

One year debt relief notice

This allows for the writing off of unsecured debt i.e. credit cards, personal loans etc. up to a maximum amount of €20,000. It is important to note that mortgage debt is not included in this area. In

if you meet the above criteria, your debt will be frozen for 12 months and then written off, provided your situation doesn't improve in the meantime.

You can only apply for two debt relief certificates in your lifetime.

is made for a protection certificate that prevents your creditors from taking action against you for the next 30 days.

A proposal for the repayment of your debt is then made to your creditors

debt settlement arrangement in a 10 year period.

Personal Insolvency Arrangements

This proposal is to cover secured debts such as mortgages as well as other

from the insolvency service which prevents creditors from pursuing you for the next 60 days.

You will again, in this case have to get approval from your creditors and because you may have a mix

what you owe your lender could be written off under this arrangement.

For example if you owe €300,000 and your house is worth €100,000, but you have the ability to repay a €200,000 mortgage, then the insolvency

official assignee appointed by the court.

What will then happen is that any income you earn in excess of a living expense you are allowed will be used by the courts assignee to pay off your creditors.

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Darren Shan's new thriller packs in twists and turns

Multi-million selling author has feeling book 'may lead to something exciting'

Aine Fitzgerald

HE is renowned for his big plot surprises but according to multi-million selling author, Darren Shan, his latest offering packs in more twists and turns than anything he has released before.

Lady of the Shades - a one-off thriller written for adults - which was influenced by movies such as American psychological horror film The Sixth Sense - features up to six "seismic changes" with readers really only getting to grips with what's been going on, in the final chapters.

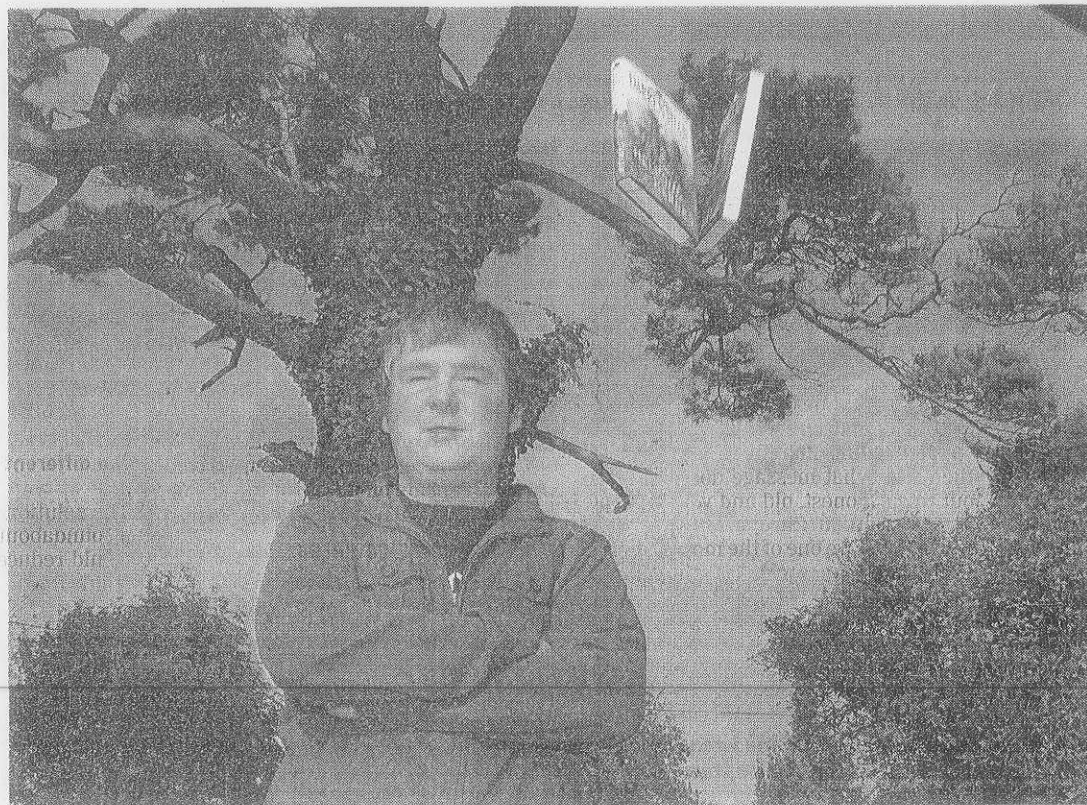
The book which goes on release at the end of this month has been a work in progress for the Pallaskenry resident who has been writing, re-writing, editing and tweaking the publication over the past decade.

And already the author - whose real names is Darren O'Shaughnessy - has an inkling that the book has to potential to develop into something big, perhaps even a movie deal.

"It's one I'm really excited about it," said Darren whose books are now on sale in every continent.

"It's like when I wrote Cirque Du Freak. I had done a lot of books at that stage and I was pleased to various extents with each book that I had worked on but with Cirque Du Freak I had this feeling that it had potential to much, much more."

Cirque Du Freak - a children's book which



Magic ... author Darren Shan at home in Pallaskenry. His new book is published soon

Picture: Owen South

was based on a vampire - was made into a blockbuster Hollywood movie in 2009 - the Irish premiere of which took place in Limerick.

"With Lady of the Shades it's sort of the first book I have written that I really feel has a chance to maybe do something really big and maybe get a film deal like Cirque did and maybe lead to something exciting on the adult front the way that Cirque did on the children's front," Darren continued.

"I could be completely wrong about that but I have this good feeling about it so hopefully,

touch wood," he added.

Lady of the Shades - which is aimed people of 14 years and upwards - Darren describes as "a crime novel with supernatural undertones."

A big film buff - he has a collection of more than 4,000 movies at home, Darren drew inspiration for the novel from old noir type movies and books, including films like Double Indemnity and other works by Raymond Chandler.

"I just wanted to something that started out where this guy falls in love with a femme fatale and he is not sure

what her motives are. Is she trying to use him to kill off her husband? Is it true love? Is she trying to play him? And then I started to bring in elements from other genres. It was a little bit after the movie The Sixth Sense was released so I tapped into that as well - some of the shocks and surprises that it had," he explained.

Although Darren always wanted to be a writer, it was only in his teenage years that he began writing in his spare time for fun. He bought his first typewriter when he was 14, and never looked back. In the early

years much of his writing was done in his bedroom at home in his parents' house in Pallaskenry but since he bought his own place - in Pallaskenry - in recent years, an office overlooking the River Shannon is where the literary magic happens. The 40-year-old has already had in the region of 30 books published but he has written a lot more and has books in various stages of development.

"I work quite strangely actually," he admits.

"I like to give myself at least two years working on any one book. I write very quickly, I would finish the first draft of a

children's book in maybe a few weeks or a month but then I like to leave it for a few months."

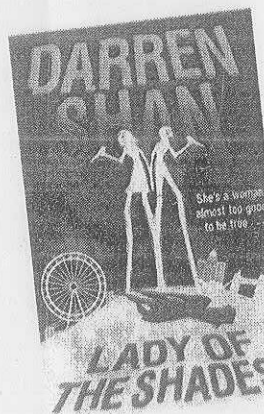
Darren goes away and works on other material before returning to the draft to re-write it. Then he will leave it for a few more months again and so on.

"I find that with those gaps it allows me to be a bit more objective each time I go back to it. I can see what isn't working. That's important because when you do the first draft, everything seems wonderful. If you leave it for several months you come back and see this isn't working, that needs to be fixed and this needs to be tightened up."

Meanwhile, the first book in his new series for teenagers, Zom-B, goes on sale in Ireland in late September. There will be 12 books in total and each book will be coming out at a period of roughly three months.

The series follows B Smith, a teenager who must struggle to find a place in a world of racism, zombies and darkness.

Lady of the Shades will be available in book stores from August 30.



Maeve Binchy's humour, humility and honesty are fondly recalled in Limerick

Aine Fitzgerald

MAEVE Binchy's irrepressible good humour, humility and honesty were recalled by local people this week who had the privilege of knowing her personally or were fortunate enough to have their work acknowledged by the esteemed author.

Maeve Binchy, who has been described as one of the most popular and critically acclaimed authors in contemporary Irish literature, selling more than 40 million books, died on Monday at a Dublin hospital after a brief illness. She was 72.

Maeve's second cousin Owen Binchy, who is originally from Charleville and is now living in Dublin, recalled the last time he met Maeve at her first cousin Dan Binchy's house at Mount Blakeney in Kilmallock.

"It was around last October. She was in good spirits - she always was in good spirits," he said.

"I knew her quite well. She was a wonderful person. She was so entertaining and amusing," he added.

Maeve's father William Binchy was a first cousin of Mr Binchy's father, Owen Binchy from Charleville.

And he was also related to the author through his mother's side.

"My mother was a first cousin of Maeve's father also. Maeve's grandmother and my grandmother were sisters," explained Mr Binchy who lives near St Stephen's Green in Dublin.

And it seems that a way with words runs in the Binchy genes. Mr Binchy's daughter,



Author Maeve Binchy who passed away this week

Joanna Binchy who lives in Charleville, also "does a bit of writing" according to her father. Maeve's first cousin, Dan Binchy from Mount Blakeney in Kilmallock, is also an author. In an interview with the Limerick Leader in 2006 he described the bestselling Irish author as "my closest friend on earth".

"She is an absolute scream. She would make the stones laugh. I would talk to her four or five times a week. What I would love her to say to me is: 'I'll write the books for you!' but we rarely talk shop when we are together," he said at the time.

Both Dan and Maeve appeared on shows together in America and when they were asked about the difference between their writing, Maeve would say: "He writes about things and I write about emotions". "She never mentions the fact that she outsells me

by a million!" said Dan at the time.

The author was also remembered by staff and students at Youthreach on O'Connell Avenue in the city this week, particularly for her humility. Teacher Deirdre Curley recalled how one of the students, Shauna O'Connor, received a note from the famous short story writer after she happened upon a review about her novel Circle of Friends in a yearbook.

Maeve, who is a distant relative of one of the teachers in Youthreach, came upon the year book on a coffee table during a visit to Limerick and sent the student a thank-you note. "She didn't have to do that, at all. It's a testament to her humility. Shauna was very thrilled," said Ms Curley. The writer also wrote a short story for Youthreach's charity publication last year Different Voices.