Wife 'thought husband was dealing with €1.2m debt'

A DUBLIN woman was unaware that proceedings were ongoing against her for a €1.2million mortgage debt, including €357,000 repayment arrears, until the matter was reported in the newspapers, a judge heard yesterday.

Evelyn Shanahan's barrister told Judge Jacqueline Linnane in the Circuit Civil Court that while possession proceedings had been served on her two years ago, she thought her husband, Niall Shanahan, had been dealing with the matter.

Judge Linnane said the court had been told it appeared there was an estrangement between the two defendants, and that Mr Shanahan was somewhere in the

She said the couple, both of whom were responsible for the By Ray Managh

debt, had been served with the Civil Bill seeking possession of Woodley, Fosters Avenue, Mount Merrion, Dublin, the family

Neither defendant had ever attended court.

Counsel for Mrs Shanahan said she had not known that she faced a court judgment against her prior to having seen it in the newspapers.

She had recently returned to the workforce and sought an adjournment until January to see if some sort of arrangement could be reached between herself and Mr Shanahan that might address the situation.

Dylan West, counsel for Ulster Bank Ireland Limited, said the

bank had entered a motion for November 24 when it would apply to amend its name, in accordance with the Companies Act, to Ulster Bank Ireland DAC (Designated Activity Company.)

Judge Linnane said the €357,000 arrears was among the highest to come before the court. It had been told earlier that the total debt stood at €1.2million, without a cent having been paid off the mortgage for the past two

Having been told there was no question of the arrears being paid off before January, Judge Linnane said she would adjourn the proceedings until November 24. The judge said that in the meantime, the two defendants could put their written proposals



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MORAL MATTERS

Memories are precious, even to our children

HE Dooleys don't like change. It is the gentle certainties of life that give us consolation. This is especially true of our sons, three little boys who look to us for the comfort of constancy.

That said, even in the midst of our certainties change is ever-present. No matter what we do to preserve the present, it is always compromised by time. Ours is but an illusion of

permanence

That is why we often longingly gaze back to the past. At least there, in our memories, we can find the cer-tainty we crave. The past is, after all, set in stone. In our memories, we rediscover those loved ones long gone. In our memories, we revisit a childhood full of joy. In our memories, we look upon an eternal landscape beyond erosion.

It is true that memories fade, that they are swept away by age and decay. We speak of 'living memory' as something precious, for we know that once a person departs he takes his memories with him. Often, we are left to rebuild the past from the fragments left behind.

All memory involves mourning. We pine for what was or what might have been. It is our link to the past and yet, deep down, we know that we are dealing with ghosts.

In us, the dead live on. They live on in our memories, but also through our stories, our prayers and all our devotions. They live on in the objects they bought and made, the homes in which they dwelt and in the little bits and pieces that remain.

Memories and mementos cannot replace the dead or bring them back to life. Through them, however, we feel close to those people, places and times that have shaped our lives. We feel their presence even when they are physically absent.
'Please don't take down my bed

because it contains my memories.' When our eight-year-old son said those words I simply shook my head in disbelief. How could someone so young be so intuitive?

It was time for him to move in with nis little brother shifting his mattress to a different bed. However, his old headboard is covered with little mementos of his life and times. In so many ways, his little bed is central to his identity.

Logistically, he knew it was much easier to simply move his mattress. Even still, his bed told his story from infancy to boyhood. It was a monument to his memories. For me as a parent, it was a rare and poignant moment. My son had seen himself mirrored in and through the world. In

a mute object, he saw his own smile. Such is the way we make a home here on Earth. We shape, mould, decorate and design things in our own image and likeness. We identify them as ours because, through our labours,

they assume a human form.

My son's bed represented his first stab at a settlement. In one little corner of the world, a young boy sought to put down roots. He did so by decorating a headboard with his favourite images, photographs and mementos of all that he loves.
In time, that bed began to speak to

him of life and love, of joy, peace and safety. 'It contains my memories,' he said, and to take it apart would have meant dismantling his identity. It would have meant exiling him from his past.

We know that our memories are often faulty and that, in time, they will fade. They are, however, the most precious things we possess. Through the mists, we see the smiling faces of those without whom we would not

We should be careful when complaining about people's clutter. In those seemingly 'useless objects' and old belongings, there are memories too hard to discard. Very often, a person's whole life is there in the traces

Our little things give us the certainty we need in the midst of life's trials. Things change, people depart, but, in containing our memories, those little things provide continuity. They tell the story of who we are, where we came from and what we

In casting away someone's 'clutter', in throwing out a young boy's toys, we risk destroying their memories and smashing their selfhood. It is as though we are erasing the only things which bind them to this world. Without their little things, people become strangers to themselves and each

E all need our memories to survive. We all need to know that, even as things die, something of them will remain. And through those remains we can feel the presence of our departed.

We are our memories. To 'catch up' with someone means to share our stories. It is to revive the past to make sense of the present. There are things lost along the way. Where there is memory there is also loss and mourning. Sometimes, we fill in the gaps with our tears. Sometimes, we simply let the past rest in peace.

In a life so young, there is little in my son's past that he would rather forget. Even now, at this tender age, he realises that the things which matter most are those which contain our memories. They stand before us as pathways to the past, as small portals through which we see all that we have lost and all that we have truly loved.

And in those moments, we know that we, too, are loved. Through something as simple as a headboard, we become certain of the love that was and ever shall be.