the future holds for my generation. Like most people, I want the opportunity to work, a balanced lifestyle and to feel secure in my own home.

I want the younger generation to look forward to a positive future and show value of respect for our elders. I want improvements in our health and education services, focus on the potential of the knowledge-based economy, renewable energies, and the protection of our environment.

It is for these reasons I am getting involved. I have fresh ideas, new thinking and a totally new approach that I would like considered for our area.

Looking for a job

You can start with FÁS Jobs Ireland. This provides information on prospective jobs and training courses to suit all needs. It can be accessed through the internet at www.fas.ie, in FÁS offices or on 1800 611 116.

FÁS enhances the skills and competence of individuals and enterprises in order for Ireland to further develop as a competitive, inclusive, knowledge based economy. It strives to do this through the provision of tailored training and employment programmes to suit everyone's needs.

In addition Recruitment Agencies will place jobseekers in positions advertised by their clients. Register with recruitment agencies to widen your access to the job market.

Skillnets

Skillnets is an enterprise led training provider. Its mission is to enhance the skills of people in employment in Irish Industry. It delivers training, upskilling and professional development programmes that are enterprise led and designed to specific industry needs.

Apprentices

To respond to the increased numbers of apprentices who have been made redundant as a result of the downturn in the construction sector, a number of new measures to assist people have been initiated.

Apprentices who have been made redundant should contact their local FAS service to business office to explore what assistance is available to meet their individual needs.

FAS Services to Business contact FAS Baldoyle Tel 8167400 or Finglas Tel. 8140200.

Building Ireland's Smart Economy

The framework for sustainable economic renewal sets out a number of priorities and actions, key elements include stabilising our public finances, improving competitiveness, investing in research & development,

supporting Irish business, implementing a 'new green deal' through investment in renewable energy and promote the green enterprise sector, support innovation and develop first class infrastructure to improve our quality of life and competitiveness of Irish business.

The aim of our economic renewal is that Ireland becomes the world's leading location for business innovation, creating products and services of tomorrow and well paid quality jobs.

A transformation of the Irish economy is necessary for sustained growth, we have the basic ingredients, an entrepreneurial and well educated population, diverse markets and established trade links. The Irish 'can do' attitude has characterised our success before, all the more necessary now. We are now at a point in our history where we have never been able to see more clearly what we can achieve.

New City Development Plan

Dublin City Council is starting the preparation of a new City Development Plan. The new plan should reflect your concerns and aspirations for our City.

I therefore encourage everyone to express their view on the vision you have for our City.

Contact The City Manager, City Development Plan, Civic Offices, Dublin 8, or online at www.dublincity.ie.

Transport (2030 vision)

A strategic transport plan is being developed for the greater Dublin Area. Everyone has an important role in helping to design it. Transport is important and effects us all in so many different ways, our quality of life, our economy and on our environment.

I ask you to put forward your views on transport for the 2030 vision strategy to 2030 vision, Block 2, West Pier Business Campus, Dun Laoghaire, Co Dublin.

Email consult@dto.ie

Web www.2030vision.ie

Money Advice and Budgeting Service (MABS)

MABS offer a wide range of programmes and advice on money problems.

MABS helpline 1890 283438

MABS email helpline@mabs.ie

Or visit their website www.mabs.ie

They also offer step by step programmes on how to get on top of money difficulties and on how best to plan your budget.

For example, on a sheet of paper, write out:

- How much money is coming into your household
- How much money is going out
- How much you can afford to pay those you owe money to
- How you can best plan your spending in the months ahead.

Medical Card

The recent medical card saga caused great anxiety for many people. I strongly objected to the proposals concerning the over 70's medical card and congratulate all who voiced their concern at the legislation to change the entitlement.

The new rules that apply to avail of a medical card are available from the local health centre or HSE office. See www.hse.ie or callsave 1850 241850.

Health Service Executive (HSE)

The HSE is responsible for running all of Ireland's public health and personal social services.

We all need to use the health service at some point in our lives – however, we may not know where to start looking for help or indeed exactly what help we are entitled to.

The HSE's website - www.hse.ie – holds a detailed listing of all health and personal social services in Ireland. For information on health services and entitlements, call the HSE National Information line: Monday – Saturday 8am to 8pm, Call Save 1850 241850, email info@hse.ie.

Sustainable Energy Ireland

The Home Energy Saving Schemes are now operational.

The new grant scheme is designed to assist home owners to reduce energy use and costs. Grants will be provided for roof insulation, wall insulation, gas and oil central heating upgrade and BER assessment'.

For further information email hes@sei.ie or call 1850 927 000.

Claiming tax relief / Tax refunds

A P21 is a statement issued by your Tax Inspector for a PAYE worker. It is a statement of total income, tax credit and tax relief and tax paid for a particular tax year. You can check if you are obtaining all the tax credits and tax reliefs on your P21.

For a variety of reasons, people should undertake a review of their personal tax. On many occasions I find people are entitled to additional tax credits and reliefs. People who have overpaid tax are entitled to a tax refund. For more information contact Ivor Callely, or visit www.revenue.ie or www.taxback.com.

Citizens Information

You can get independent information on rights and entitlements to all services from your local Citizens Information Centre. The service is free, confidential and independent.

The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages. Alternatively, LoCall Citizens Information Phone Service on 1890 777 121 or www.citizeninformation.ie

IC Business Forum

A very successful business forum was held recently in Clontarf Castle for business leaders. The forum covered aspects of the current challenges in business. If you would like an invitation to the next meeting or more information email ivor.callely@oireachtas.ie

YOU CAN BE A POWERFUL VOICE FOR CHANGE

We are organising house meetings where you can share your ideas and personal stories. Inform your neighbours and friends and let's help each other climb out of this crisis.

The impact of the current difficulties is real and the answer to our difficulties is not beyond our reach.

If you would like to host a house meeting and help to turn the tide of our present difficulties, please contact:

Ivor Callely, 191 Howth Road, Killester, Dublin 3

Seanad Eireann, Leinster House, Dublin 2

Telephone 6183000

Email: ivor.callely@oireachtas.ie

web: www.ivorcallely.ie

Ronan Callely

7 St. Lawrence Road, Clontarf, Dublin 3

Email: ronancallely@gmail.com

