

declared out in September. He plays Dublin's O2 on November 10. ■ Read the full interview in today's arts section.

the labour market because we know already that they tend to suffer greater levels of depression and greater levels of anxiety. But we find

were out of the labour force because they were sick or disabled. Even where the level of educational attainment was

pacts even though we are looking at people aged between 50 and 64 who experienced abuse over 30 years earlier."

ssor

dence in her

employment
headquar-
with offices
Limerick,
also caught
ing her mo-
ch incident
issued with
nts.
was on a
at the time
r 2010 crash
ed for gross
result of an
ecember 12

appealed
ision inter-
company's
upheld the

manager felt
didn't take
responsibility
nts and be-
em was not
chnical ability
attitude.

aling
ail

nd appeared
ay where
Kelly Breen
he judge to
asked the
ne boy's age
were being
n back into

fer Keegan
l telling the
teenager has
stray", has
ting with
older" and
ct for bail

r decided to
n bail with
s. The teen
s to obey a
t his home
am. He has
at his local
nd when in
t be in the
s mother or
adult".
n and you
ack through
the place
ere for the
the judge
n who qui-
eah".
sumes later



INVESTOR COMPENSATION COMPANY LIMITED
www.investorcompensation.ie

Notice to clients of Berehaven Credit Union Limited (in Liquidation)

The Investor Compensation Company Limited ["ICCL"] was set up under the Investor Compensation Act, 1998 ["the Act"] to pay compensation to eligible clients of a failed authorised investment firm that cannot return money or investment instruments which had been entrusted to it in connection with the provision of investment business services.

The ICCL has been informed by the Central Bank of Ireland that Berehaven Credit Union Limited ["BCUL"] was put into liquidation by the High Court on 31st July 2014. BCUL was also authorised as a Restricted Activity Investment Product Intermediary. The action by the High Court constituted a 'Court Ruling' for the purposes of the Act.

On being informed of a Court Ruling the Act obliges the ICCL to write to all those who were clients of the firm and to publish notice of the Court Ruling. Consequently, using details provided to the Central Bank of Ireland by the Official Liquidators, we will write to relevant members of BCUL, to inform them of potential entitlements under the Act. If you are a member of BCUL and you believe that BCUL has failed to return money or investment instruments, which you had entrusted to it in connection with the provision of investment business services, you may be entitled to make a claim under the Act. If you require an ICCL claim form, please email the ICCL to request a BCUL claim form (contact details are at the bottom of this letter).

Members of BCUL should note that the Central Bank of Ireland has confirmed that all members savings held with BCUL are covered by the Deposit Guarantee Scheme. Members may also wish to note that the Central Bank of Ireland and the Official Liquidators have not identified circumstances to date which would lead them to conclude that the liquidation of BCUL will result in compensatable losses for members.

Applying for Compensation

An application for compensation under the Act must be submitted to us on the claim form provided for this purpose. Claim forms are only available from the ICCL. Members should complete a claim form only if they believe that BCUL has failed to return money or investment instruments which they entrusted to it.

Please note that the deadline, under the Act, for the submission of claims is Wednesday 7th January 2015.

This notice is published in compliance with the ICCL's obligations under the Act.

The Investor Compensation Company Limited
c/o Central Bank of Ireland
PO Box 11517
Spencer Dock
North Wall Quay
Dublin 1

info@investorcompensation.ie