

Central Bank must probe AIB shambles

FOR such a glitch to happen at any time would be bad enough. But for customers at the country's biggest bank to be affected by an ATM fiasco over three of the busiest days in the shopping calendar simply isn't good enough.

Not only has massive inconvenience been caused to account-holders, there is no doubt that this shambles has cost retailers massively in terms of lost sales.

Of course, nobody disputes that technical problems happen and it may be that no blame can be apportioned for such a situation arising at this particular time.

At the very least, however, there would appear to be questions about how the situation was dealt with. The problem first emerged on Friday afternoon when some AIB customers couldn't withdraw money from other banks' machines.

By that evening, AIB insisted that the issue had been resolved. But things got even worse the following day when people who had tried to withdraw money through other banks found themselves denied access to cash at AIB terminals.

In times past, of course, this would all have been explained away as an unfortunate turn of events and that there was no chance of it ever happening again.

Not any more, though.

Events of recent years have brought home to us in the starkest possible terms exactly what can happen when the banks aren't subject to the closest scrutiny.

Nor, of course, is the situation at AIB an isolated incident. The problems suffered by Ulster Bank customers have been well documented.

Against that backdrop, the demand by Fianna Fáil finance spokesman Michael McGrath for the Central Bank to start testing IT systems in our financial institutions is an eminently sensible one.

The nation's economic recovery is largely dependent on a properly functioning banking sector. Not only do the weekend's events suggest that this isn't the case, they also serve to undermine confidence both at home and abroad.

So, yes, technical experts from the Central Bank must establish whether the banks' systems are fit for purpose. And if these are found to be wanting, they must be upgraded accordingly without delay.

There are two things we have learned in recent years. First, the banks' contempt for ordinary account-holders knows no bounds. Second, they are utterly incapable of policing themselves.

Timely top-up action

IT goes without saying that the time for the HSE to play hardball with those voluntary organisations paying top-ups to senior executives is long overdue.

Setting a January 31 deadline for hospitals and agencies to cease the practice is a decisive move. So, too, was Tony O'Brien's unambiguous statement yesterday that any institution which fails to comply faces having its funding cancelled.

The extraordinary performance by members of the Central Remedial Clinic's now-resigned board at the Public Accounts Committee illustrated the arrogance of a minority of those involved in the voluntary sector. By showing them who is boss, the HSE is taking the only appropriate course of action.

Hope amid despair

THIS Christmas will be the first that Donal Walsh's relatives have without their beautiful boy. Before his death from cancer last May, the 16-year-old moved us all with his poignant plea to young people with suicidal feelings.

Now Donal's parents and sister have reiterated his sentiments in a statement aimed directly at anyone feeling despair over the festive season. We can think of no more important message this Christmas. And, once again, we salute the quiet dignity of the Walsh family – and their remarkable son.

A Snight descends on Christmas Eve, something extraordinary happens. Quite suddenly, the streets fall silent as shoppers and revellers head for home. After all the mayhem of recent weeks, it is as if life draws a breath in joyful anticipation of what is set to unfold.

What is it about this great feast that sends a 'thrill of hope' through our weary world? What is it about Christmas that draws us from the ceaseless flow of daily life to that place we call 'home'? What is it that inspires us to open wide our 'shut-up hearts' and to think of others 'as if they really were fellow passengers to the grave'?

In his seasonal masterpiece *A Christmas Carol*, Charles Dickens writes that 'apart from the veneration due to its sacred name and origin', Christmas is a 'kind, forgiving, charitable, pleasant time'. It is a time when people rediscover the bonds of affection that tie them to family and friends. It is a time when we desire nothing more than being with those we love.

In this restless age, where estrangement is the norm, Christmas draws us back to where we belong. It reminds us that even when all hope is lost, there are people somewhere who love us. As we hear in the great festive hymn *Oh Holy Night*, it provides comfort and consolation to those 'in sin and error pining'.

If the goal of life is to see another Christmas, it is because it is a time of miracles. I have seen the dying struggle from bed to feast with family on that 'night divine'. I have witnessed acts of charity so selfless they have caused me to weep. I have even seen bitterly broken families reunited around the Christmas crib.

Peace

If it signals 'a new and glorious morn', it is because nothing is impossible at Christmas. I still recall that moment many years ago when our doorbell rang on Christmas Day. Standing outside was my mother's uncle, an alcoholic estranged from his wife and family. In his day, Brendan was one of the country's finest horsemen. Now, he was old, haggard and homeless.

Without hesitation my father invited him in, served a cup of tea and insisted he stay for dinner. Meanwhile, my mother prepared a hot bath, a simple luxury so long denied to someone who knew only hardship. Led by 'the light of Faith serenely beaming', my parents abandoned their plans so a troubled soul could savour some Christmas cheer.

Brendan was so happy he avoided alcohol that day. He ate abundantly and regaled us with tales of his equestrian exploits. For a brief moment in an otherwise unforgiving existence, he had found peace.

I woke early on St Stephen's Day, only to discover his bed empty. Brendan was back on the streets, back to a life to which he had been condemned by his terrible addiction. He had come to us at Christmas knowing he would receive a loving embrace, if only for a day.

If that particular memory stands out, it is because I saw the noble heights to which we humans can rise at Christmas. I saw the miracle of a lonely and forgotten figure discovering that, for us at least, he was a fellow passenger to the grave. My parents provided a shining example of what Christmas demands from us, one I have tried to transmit to my own children.

Soon, the chaos will cease and we shall be 'led by the light of a

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by Mark Dooley

star sweetly gleaming'. Enmity and bitterness will dissolve as families flock to church to hear those 'angel voices'. We shall exchange our tokens of love before raising a glass to the 'founder of the feast'. And then, in the sleepy days that follow, we shall ignore time and rest in that peace which surpasses all understanding.

Children everywhere will sing, dance and laugh. Tomorrow, as we deck the halls with holly, my boys will chant their favourite carols, map St Nicholas's trajectory across the skies and enjoy the Muppet version of *A Christmas Carol*. As day turns to night, an explosion of expectation will engulf our house.

And then, as they nestle beneath the duvet, I will recite: 'Twas the night before Christmas, when all thro' the house not a creature was stirring, not even a mouse.' If I long for that magical moment each year, it is because I see in their loving eyes yet more proof of miracles. I see

the beauty of innocence shine like a beam from heaven.

To experience Christmas with children is to live among the angels. You hear laughter in its purest form. You witness so much happiness and love you almost forget pains and problems exist.

Meaningful

That is why I have always adored Christmas. No other season has such power to elevate the human soul, or to make us value what we have while we still have it. It is the one moment in 'the long calendar of the year' when people feel less inclined to put themselves before others. It is a time of miracles, when the sorrows of the past are set aside and harmony prevails.

Always the same and yet forever new, Christmas is a timeless celebration of those precious things which make life meaningful. In a world so tormented by violence and greed,

so haunted by hatred and division, this glorious ritual calls on the better angels of our nature. It invites us to make room at the inn for those, like dear old Brendan, whose only shelter is the sky.

And when, at journey's end, we look back on our lives, it will be the simple joys of Christmas that come to mind. The times playing by the fireside in the presence of our dear parents. Family and friends 'with glowing hearts by His cradle' standing. The golden hours spent around the Christmas table, children giggling in the background.

Yes, very soon we shall retreat from the streets to the soothing glow of a hot fire. We shall gather as we always have at this time of year, in that place of peace. We shall shut out the world and rejoice that we are finally at one.

And when the house is finally at rest, we shall pause and give praise for yet another Christmas. We shall give thanks for yet another chance to enjoy the best of times with those we cherish.

For that is the true promise of Christmas, a promise fulfilled in memories which, because they are forged in love, will last forever.