



Prospect Manor Residents Association

August 2012 Newsletter



Dear Neighbour,

We hope that this newsletter keeps you updated regarding the latest developments Within our Estate. Should you wish to obtain more information, contribute items for the next newsletter or provide feedback, please contact a Committee Member, email info@prospectmanor.net or visit the website www.prospectmanor.net

2012 Fun Day

The annual Fun day was held on Sunday 1st July. Luckily the rain held off and the day was a great success. This year we had 203 children registered on the day.

Thanks to all the parents that assisted with the supervision. Without your help we couldn't run these events.

This year we also had the assistance of Ballyboden Wanderers who organised the football target practice event. A special thanks from the Residents Association. Remember Ballyboden Wanderers provide football (and hurling) for Boys, Girls, Men and Women from the age of 4 and up. Their hurling section has only started up so they only have hurling up to 12 years of age. It is an excellent local facility with individual attention for members of all ages. For more details checkout <http://wanderersgaa.ie/>





Prospect Manor Pedestrian Bridge:

Following an independent engineers report by Pat O Gorman & Associates on behalf of SDCC they have advised that the Prospect Bridge be closed, on safety grounds, till further notice. The problem is that the concrete around the abutments holding up the bridge is breaking up. The problem could be very serious or just a case of building up the concrete base, assuming the bridge supports were piled at the time of construction.

This bridge was a recent compromise by the Council to address the issue of them taking in charge Prospect estate without enforcing the planning condition imposed on the original developers to provide pedestrian access via the boundary wall into Springvale Estate.

We are asking all residents to contact their Councillors and the Councils Parks Department to insist the bridge is repaired and access reinstated. Our latest correspondence implies the current situation may remain for months. Without all your help this won't be resolved, preventing access to Edmondstown school, An Post Sorting Office, the local post-box and access to Edmondstown road !!

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Broken Pathways, trees, streetlights, etc.

Several Residents have contacted us regarding faulty street lights and damaged pathways. The best way to resolve such issues is to report the issue on **www.fixyourstreet.ie** This process seems to be the fastest method of resolving the problem.

Cars parked within the Estate

A number of Residents has contacted us regarding cars apparently being abandoned within the estate. The Committee has no authority over such issues, but in these cases we have contacted Rathfarnham Gardai, who have subsequently confirmed that the vehicles are actually registered to owners within Prospect Manor. Unfortunately the Gardai cannot pass on details so we cannot obtain any more information.

So can we take the opportunity to ask you to leave a notice on the dashboard, should for whatever reason you need to park your vehicle other than outside your property? This will avoid any concerns or confusion. Additionally, for safety reasons, please park back from street corners, in case you block the view of other drivers within the estate.

House Alarms:

A number of residents have approached us regarding house alarms repeatedly going off and asked that we highlight the problem. We would request that you leave a key with one or two of your neighbours. Maybe get your alarm serviced to ensure it is operating correctly, as the level of house break-ins has recently increased in the Rathfarnham area. This will also prevent false alarms and ensures your property is properly protected. You don't want to discover in hindsight that your faulty Alarm has invalidated your Insurance Policy!!

NCA.ie

What it does: the National Consumer Agency (NCA) website is a one-stop-shop for consumer information on a wide range of topics, including saving, investing, budgets and tackling debts.

What it says: "This website is a single resource for information on your consumer rights, financial products and help with managing your money."

How you save: a big feature of the NCA's website is its cost comparison service, which lets you compare the cost of a range of products, including current accounts, loans and motor insurance. This makes it easier to see when you are paying over the odds for a financial product.

Example: we put in figures for Mary, who wants a €5,000 loan over three years. Her monthly repayments could range from €162.47 with National Irish Bank to €170.82 with Bank of Ireland. Based on 36 repayments over three years, her total cost of credit would range from just under €850 to just under €1,150, so Mary could save about €300 by shopping around for her loan.

Revenue.ie

What it does: the Revenue Commissioners' website makes it easier for you to get on top of your tax affairs. It pulls together information guides, frequently asked questions and frequently-used forms.

What it says: "... provides a general overview of personal tax-related issues for individuals, including information on tax credits and reliefs."

How you save: with all the necessary information at your fingertips, you have no excuse not to claim the tax credits and reliefs that you are due.

With Revenue's online service, PAYE Anytime, you can manage your tax affairs online: view your tax record, claim a wide range of tax credits, apply for tax refunds, request a review of tax liability for previous years and more.

Example: Tom and his wife have a two-year-old and make regular trips to the doctor. Money is tight, so they have only got basic health insurance and can't claim back any of the expense of doctors' visits.

However, Tom has just become aware that he is entitled to tax relief at the standard rate on medical expenses, including visits to the doctor and prescription medication.

Claims must be made within four years of the end of the tax year to which the claim relates. Tom and his family have made 12 visits

to their doctor in the last two years and, at €55 a pop, that adds up to €660. They've also spent €170 on prescription drugs, a total spend of €830. Tom can claim back 20 per cent, meaning a refund of €166.

Useful Websites:

We would like to take this opportunity to continue to highlight some useful money saving websites. Please email in any suggestions, local businesses or local services to the Prospect Manor website, so we can recommend to your neighbours:

Welfare.ie

What it does: the Department of Social Protection website tells you about all your social welfare entitlements, and includes some handy online tools.

What it says: "You will find information on the department's role, how we are organised and how we carry out our work."

How you save: with a comprehensive A-to-Z guide to all manner of social welfare information, you'll be able to get to grips with everything from jobseekers' allowance to maternity benefit, making it easier to figure out if you are getting all that you're due. Forms that you need to apply for various benefits are also available online.

The useful online services include an interactive calculator to figure out your statutory entitlement if you are made redundant.

Mabs.ie

What it does: helps you to get on top of your debts and manage your money more effectively, with handy tips on how to budget, thanks to the Money Advice and Budgeting Service (Mabs).

What it says: "... the only free, confidential, independent and non-judgmental service for people in debt, or in danger of getting into debt, in Ireland."

How you save: the website guides you through the process of taking control of your finances. Mabs' online self-help guide gives you the skills and tools you need to improve your situation. There's information on assessing your situation, dealing with your creditors and working out your budget.

EnergyCustomers.ie

What it does: it gives you information on understanding your energy bill, handling any problem with your connection to the electricity or natural gas network, and switching to an alternative supplier.

What it says: "We aim to provide you with information about your rights as an energy customer and help you understand the charges for electricity and natural gas."

How you save: understanding your bill, and how to switch provider, could help you to cut the amount you spend on energy in the long run.

Powerofone.ie

What it does: it's a government-funded scheme, under the auspices of the Sustainable Energy Authority of Ireland (SEAI), that provides information on energy efficiency and helps consumers to cut their energy costs.

What it says: "By taking individual responsibility and changing our behaviour in small ways every day, we'll help save energy while we save money too."

How you save: energy tips on everything from fridge-freezers to boilers will give you plenty of food for thought. Becoming more aware of how you use energy should help you to change your habits, and cut your bills.

Example: according to the website, compact fluorescent lamps (CFLs) use 80 per cent less electricity and last up to ten times longer than ordinary lightbulbs. By replacing three conventional light bulbs with CFLs, a household could save up to €37 annually.

Pumps.ie

What it does: allows you to find the cheapest petrol or diesel in your area, or plan where to fill up on your next trip.

What it says: "Ireland's premier on-line petrol and diesel price guide."

How you save: before you fill up your tank, check prices in your area and fill up where prices are lowest. However, keep in mind that price details are provided by the public and might not be up-to-date.

Example: a couple of cent a litre can add up to a substantial saving over the course of a month or a year. While you might not be able to avoid driving and using fuel, you can at least buy the cheapest. Based on figures on pumps.ie late last week, petrol prices in Thurles in Tipperary range from 161.9 cent per litre to 165.9 cent per litre. Diesel prices range from 152.8 cent per litre to 155.9 cent per litre.

Callcosts.ie

What it does: helps cut the cost of communicating.

What it says: "... an interactive website that has been developed by the Commission for Communications Regulation (ComReg) to help consumers to compare the cost of personal/non-business mobile, home phone and broadband price plans."

How you save: compare costs easily by inputting estimated figures on your usage, and see how your current operator compares to the market in terms of price.

Example: Jane prefers having a bill for her mobile phone, rather than having top-up credit. She makes most of her calls in the evenings and at weekends, and spends about 20 minutes a day on the phone. Roughly half of her calls are to mobiles, and half to landlines. She also sends about ten text messages a day. Based on callcosts.ie figures, mobile plans that would cater to her needs range in price from €40 to €55 per month – a difference of €180 annually.

Damaged trees:

There is an ongoing trend of trees within the estate being vandalised. Some were just broken branches but others were completely broken. It will cost the association over €500 to replace the latest batch of trees.

This is your money and your estate, so we are asking all residents to keep a watchful eye and report such activity to the Gardai in Rathfarnham.

Additionally the Association is keen to look for reimbursement if anyone is caught carrying out this crime.



Beautiful South Competition:

Prospect Manor has entered the 2012 Beautiful South Competition. You can play your part by maintaining the grass verge outside your house or by picking up litter while you are walking around our lovely estate.

Competition Judges are due to visit the estate during August.

Thank you for your support throughout the year
www.prospectmanor.net