

... get first time buyers to buy properties - insane. What happened was, they provided a fund - I think of half a billion - to first time buyers, and guess how many applications were made? Fewer than 10. What first time buyer in their right mind would have bought back then? While this was going on, the existing mortgage holder

business again, albeit with much stricter terms and conditions. One bank, KBC, are back offering incentives to people to move their mortgage to them by giving you €1,000 towards your legal fees along with paying your home insurance for one year as well. The question is should you remortgage and are

of the mortgage it means you pay back just under €25,000 less. And that is just the interest saving on your mortgage it doesn't factor in the opportunity gained by using this €102 per month when it is put to other uses. For example, that €102 saved could make anyone of the following things happen: It would, if applied as

overall finances and why remortgaging, particularly when you use the savings achieved by lowering the interest rate is an excellent option and one you should give serious thought to. Probably more popular and the second reason for remortgaging is debt consolidation. That is the grouping together of all your loans into one loan with one monthly repayment.

payments are but that is because financing them for a 15 or 20 year term total amount of you will repay will be bigger. When deciding to remortgage or need to think about you get out of your mortgage as well you want from product. These are the questions you

ing in illustrious foot

nnist is inspired by one of the all-time great Limerick Leader contributor

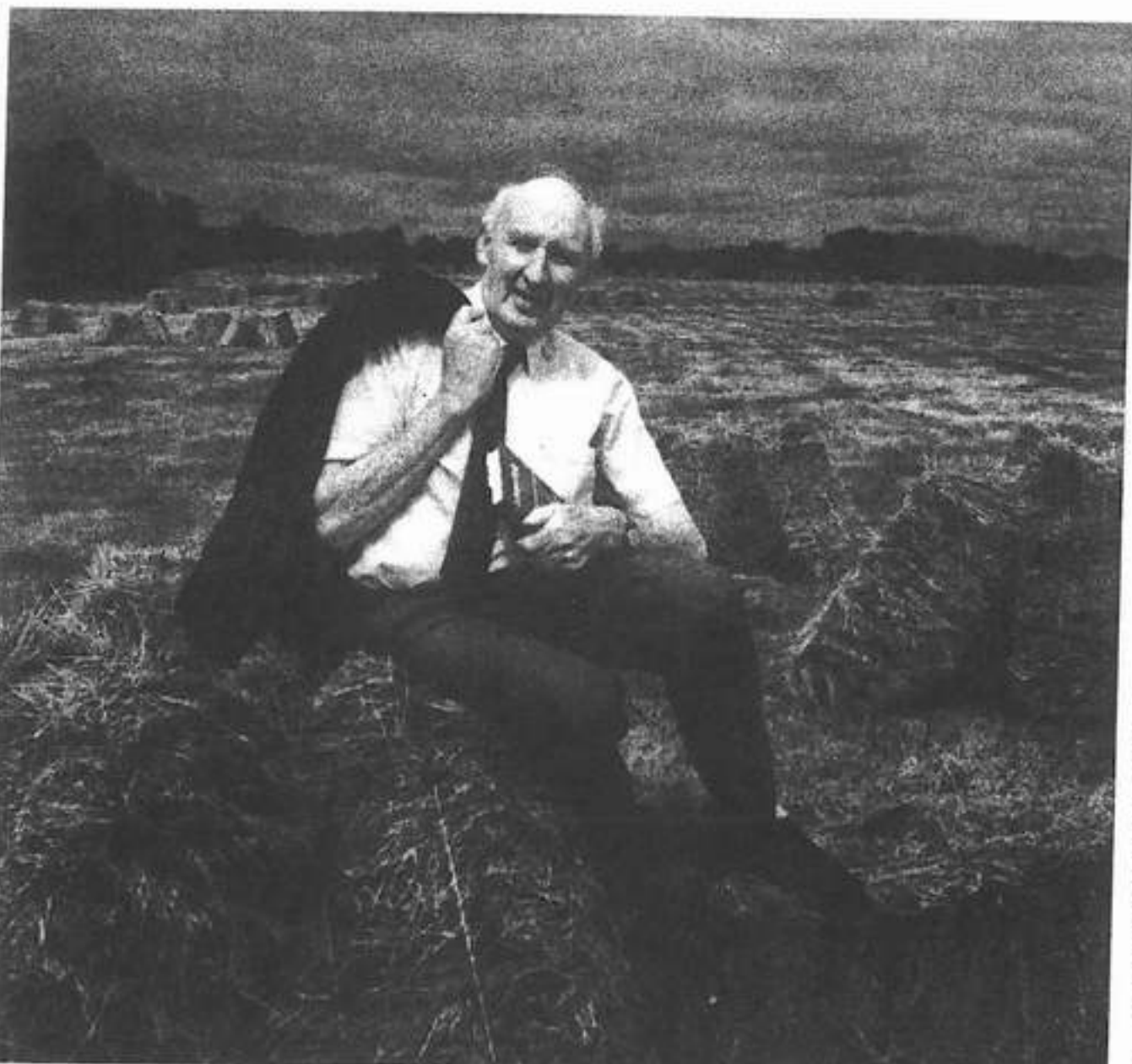
Now

ward to finishing off the emade mixture of flour d butter, and licking the icepan clean. esday was a hungry day ious evening's feast with f fish to look forward to he herrings were grilled or a tongs on the open a couple of potatoes and de up the main meal of neighbours calling in at quote the old favourite

d long life to the Council
meat but it left us the

we all went to Mass and the priest. He made the s on our foreheads and our lessons and the l until we washed our g to bed. n Christmas to Shrove ie time of year when t married. who were inclined to ing the plunge there lihood that they would s on the Skellig List. about because there : of opinion between eland and the Mother g the date for Easter

as fixed for the first first full moon, and lated up to two weeks Irish Church fell into The community of Rock however stayed ater date. The list was n pieced together by In the poem certain ed, and matched and



The late, great Mainchin Seoighe (Mannix Joyce) wrote the Odds and Ends column in the Limerick Leader for 58 years. Above are columns from 1952, 1966 and 1996. This week Tom Aherna has a new column in the tradition of Mannix Joyce.

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