



Welcome to the Christmas edition of our Newsletter, the 10th issue so far. We hope you find it informative and helpful. We wish you all a very happy Christmas and best wishes for the New Year.



Review of 2006

2006 has been a very busy year for the Law Centre with a range of activities undertaken; from the roll out of various community education courses to the expansion of Mediation Northside, all in addition to the normal services of advice and representation and various advice clinics.

This newsletter is a summary of just some of the projects and activities that the Law Centre has been involved in during 2006.

We welcomed two new CE workers Sandra Neary and Pamela Meates to the team and also some very distinguished guests; the Minister for Social & Family Affairs, Seamus Brennan, TD and An Taoiseach, Bertie Ahern, TD who have both visited the Law Centre this year. An Taoiseach was also accompanied by Sean Haughey, TD. We would like to congratulate him on his recent appointment as Junior Minister at the Department of Education Science. We are delighted to have their support for our work and for the local community.



Above: An Taoiseach, Bertie Ahern arrives at the Law Centre accompanied by Martin Brady, TD and Sean Haughey, TD.

Left: An Taoiseach meets staff & students at the Law Centre

Mediation Northside Going From Strength to Strength

We are delighted to announce that Mediation Northside is developing and expanding its services and are in the process of applying for three years funding from Pobal. Valerie Gaughran joined as the Coordinator of Mediation Northside in early 2006. Mediation Northside now has many clients who are in receipt of mediation services and the demand is growing for this service. All types of disputes are considered for mediation such as neighbour disputes, conflict within families, community group disputes and instances where property has been damaged.

This service which was set up by the Law Centre in 2004, is available to anyone living in the Northside Partnership area. We wish to thank very much all our volunteer mediators without whose services the project could not operate. If you would like to find out more about Mediation Northside please contact Valerie on 8482988 or email mediation@nclc.ie or check out our website on www.nclc.ie/mediation.

Website & Social Welfare Case Base

One major event during 2006 for the Law Centre was the launch of our website and Social Welfare 'Case Base' on the 28th of June last. We were delighted that the Minister for Social & Family

Affairs Seamus Brennan was able to launch the website and case base. The website provides practical information about the legal services offered by the Law Centre and creates links to many other sites offering information and advice on a wide range of legal issues. Minister Brennan described the new website as a significant addition to the services offered by the Law Centre.

Community Education - Busy Year 2005

Mary Kate Halpin, (previously a volunteer with the Law Centre) was employed on a temporary basis as Volunteer & Education Coordinator. This allowed the Law Centre to roll out this autumn a comprehensive programme of community education courses.

September 2006 was a very busy time for the Law Centre when five community education courses were launched including:

- Family Law Matters
- Employment Law Fundamentals
(in conjunction with Ballymun Community Law Centre)
- Practical Advocacy Skills (Courses 1, 2 & 3)
- Introduction to the Legal System
- Mental Health & Capacity.

Family Law Matters and Employment Law Fundamentals were 12 week FETAC accredited courses through the NCI. All courses were well subscribed, showing a strong demand for community education courses. We were also delighted to be involved in several





community education projects organised by various community organisations in the area such as the "Know Your Rights" course organised by K.L.E.A.R which ran for several weeks in the Adult Education Centre in Kilbarrack and covered such areas as Family Law, Wills, Debt, Housing, Employment Law & Social Welfare Law. We were also involved in delivering a "Know Your Rights" Course in September and October 2005 organised by the Donaghmede Library which was very well attended.

We were very happy that we were able to employ Mary Kate Halpin as the Volunteer and Community Education Coordinator who oversaw and managed the roll out of all courses and coordinated all our volunteer barristers for the Thursday evening clinic.

Thanks to all Volunteers

We wish to thank all those who have volunteered their services to us during 2006. We particularly wish to thank all the barristers from the Law Library who provide their services free of charge either by attending the Advice Clinics every Thursday evening or through agreeing to act in cases on a pro bono basis. We also wish to thank all the barristers who have volunteered their services for free through the Voluntary Assistance Scheme run by the Bar Council. We are very appreciative of your generosity and would not be able to function as we do without your support.

Shopping Tips at Christmas

Christmas is fast coming upon us and we will all be busy shopping for gifts for family, friends and loved ones. It's easy to get caught up in the rush and excitement of the season and the following tips will help you to make sure that you get the most for your money and help you if things go wrong.

- **Check with the shop before you buy goods what is their policy regarding exchanges & returns:** By law you are only entitled to a remedy if there is a fault with the goods. When you are buying goods for other people it is often difficult to get it entirely right, the jumper may be too big or the dress the wrong colour. Always check first if the shop will allow you to return goods that are not suitable and how long you have to make the return.
- **Keep receipts:** Your receipt is your proof of purchase and the price paid for the goods. Items are often on sale at a lower price in the weeks after Christmas, so it is important to be able to show how much you paid for the goods in the first place.
- **Check that goods work before leaving the shop and ask if there are any extra items required for the goods:** Gifts that don't work or need other items (like batteries) to function can be disappointing, especially for children, so always check first to avoid an embarrassing scene on Christmas Day.
- **Defective Goods:** It is extremely frustrating to have bought goods that are defective. However frustrated or disappointed you are it is important to complain in a proper manner. Don't wait, return to the store as soon as is practicable, and make your complaint in a polite and assertive manner. If there is a fault with the goods you may be entitled to a refund, a repair or replacement goods, depending on the circumstances.

Remember, if you are responsible for damaging the goods the store is not responsible for putting the damage right.

All the above matters relate to the area of consumer law and if you have any queries regarding such a matter please do not hesitate to contact the Law Centre on 8477804 or alternatively you can contact the Office of the Director of Consumer Affairs on 4025500 or the Consumers' Association of Ireland on 4978601.

A Crib for Christmas

As 2006 draws to a close it was yet another bumper year for house completions in the private sector. The picture however, is not so rosy in relation to the social and affordable housing. The Taoiseach in the Dáil said he expected 3,000 affordable houses will be built by the year end. Mr. Ahern set his Government target of providing 17,000 affordable houses over the next three years. It is very important that the Government, Local Authorities, and the affordable housing partnership deliver on their promises. For many of the first 4,000 on the housing list, however, affordable housing will never be an option for financial reasons. Therefore there is a need for the considerable expansion in the output of social housing (what we used to refer to as local authority housing). The National, Economic, & Social Council in 2005 recommended the construction of 73,000 social housing units between 2005 and 2012.

More imaginative schemes are needed to enable ordinary working people to acquire their own homes. Reducing the 50% ownership criteria for shared ownership schemes seems a sensible proposal. An expanded role for the housing co-operative sector should also be examined.

Money Advice Tips for Christmas

Christmas is upon us again. Recently released statistics show Irish households will spend an average €1,339.00 on Christmas. Two-thirds of that expenditure is on Christmas gifts. Managing your finances over the Christmas period can be difficult, and here are a few tips which could reduce the financial strain on your bank balance:

- Start buying presents well in advance of Christmas.
- Prior to Christmas, endeavour to put some extra savings aside, either in your bank account, or in your credit card account.
- Consider opting for a small personal loan rather than relying on your credit card, as bank charges on the plastic card can be considerable.
- If you do possess a credit card, avoid paying higher interest rates by repaying your credit card bills as soon as possible.
- If you do intend to borrow to cover your extra seasonal expenditure, approach reputable lenders, including Credit Unions and Banks, and avoid unlicensed moneylenders who charge exorbitant interest rates.
- If you feel you cannot cope with the financial strain of Christmas, contact St. Vincent de Paul and other charities, who may be of assistance with items of foodstuffs, clothing, and presents.
- If you have done so already, make it your new year's resolution to join your local Credit Union.