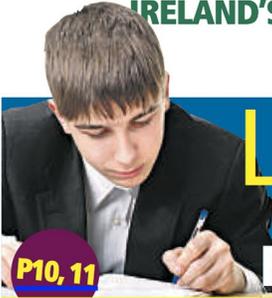


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Cowen on rack over 'homemade meltdown'

Finger of blame pointed at Taoiseach in banking report



INSIDE

**The banking
reports**

11-page special
on how it all
went wrong –
and who is to
blame

P18-29

**Fionnan Sheahan,
Joe Brennan
and Laura Noonan**

THE banking meltdown that cost taxpayers billions of euro was a result of "homemade" decisions and a government that thought "the party could last forever", two official reports revealed yesterday.

In hugely damning findings, one report by two international banking experts pointed the finger of blame squarely at Taoiseach Brian Cowen for economic policies when he was Finance Minister.

The reports will now be used by a commission of inquiry and an Oireachtas committee to look at what triggered the crash.

But the inquiry will not be looking at a string of calamitous

government budgetary policies to which Mr Cowen was central and it is not clear if the Taoiseach will be called before the committee.

Former International Monetary Fund officials Klaus Regling and Max Watson said alarm bells should have sounded when the property boom and lending trends in the banking sector expanded – as far back as 2003.

They added that vote-winning economic policies during the boom "heightened the vulnerability of the economy" as the then Finance Minister – Mr Cowen – began spending money while taxes were cut.

And in a separate report, Central Bank governor Patrick Honohan blew a large hole in Mr Cowen's claims, which

Continued on page 18

More mothers come forward to share their pain – and relief



A STRING of mothers came forward yesterday to share their experiences of being mistakenly told their unborn babies were dead.

They told their stories after Melissa Redmond and Martha O'Neill Brennan told the *Irish Independent*

this week how they got second opinions after being told their pregnancies had failed.

Among them was Elaine Cunningham, pictured with her five-year-old son Sean. For Elaine, the past few days have brought back the

nightmare of what nearly happened to her only child.

Elaine said when she was told there was no heartbeat, a doctor said to her that it was just "nature's way of getting rid of the bad ones".

THE BABY SCANDAL: PAGES 4, 5

Recommended retail price of the Irish Independent compact edition in ROI is €1.80

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still rules

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your life cover

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SPORT

Gilroy unveils
his new blue
bloods



Restaurant snub forces royals to eat in pub

Lesley-Anne Henry

THE royals are used to smoked salmon and cucumber sandwiches.

But yesterday Prince Edward and his wife Sophie had to make do with sausage rolls and vol-au-vents in a pub after the first ever official Royal visit to Rathlin Island off the Antrim coast descended into farce.

The couple had been due to eat at the posh Manor House restaurant during their brief trip to the remote island.

But the VIPs were forced to re-think their lunch plans and take their entourage to Bruce's Kitchen at a nearby pub when the award winning restaurant refused the booking.

Northern officials were left red-faced by the last-minute snub and hastily organised the more modest catering arrangements. Ironically, the Manor House is owned by Britain's National Trust conservation agency, of which Edward's brother Prince Charles is patron.

Local representatives last night described the visit as "an embarrassment".

Motivation

Damien McFall, who has run the Manor House for the past five years, denied there was any political motivation behind his decision to stop the royal couple from dining in the restaurant.

And he denied speculation that the royals were not welcome. The 30-year-old, who is from Rathlin, said he had "no objections" to royalty and blamed a lack of information from the Northern Ireland Office about security arrangements for the mix up.

"This has all been blown out of proportion," he said yesterday. "We are sorry this situation has arisen and had hoped for more information as to the nature of the event."

"We felt that not knowing who the guests were left us in position where it was difficult to accept the booking for a num-

Overseas expert to head up childcare services

Dearbhail McDonald and Eilish O'Regan

AN OUTSIDE expert is to be recruited to become a new national director for childcare services, Children's Minister Barry Andrews said yesterday.

It is expected the successful candidate will have a track record in sorting out child protection and welfare systems in the UK and will oversee an overhaul of services here.

The impetus for the appointment is coming from Mr Andrews. "We had discussions with the HSE about this," he said. "They are very positive about it. We have various building blocks ready to go in terms of new management."

"I am talking about bringing people in from abroad ... I want them to roll out the additional 200 social workers appropriately, deploy them in the areas where need is greatest. I need somebody with a track record who has done this kind of work in a challenging area where there are clear deficits in this country," he said.

Meanwhile, Laverne McGuinness, HSE director for primary, community and continuing care, will appear before the Dail public accounts committee today to explain why she told a previous hearing that in past 10 years, 20 children had died in the care of the State.

This figure was later revised to 37. An estimated 188 children who were in State care or were known to the child protection service have died since 2000.



Prince Edward: was on visit to the Antrim coast yesterday

ber of reasons." He added: "One of these reasons is concern about the media attention that this may have brought to our family home where we live with our son on Rathlin."

"Another is that we have guests staying in the house on a daily basis and were worried that it may intrude on their privacy. Also, we were not told about any security policy in our home on the day of the event by any organiser."

"We only found out through the local community about the strict security measures."

"This concerned us greatly - it made us apprehensive as to who was being brought into our home."

It is understood the Northern Ireland Office, which is responsible for planning royal visits, took the decision to change the venue for the royal lunch in recent days. However, a Northern Ireland Office spokesman said he could not comment on the arrangements. "We were scheduled to go to Bruce's restaurant," he said.

Prince Edward and Sophie were apparently unaware of the controversy and were said to have enjoyed the food provided at Bruce's Kitchen before visiting the local primary school and bird sanctuary.

Peter McCurdy, who runs the bar and cafe, said: "I just welcomed them into the bar. They were very nice and very pleasant. They ate sandwiches, vol-au-vents, sausage rolls, cocktail sausages and cakes. We provide meals for everybody."

Stage is set for a very special Games



The Munster Rugby Supporters' Choir perform at the opening ceremony in Thomond Park, Limerick, yesterday; left: 14-year-old basketball player Kim O'Kelly was brought up on stage to dance and sing with Dolores O'Riordan during 'Ode to My Family'. DIARMUID GREENE & KIERAN CLANCY/SPORTSFILE



Athletes Stuart McCarthy, Seamus Feeney and Gerard Whaley get into the spirit at Thomond Park yesterday. DON MOLONEY/PRESS 22

Cranberries open ceremony as 1,900 athletes dream of gold

Barry Duggan

AS opening ceremonies go, it was a truly spectacular affair.

Thomond Park stadium in Limerick is accustomed to historic occasions, but up to 15,000 people in the well-known venue will never forget last night's launch of the 2010 Special Olympics Ireland Games.

The city's most famous band - The Cranberries - made their eagerly awaited comeback shortly before 9pm and at that stage, the games were well and truly under way, with people bouncing in the stands and jumping across the pitch.

Family and friends of the 1,900 athletes participating in various events between today and Sunday added to the colourful occasion as the band belted out their classic hits.

Among those enjoying the music was Ireland and Munster rugby star Paul O'Connell. He recalled that the Special Olympic Games brought great enjoyment for his Cork aunt,

Mary O'Connell who has Down Syndrome.

"I know what it meant to her and I am really looking forward to it," he said.

Also in attendance were former Ireland soccer star Packie Bonner, former Tanaiste Dick Spring and the official faces of the games, Emily Hurley and Keith Wood.

In his inimitable style, renowned RTE commentator Michael O'Muireartaigh told the enthusiastic athletes that they were going to be part of "a fantastic occasion and we will see several records broken over the next few days".

Praised

Chairman of the Patron's Committee and international businessman Denis O'Brien praised the main sponsor, Eircom, for its support of the event "without which this would not have been possible".

"We knew it (staging the games) was going to be challenging, but the Special Olympics touches so many people in Ireland," Mr O'Brien said.

"There has been fantastic support with family and in the commercial world. We always knew we could get there, it has been hard ... but all credit to Matt English (Special Olympics CEO) and his team."

Acknowledging that Limerick was officially recognised as a 'European City of Sport' for 2011, Mr O'Brien said there was no better place than Thomond Park to come to for the Special Olympics.

He thanked renowned philanthropist JP McManus for his donation of €250,000 for the occasion and said the McManuses were a "special family".

One of the night's highlights was the parade of the 'Flame of Hope' torch around the stadium.

It has been travelling through Ireland for the past week accompanied by gardai and members of the PSNI, along with participating athletes. It is estimated that the Special Olympics Games will be worth up to €25m to the local economy.

New Defence chief pays tribute to predecessor

Tom Brady Security Editor

THE new chief of staff of the Defence Forces, Major General Sean McCann, last night paid tribute to his predecessor who is retiring early from the post as a result of illness.

Lieut General Dermot Earley officially steps down on Sunday after 44 years' service. He has been ill since late last year. Gen McCann was nominated as his successor by the Government yesterday after the Cabinet accepted the recommendation from Defence Minister Tony Killeen.

He will now be appointed by President Mary McAleese. Mr Killeen congratulated Gen

McCann and said he looked forward to working closely with him in the future.

He also thanked Gen Earley for his "truly remarkable contribution to public life."

Gen McCann (59), who has been deputy chief of staff (operations) since last year, said he was proud and honoured to be nominated. He intended to ensure that the organisation continued to develop the skills and capabilities necessary to meet the increasingly complex challenges of the security environment at home and overseas.

Paying tribute to Gen Earley, he said the outgoing chief had made an enormous contribution to the Defence Forces and to the State during his long and distinguished career.

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