

Mortgage scam to repay older brother's drug debt

A YOUNG man fraudulently obtained a mortgage on his parents' house in order to repay his older brother's drug debt, a court has heard.

David McGuinness, 27, presented a fake payslip and bank statement during the application process. The bank had already advanced the loan before the fraud was detected.

The money was handed over to a criminal gang to pay a drug debt and McGuinness did not profit personally.

The court heard the €99,000 mortgage was being paid and the bank was not at a loss.

Garda Shane Whelan told Fiona McGowan BL, prosecuting, that McGuinness had presented the false documents in order to misrepresent his circumstances

By **Fiona Ferguson**

while in the process of applying for the mortgage on his parents' home in Clondalkin, Dublin.

The fraud did not immediately come to light and gardai were alerted later after suspicions were raised by bank staff carrying out further checks.

Dublin Circuit Criminal Court heard the false documents had made the bank assess the risk differently than it would have otherwise. Garda Whelan said he had no reason not to accept that the purpose of the loan was to service a drug debt on behalf of McGuinness's older brother.

Rebecca Smith BL, defending, said the money was handed over to a criminal gang and the family were not keeping it for them-

selves. She said the bank had loaned the money on false premises but the mortgage was being paid.

McGuinness, of Decies Road, Ballyfermot, Dublin, pleaded guilty to obtaining a mortgage by deception and using false instruments - a Bank of Ireland statement and a payslip - at Permanent TSB, Rathfarnham, on June 14, 2013. He has 21 previous convictions.

Judge Melanie Greally said a probation report before the court was largely positive and noted McGuinness appeared to have potential in his work prospects and demonstrated a good work ethic. She imposed a fully suspended two-year sentence and ordered that he carry out 240 hours of community service.

Dr Mark Dooley



MORAL MATTERS

Perfect health is the one true Christmas gift

IT happened in a split second. Our middle son was happily playing in the shower when, all of a sudden, I heard a thud. It was only when he began to scream that I realised this was more than high jinks.

He had slipped, seriously smashing his chin in the process. To our dismay, he had sustained a sizeable wound which would require immediate medical attention.

As it was Saturday night, this meant taking a trip to the A&E.

In the midst of all the Yuletide merriment, we can very often forget the fragility of life. Driving our brave little boy to hospital, I reflected on the fact that we can never take each other for granted.

This is something I constantly try to keep in mind, but when a crisis strikes you are reminded of just how precious people are.

As we left the house, he kissed and hugged his two brothers. I shut the front door to the sound of their sobs. Even at such a young age, and despite all their conflicts, they recognised that life could never be the same without this sweet child of light.

I knew he was petrified, but he never once complained or showed any sign of stress. The A&E wasn't too crowded, although the harsh reality of sickness was everywhere. Small children coughed without respite, while others moaned in pain.

One little boy decided to rampage through the waiting area. He threw toys, shouted, and caused as much chaos as he could. His long-suffering mother, obviously worn down by life, could do little to restrain him. I felt for that little boy because it was obvious that he, too, simply longed to be at home in bed.

In the midst of such mayhem, the hours seemed to drag by. Eventually, after midnight, a superb doctor gently went to work on our little boy's chin. The place was packed and yet she treated her patient as though he were the only one in the hospital.

Everything bandaged up, we headed home in the early hours. Our son was so relieved to be back in the arms of his mother and to feel again that sense of safety. He went to sleep sore but very happy.

I should have known when he refused breakfast that our long hours in A&E had done some damage. That evening, as if he hadn't been through enough, our son began to vomit. It was not delayed shock, but a virulent bug which he had picked up along the way.

As I write, he is still not eating and can barely drink. He is listless, pale and unable to talk. It is not the way any child should be the week before Christmas.

Last Saturday, this cheerful little boy was brimming with excitement. We had just finished decorating the

house and the anticipation of Advent was everywhere. It felt as though we were already on holidays.

And then, in the twinkling of an eye, everything changed utterly. Joy gave way to tears, excitement gave way to extreme trauma.

Suddenly, we were cruelly reminded of our fragility, of the fact that each breath is a gift of grace.

Glancing around the A&E, I saw worried parents who, like me, yearned to wrap their children in Christmas cheer.

And yet, we had been brought to a place where our only real concern was to restore our little ones to full and perfect health. When everything in life is proceeding smoothly, we forget that the only thing worth having is our wellbeing.

As we continue to prepare for the forthcoming feast, it is worth pausing to reflect on what we really want for Christmas. It is, after all, a celebration to mark the birth of new life.

It is a time when we are invited to remember and welcome those we don't often see.

The reason why we should enthusiastically accept that invitation is because human life is so precious. We take it for granted at our peril and often realise this only when it is too late. Our time for caring, loving and giving is now, for this is the only time of which we can be certain.

AS I shut the front door that evening, I heard my sons weeping for their brother. For the first time in their lives, they realised just what a gift each person is. They could not imagine life without him, and neither could we.

It is only when the light leaves a person that you understand how radiant they usually are. It is only as they lie helpless that you see how dependent we are on each other. We are all brothers and sisters bound together by our common fragility.

Last Saturday, I got one of those reality checks that occasionally come to us all. I saw some really sick children who should have been at home getting ready for Santa. And in that moment, as I held the hand of our brave little patient, I found myself thinking that each and every second of his life is a miracle to be savoured and cherished.

His brothers woke smiling on Sunday morning. Their 'best friend' was home safe and sound. Today, they simply cannot believe that someone normally so full of life is still so sick.

That is why there really is only one thing the Dooleys want for Christmas: we want to see him smile again, to hear him sing again, to watch him play once again.

In wanting more than perfect health for each other, we may perhaps want too much. For in that alone, we have all we could ever need to make this and every Christmas perfect.

—mark.dooley@daily@mail.ie—

At age 5, Katie began to struggle to feed her own kids.



When Katie was 5, her mother got sick for two weeks. This led to two weeks without pay from her casual cleaning job. The family fell behind on their rent. It was all the excuse their landlord needed to evict them. Katie's education never recovered from the many moves that followed. When she started her own family, she had no qualifications and a low income. Putting food on the table soon became a struggle.

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