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Editorial Debt spells bleak January

HUNDREDS of cash starved citizens who fell prey to illegal money-lenders or spent beyond their means this Christmas, are currently trying to cope with an avalanche of debt.

With ESB and gas charges, as well as interest rates, having increased substantially, more and more people are going to find it difficult to make ends meet.

January has always been regarded as one of the most miserable months of the year, when we all display sincere regrets over our mad shopping splurges and frenzied visits to 'the hole in the wall', over the festive period.

But for many, overspending at Christmas can leave them balancing their finances on a tightrope at the turn of the year - and one unexpected bill through the letterbox can be enough to see everything topple down.

Those who are experiencing problems in managing their debts can ease the anxiety and heartache by contacting the free Limerick Money Advice and Budgeting Service (MABS), located at 87 O'Connell Street, as soon as possible, or their local Credit Union. Unfortunately, not all are aware of the services these institutions provide.

Often, the longer financial problems are ignored, the worse they get, according to a MABS spokesperson. The danger is that those who have nothing left in the purse make their first port of call either legal or illegal money-lenders, who are known to charge interest rates of up to 188.5 per cent, or more.

Limerick West Fianna Fáil TD John Cregan, warned that many legal moneylenders who charge exorbitant interest rates were going door to door in some areas in Limerick before Christmas targeting low-income families.

And MABS warn that an increasing number of Limerick people from middle income families are

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by anti social behaviour, that he would like to see perpetrators face their elderly victims so that they might appreciate the "enormous distress" that their action has caused.

Deputy Power says the system cannot apply in extreme cases, such as murder and rape.

Offences covered under the pilot schemes in operation in Nenagh and Tallaght, have thus far included public order offences, low level assault, criminal damage, possession of drugs and community related offences.

Power said that the system would not apply to offenders with a history of serious crime.

However, in the case of relatively minor crimes carried out by first-time and minor offenders, he says that the RJ system is worth trying.

He also dismissed claims that the programme could be seen as a "soft option". He argues that he has often advocated much tougher sentencing for criminals, but says that research indicates that the system works in certain circumstances: Any option that ensures that people do not reoffend is a good

option". An initiative was set up Nenagh in June 1999, by the presiding district court judge Michael Reilly, and then principal probation officer, Michael Tansey. From that point up until December 2006, 85 offenders were referred to the project, eight of whom refused to co-operate or were unsuitable for the programme.

Of the remaining 77 participants, 60 did not reoffend. Of the 62 first time offenders who participated, five, or 81 per cent, did not reoffend.

Carole Gleeson, coordinator of the Nenagh Community Reparation

Project and Probation and Welfare Officer said that the community based voluntary programme gave "victims a voice in what actually happens", and added that the victim in many cases were not just individuals but also the gardai, the community and other segments of the community.

Ms Gleeson told the Limerick Post that by introducing first-time offenders to the influence of more serious criminals in prison can have "catastrophic affects".

The average cost per annum for keeping an offender in prison currently stands at 90,900

euro. The average cost of an offender taking part in the Nenagh Community Reparation Project scheme stands at 2,200 euro. Solicitor John Devane, agreed that the cost effectiveness of the programme would warrant its application; "I would welcome any system that will help society in the rehabilitation of people who have a mere slip up or those who slip up due to alcohol or drugs. These people should be helped, as cost effectively as possible, so they don't recommit a crime, and get a second chance".

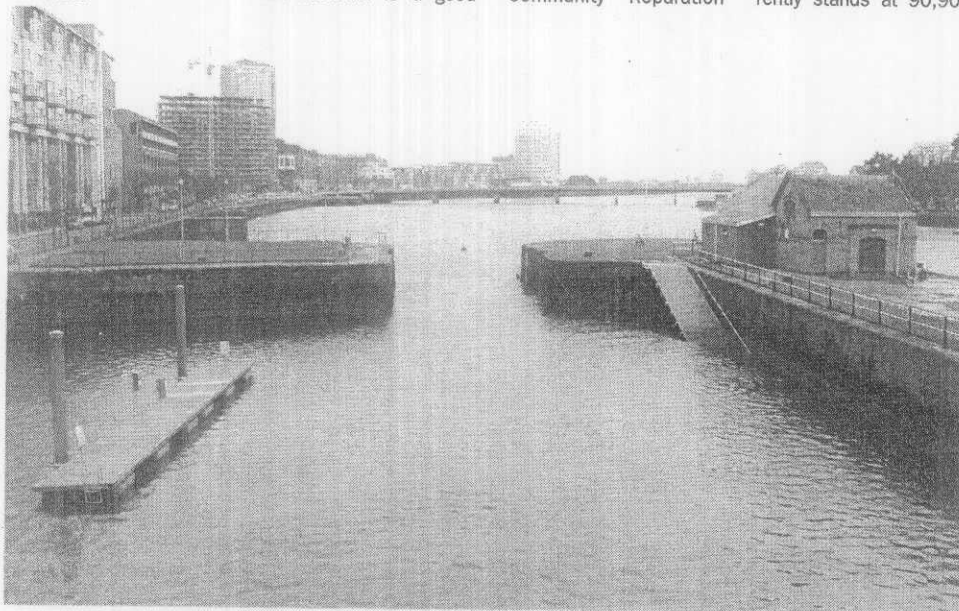
He added; "If the perpetrator of a crime is in the position to compensate the injured party then compensation should be provided by way of restoration or by financial compensation."

He did not believe that

the restorative justice system was workable in many cases that come before Limerick's District Court, for example those people whose families come from criminal backgrounds and who themselves become hardened criminals at a relatively young age.

There have already been calls for an RJ programme to be set up in Limerick. Speaking in the Limerick Post last month, Dr Richard O'Flaherty, former Dail candidate and general practitioner, called for the introduction of RJ here.

He said; "Young girls and boys have been up in front of the courts for petty things, but they are branded forever. They become frustrated and disillusioned in later years and probably turn to serious crime".



Limerick Boat Club premises (right) where permission is being sought for a footbridge over the Shannon to link up with Harvey's Quay, as well as other plans on the site

Cllrs flex muscles on housing

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He told the Housing Committee that he was submitting his motion in the interest of democratic accountability regarding very large

port my motion," he said.

Cllr Lily Wallace said that people do not want the council to build housing estates adjacent to them because of the threat of anti-social

Director of services, Pat Dowling confirmed that the council had purchased 25 private houses up to Christmas.

"With regard to the turnkey

Ammunition find

GARDAI found up to 300 rounds of ammunition during a planned search in the Southill area on Tuesday. Detectives from Roxboro garda station discovered the ammunition when they dug up the garden of an unoccupied house.

It is believed the bullets were for use in handguns and semi-automatic weapons.

Gardai sent the find to Garda headquarters in Dublin for forensic tests.

'Bodies' in field hoax

A GARDAI search operation was called off on Monday after reports that two bodies had been dumped in Southill turned out to be a hoax.

The search began late on Sunday evening when the initial report of two bodies being dumped in Barry's Field were reported to gardai.

A second call later, reported that shots had been heard in the area. The garda search carried into Monday at which point two men, thought to have been the victims, made contact with gardai.

Gardai are now investigating the hoax. Barry's Field was where Michael Campbell McNamara's body was discovered in October 2003.

Deputy chief to

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