

The Newsreader THE WEEK THAT WAS IN IT . . .

Lotto ruined life? A lesson for the Minister

BE careful what you wish for, you just might get it. That might sound somewhat cynical and it is unlikely that everyone falls into that trap. However, one Scottish girl has cause to look somewhat askance and with jaundiced eye at the fulfilment of her wish to win the lottery.

Four years ago this 'lucky young woman' won £1 million in the Euromillions Lotto. But it eventually brought anything but happiness to her door.

She has claimed that winning the Lottery "ruined" her life since she scooped the big windfall at the age of seventeen. She was back in the news last week having won £1,400 on a £22 bet, but that alone should not have brought her into the spotlight again.

According to a report in the Sun newspaper last week, the young woman, now 21, had moved back in with her mother and was selling her furniture on facebook. The goods up for sale included a red sofa, white table and chairs.

She sold her three bedroom house in December after previously renting it out.

She recently hit headlines after she argued that someone of her age should not have been allowed to win such a substantial sum of money. She said 18 should be the minimum age for winning the lottery and suggested the current limit of 16 was too young.

One of the most telling lines in the report was her statement that 'she had become bored of relentless consumption and felt like it failed to offer long-term genuine happiness'. Before winning the lottery, she had worked as an admin temp for £8 an hour and lived in a small flat with her mum in Edinburgh.

"I thought it would make it (her life) 10 times better but it's made it 10 times worse. I wish I had no money most days. I say to myself, 'My life would be so much easier if I hadn't won'," she previously told the Sunday People.

"People look at me and think, 'I wish I had her lifestyle, I wish I

had her money.' But they don't realise the extent of my stress. I have material things but apart from that my life is empty. What is my purpose in life?"

"I think 18 should be the minimum age for winning the lottery, at the least. The current age of 16 is far too young."

Despite the fact that Camelot, which runs EuroMillions in the UK, appointed an adviser to help Ms Park deal with her newly accumulated wealth, she said it was family advice that helped her keep her spending in check.

"I've read about other lottery winners who've just blown it all and I can totally see how it can be done," she said. "I was stuck in front of a financial adviser who was using words like investment bonds. I had no clue what they meant."

She said it was unsettling how differently her life had turned out from her friends, making her feel isolated.

So, be careful what you wish for and, if you get it, be careful how you react to it.

THE jockeying for non-vacant position of Leader of Fine Gael continues in a low-key fashion. Minister Simon Coveney did his chances no harm at all when he gave an interview to Brendan O'Connor in the Independent last Sunday. He was quite frank in his words, including his (sort of) wild youth.

But it was when he was Minister for Agriculture that he had an experience which was something of a life-changing one.

According to the report, he was walking across St Stephen's Green when a total stranger walked up to him. Coveney presumed the man was going to say hello. Instead the man spat in his face and said something along the lines of, "I hate you and I hate what your Government is doing to this country". Coveney nearly squares up again at the memory of it, and he admits that his initial reaction could have led to "a Prescott moment".

Coveney didn't hit the man, obviously. But he was quite

shaken by the encounter. Not by the physical confrontation, but more because he wondered, "Why does this person hate me so much when I am working day and night to fix the country?"

Had it not crossed his mind that lots of people might hate him? Of course it had, he says, but this crystallised it for him. Coveney went away and thought about it, and he says now that it was a catalyst for him to look differently at how Fine Gael as the party of Government needed to focus on pulling society together again.

This in turn led Coveney to choose to tackle housing in his next ministry, and it seems to be a big part of his drive to become leader of Fine Gael and Taoiseach."

The provision of housing has not been a success for this Government by any means, but hopefully his encounter in St. Stephen's Green may have brought him down to earth a little and suggested at least how the other half lives.

According to the interview, one of the main things that drives him now in politics is, "How do we make Ireland a more contented place?" Because it's not at the moment.

While he is a pragmatist and a believer in capitalism and believes in building a strong economy, the point of that strong economy should be to look after people."

While not everyone will believe in his policies or politics, or the cynical believe he would deliver on his vision for the Irish people, it is the most hopeful sign yet that someone wielding power in Leinster House is beginning to understand how the less than well-off in Ireland live. Or exist.

Today, Minister Coveney talks the talk. Tomorrow, if he becomes leader of Fine Gael, he will have to walk the walk and hopefully he will remember the Stephen's Green moment. It may be the most important piece of learning he would bring with him into office.

Waterford Council endorses NUJ campaign supporting local media

'Local News Matters Week' takes place from Friday, 24th March to Saturday, 1st April

WATERFORD City and County Council has unanimously passed a Notice of Motion which was put forward by all the members of Comeragh Municipal District Council, and recognises the importance of local newspapers and media and supports an upcoming campaign by the National Union of Journalists (NUJ), writes Paul Mooney.

The NUJ's 'Local News Matters Week' takes place from Friday, 24th March, to Saturday, 1st April, and is a campaign drive to highlight the importance of properly resourced independent local newspapers and media to the functioning of democracy at a local and regional level.

Proposing the Notice of Motion at the March meeting of Waterford City and County Council, Cathaoirleach of Comeragh Municipal District Council, Cllr. John O'Leary, said the Council should recognise the importance of local media in reporting on local government and informing citizens about the work undertaken on their behalf by elected representatives and local authorities and agencies.

Cllr. O'Leary said local media also reflect the concerns of citizens and provide a platform for civic participation in dialogue on all aspects of community life.

"Journalists engaged by media organisations: print, broadcasting and online, face many challenges, including increased workloads, reduced resources, and lower staffing levels," said Cllr. O'Leary.

The Council motion urged media organisations to provide journalists with the level of resources necessary to ensure accurate and comprehensive coverage of local democracy.

As part of the Notice of Motion, it was also proposed that the Council reaffirms its commitment to make information available to the local media and to providing appropriate facilities for journalists attending council meetings.

Seconding the motion, Cllr. Michael J. O'Ryan said it was very important the Council highlights the NUJ's campaign.

Cllr. O'Ryan said the local newspapers "is a real public service" as they "bring back the news from these Council meetings to

the constituents".

He commended the press for attending Council meetings and said the local press covers community and county-wide news which is largely positive news - as opposed to the predominantly depressing national and international news.

Cllr. O'Ryan said the local newspapers "are the highlight of some people's week" and said the journalists "do such good work and good service" to bring news to local constituents and promote the locality.

"People can see the local events in the local newspaper, and what's happening in the local communities, and those who have passed onto their eternal reward and other public services associated with the local newspaper," Cllr. O'Ryan said.

He said it is great to create awareness of form and function of local journalists and local newspapers, highlight the lack of resources and their struggle to compete with modern technology, such as social networking sites and the internet.

Councillors agreed with the Notice of Motion, which was unanimously passed.



Moneymatters

Guide to Borrowing

SOMETIMES borrowing money can seem all too easy. You can get the item first then pay for it later. But unlike saving, borrowing comes at a cost. Lenders generally charge interest for what you borrow. This means that as well as paying back what you have borrowed, you have to pay back more. Before you borrow money there are lots of issues to consider. Here we answer some questions about borrowing.

Borrowing money or taking a loan or any other kind of credit is not something to be done lightly or quickly. The time you take in weighing up options before borrowing is time well spent. It will help you to be sure you have the right kind of credit for your needs, and so reduce your chances of getting into difficulties. So what do you need to consider?

- What am I borrowing for?
- Could I save for this instead?
- Am I sure I really NEED it?
- Do I really need it NOW?

It is also important to consider what the borrowing will mean for you into the future

- How long will it take to pay this borrowing back?
- What would happen if my income dropped?
- What would happen if interest rates went up?

If you don't have satisfactory answers to these questions, then think again before you borrow!

The Money Advice & Budgeting Service is based at Civic Offices, Davitt's Quay, Dungarvan, Co. Waterford X35 Y326. (Tel 0761 07 2770 - Fax 058-45296 Email dungarvan@mabs.ie) and provides a service throughout the West Waterford area. It is part of the national MABS Service and is free, confidential and independent. Visit our web site at: www.mabs.ie Phone MABS Helpline 0761 07 2000 Email helpline@mabs.ie