



Judge tells court: 'I am a culchie'

A NEWLY appointed judge described herself as a culchie at a Dublin court yesterday. Dealing with the case of James Lennon at Tallaght District Court, Judge Gráinne O'Neill was told he could stay in the Cedar House Hostel if let free. But Judge O'Neill asked: 'Where's that? I'm a culchie.' After some titters in the court, Lennon's solicitor Kevin Tunney replied: 'It's in Dublin 1.'

Judge O'Neill, from Athlone, was appointed to the District Court panel in April. Lennon, 29, of no fixed abode, and Cedar House Hostel, Marlborough Street, is charged with trespass and possessing stolen property. Judge O'Neill released him on his own bail and remanded him for a month.

Duffy is lauded for autism work

SINGER and actor Keith Duffy has been awarded an Honorary Fellowship from the Royal College of Surgeons in recognition of his work as a campaigner for children with autism.

The Boyzone star, whose daughter Mia has the condition, has worked with Irish Autism Alliance, fundraising and raising awareness around autism since 2001.

Catherine Clune of the RCSI said that Duffy, pictured with wife Lisa above, 'continues to provide hope for those who are faced with an autism diagnosis'.



Relief for mortgage holders after AIB cut

Borrowers up €330 a year with 'modest' rate drop

AIB yesterday trimmed its standard variable mortgage rate, knocking around €7 a week off repayments.

The State-controlled bank reduced standard variable rates to 4.15 per cent from 4.4 per cent for AIB customers.

Record-low European Central Bank interest rates of 0.05 per cent and AIB's return to health are among the factors behind the surprise rate cut.

Customers of AIB-owned EBS will see rates fall to 4.33 per cent.

The cut from December 1 will benefit around 146,000 borrowers, who will see a saving of around €7 a week or €330 a year on a €200,000 mortgage over 25 years.

David Hall, of the Irish Mortgage Holders' Organisation campaign group, said: 'It's good news, any reduction in interest rates has to be welcomed.'

'It's unexpected, it was a bit of a surprise but I think variable rate holders have taken the brunt of the pressure from the banks. It's good news, it's welcome.'

'It's €300-odd a year on a €200,000 mortgage. It's handy and it's better than it going up so you'd have to welcome it. Hopefully as

By Christian McCashin

well, it'll bode well for the stability of the bank and its future.'

But financial adviser John Lowe, of moneydoctor.ie, said last night: 'It's pitiful really. A saving of €330 a year on a €200,000 mortgage over 25 years. That's the weekly latte and Danish sorted.'

Fianna Fáil finance spokesman Michael McGrath said more had to be done to reduce what he said were the 'rip-off variable rates' charged by the banks.

Mr McGrath said: 'This move by AIB is to be welcomed as a modest step in the right direction. I have been highlighting for quite some time the excessive variable interest rates being charged by the banks in Ireland.'

'I hope now that this move by AIB will trigger a round of variable rate cuts across the banking system.'

Even though the ECB has cut its rates to stimulate the eurozone economy, our main banks have been reluctant to cut rates as they have been struggling with bad debt and higher rates on the money markets for Irish banks.

Banks who gave out tracker

mortgage loans in the Celtic Tiger have been hit hard financially as they have had to cut rates on the loans to record lows as these follow the ECB rate.

Mr McGrath said: 'While the customers of Irish banks on tracker products have benefited directly from these [ECB] rate reductions, others have been denied the benefit of the rate cuts.'

'SMEs, variable rate mortgage holders and other personal borrowers continue to pay interest

'It's time the rest followed suit'

rates in Ireland that are dramatically out of line with other euro-zone countries.

'While the Irish government can access new borrowing at cheap, attractive rates of interest, the same cannot be said for the customers of Irish banks.'

'The average interest rate being charged in the euro zone for new residential mortgages is 2.64 per cent. The Central Bank's claim that the rate for new mortgage

lending in Ireland is 3.15 per cent is deeply misleading as it includes the restructuring of existing tracker mortgages.'

'In truth, a new mortgage holder in Ireland can expect to be paying between 4.25 per cent and 4.5 per cent depending on loan to value.'

'I look forward to engaging with the banks on these and other issues when they come before the Oireachtas Finance Committee shortly.'

AIB also announced fixed rate mortgages of 3.8 per cent for three years and 3.9 per cent for its five-year deal.

Its banking director, Bernard Byrne, said AIB was in a position to reduce variable mortgage interest rates as a result of what he said was 'the bank's underlying positive performance and funding cost reductions.'

He said: 'The introduction of the bank's new fixed rate pricing will provide better value and certainty for customers.'

There was no sign Bank of Ireland, which charges a 4.6 per cent on standard variable mortgage rates, was planning to follow suit yesterday. A spokesman said: 'Our rates are under constant review.'

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Two companies create 145 jobs

TWO companies have announced the creation of 145 new jobs.

Medical devices company Teleflex Incorporated is to create 100 jobs with the expansion of its Athlone base.

Teleflex, which makes products for critical care and surgery, is to take on highly skilled staff over the next three years. The international company has been based in Co. Westmeath since 2007 and employs more than 150 people.

Meanwhile, Ireland's largest privately owned tech company Openet is to create 45 highly skilled jobs. The expansion will be in two of its bases - 30 roles at its headquarters in Dublin and 15 in Malaysia.

Keira: Dyslexia made me act

SHE has earned fame in a string of Hollywood blockbusters.

But Keira Knightley has revealed that she only became an actress because she has dyslexia.

The star's parents, who were both actors, did not want her to follow in their footsteps. But when she was diagnosed with the reading disorder at the age of six, her school principal advised them to use her dream of being an actress as an incentive to make her try hard at school.

Miss Knightley, 29, said: 'I wouldn't be an actress [without dyslexia] because my parents didn't want me to do it.'



120 owls knocked down on roads

A CAMPAIGN has been launched to prevent barn owls being killed on Irish roads.

More than 120 have been mowed down in the past five years.

BirdWatch Ireland and the National Roads Authority have teamed up to highlight and tackle the problem. John Lusby, of BirdWatch Ireland, said certain stretches of roads where owls are nesting nearby are 'proving particularly problematic'.

Due to their hunting behaviour, low flight and poor peripheral vision, owls are especially vulnerable to being hit by vehicles.

BirdWatch Ireland is now taking weekly road casualty tallies to identify potential 'hot spots' where birds are being killed.

Worker dies after crushing accident at plant

A MAN in his 40s died from crush injuries sustained working at a plant yesterday.

The accident occurred at the Premier Periclase plant in Drogheda, Co. Louth, yesterday afternoon, gardai said.

He is reported to have suffered the horrific injuries in an incident involving a kiln. The factory use a number of kilns, some within their high temperature heat-treatment processes.

A Garda spokesman confirmed the man was alive upon arrival at Our Lady of Lourdes Hospital, Drogheda, but died shortly afterwards.

A post-mortem examination will be carried on the man's remains today, gardai confirmed.

By Eamon Donoghue

Premier Periclase - located by the River Boyne - produces high-quality seawater magnesia products at its plant. The company is also known as a leading producer of sintered magnesia products used in the manufacture of refractory linings for the steel, cement, glass and non-ferrous metal industries.

Last night local Labour councillor Paul Bell told the Irish Daily Mail that 'when the plant is in operation kilns are spinning in their all of the time.'

Kilns are traditionally used for burning, bak-

ing, or drying substances, with some industrial ones able to exceed temperatures of 1,600C.

'It is a very long time since there was a serious accident in there,' Cllr Bell said.

'There are very few people working in there, it's mainly automated now.'

'It's a fairly modern plant and things are mainly done in there from a control room.'

'Years ago hundreds of people would be working in a plant like that.'

Both the Health and Safety Authority and An Garda Síochána have launched investigations, with a Garda spokesman confirming that gardai will prepare a file for the coroner.