

Dear All,

Please excuse the length of this email communication but it's intended to be added to our other analysis/Reports on our Failte32/Opportunity Ireland website. While this analysis is intended more for regulators and other international institutions cc'd on this email, most readers should find it easy enough to follow. We kept this communication in email format so that attachments and links can be identified as legitimate. This will be Opportunity Ireland's last communication before my (founder Opportunity Ireland) Irish High Court case against the Irish Government early next year (date below).

First, to be fair to the Irish Government, some context is needed here on how our tax payer dollars are being spent (you'll need an Irish sense of humor for this one!)

A mechanic in a garage in Limerick called up Dail Eireann (Irish Parliament) to let the Tánaiste (Irish Deputy Prime Minister), Leo Varadkar, know that his new top of the range S Class Mercedes Benz had arrived from Germany, and that he could come down from Dublin to pick it up. The Tánaiste was delighted and immediately got chauffeur driven down to Limerick. After picking it up and while driving into Limerick for lunch before heading back to Dublin, an old American Ford pulled up beside him at the traffic lights. While smiling at the age of the old Ford, he noticed that it had a bed in the back of it. The Tánaiste was completely surprised by this, and said to himself that if an old Ford can have a bed in the back of it, so too can his new top of the range S Class Mercedes. So, he made a U-turn and headed back to the garage and told the mechanic that he wanted him to send his car back to Germany and have it fitted with a double sized bed in the back of it. Although surprised, the mechanic agreed and had it shipped back.

A few months later, the mechanic again called up Dail Eireann to let the Tánaiste know that his new S Class Mercedes had arrived back and that he could pick it up anytime. The Tánaiste jumped up and down with excitement and immediately got chauffeur driven down to Limerick where he picked up the new car with fitted bed in the back. While heading into Limerick City, he again stopped at the same traffic lights, and lo and behold, the exact same Ford pulled up next to him. This time he felt pretty chuffed in that he knew that the owner of the old Ford would see the double bed in the back of his car as well. However, he noticed from the corner of his eye that the windows on the Ford were all fogged up. He thought to himself how is the driver of the old Ford going to see the new double bed in the back of his Mercedes if the windows are all foggy. So, he got out of his car and went up to the old Ford and knocked on the driver side window. No one answered. He tried knocking again and a couple of more times. Eventually, the driver rolled down the window a little and in an impatient voice asked him what he wanted. The Tánaiste replied that he just wanted to let him know that he too had a double bed in the back of his car. The driver of the old Ford looked at him for a moment puzzled, and then said to him...you got me out of the shower to tell me that!

(told you you needed an Irish sense of humor! No doubt Leo made another U-turn...we hear he's good at making these. For those of you who remember the relatively recent **FAS Shampoo Scandal**, the above would be less a joke than reality on the ground - see our first Report, p.68, <https://www.failte32.org/wp-content/uploads/2015/12/Report-A-Case-of-Mismanagement-of-Irish-Government-Funds.pdf>)

Anyhow, back to business.

Second, before getting to the Office of the Director of Corporate Enforcement's decisions (ODCE) on my complaints (all are attached), we had thought the idea we suggested to the Irish Government (and indirectly to the EU and the Organization for Economic Co-operation and Development - OECD - who we cc on our communications to give our ideas a push), that Ireland keep its 12.5% corporate tax rate for SME's/indigenous industry, was lost and instead replaced by a 15% rate with the words "at least" removed, but after what seemed like a roller coaster of negotiations between the Irish Government and the OECD, it's great to hear that Ireland finally got the deal.

We stated in part in our previous email to you in July/Aug.:

"In summary, Opportunity Ireland believes that the 12.5% corporate tax rate on its own will not benefit indigenous Irish industry to the extent that it needs to be, but if the Irish Government's approach going forward will be to focus exclusively on indigenous industry by using the 12.5% rate in part to attract predominantly FDIPs, then this could be a winning solution. The presence of large MNCs in Ireland can then act as an anchor to help secure these FDIPs.

This a completely new approach towards attracting FDI into Ireland."

(the full email can be viewed at point F 6(b), very end. See also

6(e). <https://www.failte32.org/2019/12/new-development-after-my-reports-published/>)

We credit the EU and OECD for this deal, as opposed to any great negotiation skills on the part of the Irish Government, just like we gave credit to the EU's Margrethe Vestager for standing up for the Irish people when in our update Report we stated:

"Thankfully, the European Commission hasn't bought into any of this nonsense and recently (2017) decided to refer the Apple case to the European Court of Justice. Competition Commissioner Margrethe Vestager it seems, means business. How do you like them Apples! Thank you, Mrs. Vestager for making some amends on behalf of the EU and, unlike the Irish Government, for supporting the people of Ireland and not allowing the Irish Government to rub salt in the wounds of the EU bailout." <https://www.failte32.org/wp-content/uploads/2021/07/update-report-february-2018.pdf>

The OECD probably just thought that keeping the 12.5% rate for indigenous industry was a great idea by Opportunity Ireland for Ireland and gave the Irish Government the OK. You can read our communications with the Minister for Finance on our website at the following link, under point (F) 6(e) <https://www.failte32.org/2019/12/new-development-after-my-reports-published/>. We include other communications under point (F) 6(e) that refer to the propensity (our Reports also refer to this) on the part of the Irish Government to copy the ideas of others, often with indifference and a resulting negative impact on everyone concerned.

But more importantly, we hope the Irish Government will learn from this in that you can't take anything for granted and that it should now focus exclusively on developing indigenous business in Ireland. We hope the Irish Government, going forward, will not use this opportunity the wrong way as for example as some sort of loophole for larger MNCs. That is, the Irish Government should use it to develop indigenous industry, and not to provide tax loopholes for non-indigenous industry.

A recent Wall Street Journal article states in part:

The broad political agreement expected Friday is an important step forward but not the final move. Implementation will be a challenging dance, as the U.S. watches to see whether European countries will remove digital taxes as promised and the rest of the world sees whether the U.S. Congress can update its existing minimum tax and then adopt subsequent changes to the international rules about where income is taxed.

It continues:

And crucial details remain to be decided. Among them: how to prevent countries from circumventing the strictures against low-tax regimes by offering nontax subsidies to companies.

<https://www.wsj.com/articles/ireland-signs-onto-global-deal-seeking-to-curb-tax-avoidance-11633629646>

And this is the problem. Crime in the Irish Government including its close associates is often centered around some sort of circumvention. It's their Modus Operandi. My case against the Irish Government (Enterprise Ireland and the NPRF/NTMA) going on now for close to seven to eight years is premised on circumvention on the part of Irish Government agencies and the misrepresentation in the NPRF/NTMA financial statements of a transfer of funds as a legitimate Private Equity investment.

And we refer to similar shenanigans in Ireland on our website (under point F, 6(b), <https://www.failte32.org/2019/12/new-development-after-my-reports-published/>), such as the recent purchase by Bank of Ireland of **Davy (scandal)**, and the carry on between **Anglo Irish Bank** and **Irish Life Permanent** during the 2008 financial crisis:

"And remember, this is the same Bank of Ireland that owned 90% of Davy by 1992. Davy then went independent in 2006 and is again being purchased (bailed out) by Bank of Ireland in 2021. No doubt it will go independent again at some time in the future, and during all of this back and forth, certain people will make lots and lots of money out of it. It reminds me of the old Irish folk song, Lannigan's Ball (probably where the Irish Government got the idea! :), except you replace the words "She" and "I" in the lines "She stepped out and I stepped in again" and "I stepped out and she stepped in again" with the words 'Bank of Ireland' and 'Davy. I'm just waiting for the big fight like at the end of Lannigan's Ball that will put an end to the 'Irish Government's Ball'. https://www.youtube.com/watch?v=__uex8Z-u6s

This is no different than the carry on between Anglo Irish Bank and Irish Life Permanent during the 2008 financial crisis when they were moving billions of Euros in and out of each other's accounts in order to make Anglo's financial position look healthier than it actually was.

<https://www.irishtimes.com/business/financial-services/irish-life-sale-may-be-hindered-by-queries-into-7-2bn-deposits-in-anglo-1.16107>

Sound familiar! I refer you to my update Report, link below, p. 9-11 (i.e. my 2nd SIPO complaint re. transfer of funds)

<https://www.failte32.org/wp-content/uploads/2021/07/update-report-february-2018.pdf> "

That said, it's great to see the relaunch in 2017 of '**Guaranteed Irish**', and the recent launch of its business awards, which represents indigenous and international businesses operating in Ireland. We need more of these types of initiatives in Ireland that focus on indigenous industry.

<https://www.irishtimes.com/advertising-feature/guaranteed-irish/launch-of-guaranteed-irish-business-awards-supported-by-permanent-tsb-1.4701524>

According to Wiki:

"In 2017, led by a new CEO, Brid O'Connell, and a new board of directors and team, the organisation rebranded and repositioned by opening up membership to international companies operating in Ireland. Guaranteed Irish was relaunched by the [Taoiseach](#), [Enda Kenny](#), in March 2017, using the original logo from the campaign's inception.

In February, the inaugural Guaranteed Irish Month, to take place each March, was unveiled at the [Irish Stock Exchange](#) by [Ciaran Cannon](#), T.D., Minister of State at the [Department of Foreign Affairs and Trade](#) with special responsibility for the Diaspora and International Development, and Deirdre Somers, CEO of the Irish [Stock Exchange](#).^[12]

As a non-profit organisation, Guaranteed Irish is entirely funded through membership fees which is used to actively promote Guaranteed Irish businesses

through online and offline PR and [marketing](#) activities.^[13] The organisation currently has 300 members with plans to increase the number of member companies to 500 by the end of 2018. In April 2018, Guaranteed Irish launched a new website."

https://en.wikipedia.org/wiki/Guaranteed_Irish

Failte 32 (the umbrella organization for **Opportunity Ireland**) back in 2013 saw the need to relaunch these types of Guaranteed Irish initiatives when it stated in one of its newsletters:

"For those of you old enough to remember, there used to be a 'Guaranteed Ireland' initiative years back. It was certainly an effective banding effort as it had an impact on me and many others at a very early age. Lets bring back the Celtic Tiger economy again on a more sustainable basis."

<https://www.failte32.org/2013/06/failte32-org-update-for-summer-j-1-visa-holders/>

It looks like Guaranteed Irish has been making strong recent efforts to build its membership base, which is very important.

Third, I, and I'm speaking as an individual here as opposed to on behalf of Opportunity Ireland, submitted complaints against PwC, ICAI and the NPRF/NTMA to the Office of the Director of Corporate Enforcement (ODCE) in the hope that any decision/ruling by them on my complaints would corroborate my case before the High Court in early 2022. Attached are the decision letters I received from the ODCE (not to be confused with the OECD above). Also attached are my replies and my earlier communications with the Office - [Attachment A](#) provides the correct sequence of communications/attachments which you can follow. **The ODCE has effectively refused to investigate my complaints, thereby protecting those involved.** If the OCDE does not do an investigation, **they will have broken the law**, simple as that.

I have not heard back from the ODCE since their second decision letter and my reply to it. They would have replied by now based on the time it took them to reply to my first reply to their first decision letter. So, what does this mean? It means they're either not going to do an investigation no matter what even though they're obligated under law to do one and my complaints end with their decision letters (remember, if they investigate I believe they will have no choice but to hold PwC and ICAI accountable and this will open up a can of worms - a domino effect - because it will reveal all the other bogus decisions/rulings on my case by all the other Irish Government oversight bodies) OR they're going to wait it out until after my High Court hearing (even though the reason I had approached the ODCE was to try and get them to corroborate my High Court case) and then copy the judge's ruling, that is, which way the wind blows, in which case they will pick up where their letters left off and claim to have been doing an investigation all along even though who the hell needs them at that point. There's independence for you!

Fourth, in one of my replies to the ODCE, I state in part:

"In the case of Chartered Accountants Ireland (ICAI), I have alleged/proven a clear case of fraud on their part as detailed in my final Report (<https://www.failte32.org/wp-content/uploads/2019/10/Final-Report.pdf>), which you have already received? In the case of PwC, I have alleged they **lied about the scope** of their engagement as internal auditor of the National Pensions Reserve Fund (NPRF) in 2010."

Let's take the PwC allegation immediately above.

I attach to this email all three internal audit plan presentations for [2009](#), [2010](#) and [2011](#) (FYI, I only included the presentation for 2010 in my Final Report, under Recent Developments, attachment F, as the crime on the part of the Irish Government relates to this period). While I believe I will need the actual internal audit plan itself to definitively prove that PwC **lied about its scope** (hence the reason why those who can access it either won't release it to me or deny its existence), upon reading the 2010 **presentation**, I believe it does nevertheless corroborate my complaint that **PwC lied about the scope of the actual internal audit plan**. In other words, it reflects to some extent the scope of the internal audit **plan**. It does seem that even without having possession of the actual internal audit plan, the allegations I made in my **complaints** to the ODCE and also in my **Reports** are within the scope of PwC's internal audit plan, contrary to PwC's position. For a summary of the allegations I made in my Reports (similar to my complaints to the ODCE) if you're interested, see p.4 of my 'one pager' Report, <https://www.failte32.org/wp-content/uploads/2019/12/One-Pager-A-Case-Of-Mismanagement-Of-Irish-Government-Funds.pdf>

I did state however in my Final Report (2019), link further above, p.30:

"I finally received 'something' from the NTMA FOI Unit, a 'power point' presentation seemingly of PwC's audit plan for the NPRF for the year ended December 2010 (Attachment F). I don't know what to make of this document, whether it was put together last month, what was added/subtracted from it. But, because it's not even close to what I had asked for, you can be sure that all the suspicions I had of the NTMA's motives were correct and on point (Attachment C and Attachment F)."

i.e "...whether it was put together last month, what was added/subtracted from it."

If you look at the audit plan presentation for [2009](#), you will see that it was patchworked together from audit plan presentations from other years because if you look at each page starting on the second, you'll notice that the year of the document identification on the bottom left corner of each page, which states, "Internal Audit Plan for the year ended 31 December 2009 Pricewaterhouse Coopers", changes to the year 2008 on pages 18 and 19. Likewise, if you look at the [2010](#) presentation, the year of the document identification on page 9 is different from all other pages. So, PwC/NPRF just patched these presentations together just to give me something and we have no way of knowing how authentic they are or what has been added/subtracted.

Nevertheless, following, I'll make a few points, by quoting from the PwC/ NPRF 2010 audit plan **presentation**, that I believe at a minimum the ODCE could have made themselves in a ruling on my complaint/s to corroborate my upcoming High Court case. They could have also included in their ruling the presentation patchwork as detailed above, and in fact they could have used their enforcement powers to request a copy of the actual internal audit plan from PwC which I believe will prove the two allegations I made in my complaint against PwC, that is, PwC was neglectful in its duties, and it lied about the scope of the 2010 internal audit plan.

The ODCE was provided this audit plan presentation (2010) by me. But with all the enforcement powers the ODCE has at its disposal, which the Irish public has bestowed upon its members, including Ian Drennan and Marian Lynch, to serve the public interest, the ODCE isn't going to do a damn thing about it. It will instead protect those who have lied to and cheated the Irish public. I have even done most of the work for them as regards holding ICAI accountable by **proving fraud on ICAI's part** as mentioned further above and they won't even pursue this matter.

Part I of the internal audit plan presentation states:

"Internal audit objectives

Our internal audit work is directed towards delivering assurance at three levels:

Independent opinion and findings report on the control environment of the NTMA, as Manager, the Global Custodian and the investment managers;

Assistance to the NTMA in discharging their responsibilities as Manager to the NPRF;

Assistance with the year-end audit of the NPRF in relation to the existence and valuation of NPRF assets."

Re. first level assurance above, the internal audit plan itself therefore had a control aspect to it, which would include the disbursement of funds from the NPRF i.e. where the money is going. Had this aspect been practiced by PwC, they could have prevented the NPRF/NTMA from circumventing its mandate and doling out \$50M of Irish tax payer funds to an entity that it seems invested very little of it in Ireland (I made this allegation against the NPRF/NTMA in one of my complaints to the ODCE, but they claimed the NPRF/NTMA is outside their remit).

And, as per the third level assurance above, I allege in my complaint that PwC was neglectful in its duties, and likely committed a fraudulent act, by not informing the appropriate bodies that the NPRF Commission misrepresented a transfer of funds from the NPRF to IFI (i.e. from one public entity to another) in the NPRFC Annual Report and Financial Statements 2010 as being an investment in a private entity under the NPRF's private equity mandate. <https://www.failte32.org/wp-content/uploads/2015/08/NPRFReport2010.pdf>

Clearly, the "existence and valuation of NPRF assets" was within PwC's scope of engagement with the NPRF. If you're going to transfer out \$50M from the NPRF or indeed any organization, while I'm not a CPA, I'm guessing it would affect the existence and valuation of NPRF assets. So how could PwC have missed this?

PwC's letter to me states:

"We were not engaged to prepare or review the financial statements of the NPRF for the year ended 31 December 2010."

https://www.failte32.org/wp-content/uploads/2018/02/PwC_1.pdf

Obviously, this is incorrect as the third level of assurance above links PwC's internal audit work with the financial statements of the NPRF to the extent that PwC had to provide "Assistance with the year-end audit of the NPRF in relation to the existence and valuation of NPRF assets."

Part II

The first line of the 'Summary of internal audit approach' states:

"In our proposal document we outlined our internal audit methodology."

Therefore, there was an engagement letter/internal audit plan document before the audit plan presentation. This is important because the NPRF/NTMA made the excuse that there was never an actual internal audit plan, only the presentations. While they referred to the part in the FOI Act that allows them to refuse a request based upon whether a document **does not exist** or **cannot be found**, that is:

"Refusal on administrative grounds to grant FOI requests, 15.(1) A head to whom an FOI request is made may refuse to grant the request where - (a) the record concerned does not exist or cannot be found after all reasonable steps to ascertain its whereabouts have been taken."

the actual decision by the NPRF/NTMA was that it **did not exist** as opposed to **cannot be found**. Obviously, you can only chose one or the other (you can't claim it doesn't exist just because you cannot find it?) It stated in its decision letter on Nov. 8, 2019:

"Accordingly, I am refusing this request on administrative grounds pursuant to Section 15(1)(a) of the FOI Act (set out below for ease of reference) on the basis that the records that you have requested do not exist, and the records with the most relevance to your request have been released to you in full already, namely the internal audit plan presentations."

(you can only laugh when they say "with the most relevance" even though I can only definitively prove my allegation that PwC lied about the scope of the internal audit plan by being provided access to the internal audit plan itself...they're as slippery as the ODCE!)

By choosing the "do not exist" option over the "cannot be found" option in the Act, the NPRF/NTMA cleverly tries to avoid the possibility of a higher authority subsequently doing an onsite search for the actual plan itself. Even just based on the first line of the 'Summary of internal audit approach' above, we all know now that it does in fact exist.

The 'Summary of internal audit approach' continues:

"As a result of our risk assessment, we believe that the key risks faced by the NPRF are:
Properly safeguarding the assets of the NPRF
Properly valuing the assets of the NPRF
Monitoring controls to ensure that the NPRF's transactions are completely and accurately recorded
Ensuring that investment transactions are performed in accordance with investment restrictions."

Let's take the first one, "Properly safeguarding the assets of the NPRF". **Is that a fact?**

PwC allowed the NPRF to dole out \$50M under Innovation Fund Ireland (IFI) to another Irish Government entity under the guise of a private equity investment, who then doled it out to a venture capital fund who then it seems took most of the \$50M out of the country (Ireland), likely to Russia so that a former Irish Government Minister overseeing IFI could pay his way, on a quid pro quo basis, into the Russian biotech scene after he (and his party) was kicked out of Government.

Let's take the second one, "Properly valuing the assets of the NPRF". **Is that a fact?**

According to the NPRF's Annual Report and Financial Statements 2010 (link above **Part 1**), they allocated Euro 66.8M to IFI, an Irish Government entity, under the NPRF's private equity allocation. Are we meant to believe that PwC doesn't know the difference between a private entity and a public one!

Let's take the third and fourth ones, "Monitoring controls to ensure that the NPRF's transactions are completely and accurately recorded" and

"Ensuring that investment transactions are performed in accordance with investment restrictions." **Is that a fact?**

Both risk statements have the word "transactions" in them. One of my allegations against the NPRF/NTMA is that they misrepresented a transfer of funds from the NPRF/NTMA to IFI (one government entity to another) as an investment in a private equity fund in their 2010 accounts. Are we meant to believe that PwC doesn't know what a transaction is!

Additionally, PwC, had it practiced the fourth risk statement above, could have determined, before I did (my very first allegation back in 2014 <https://www.failte32.org/wp-content/uploads/2014/05/Appendix-C-My-own-analysis.pdf>), that funds were being disbursed by the NPRF/NTMA under a competitive tender process (IFI) before all other applicants were fairly evaluated. As per my first Report, I state:

"I believe the NPRF unfairly and unjustly awarded \$50M of Irish taxpayer money to a U.S. based venture capital firm (VC firm) under Innovation Fund Ireland (IFI) before all other investor applicants were fairly evaluated i.e. the NPRF and EI should have followed the same evaluation process required under law for competitive tenders/expressions of interest such as IFI."

PwC's internal audit could have prevented this.

Part III

Under 'Year-end testing' it states, "We understand that there may be new structures in place by 31 December 2010 which may include fund of hedge funds. We will confirm the audit approach when the new structures and hence scope of the year-end testing has been finalised."

Obviously, if the scope of the internal audit plan applies to fund of hedge funds, then it also applies to private equity, both of which are **alternative investments**. So, PwC's terms of reference (scope) in their engagement letter (i.e. internal audit plan - referenced as "engagement letter" by PwC in their letter to me, link above in **Part 1**) clearly includes year-end testing of the NPRF/NTMA's private equity portfolio (PwC was obligated to do this year-end testing), and therefore PwC should be held accountable under the allegations I have made. PwC's letter states in part, "Our work was performed in accordance...with the terms of reference as set out in our engagement letter."

Testing by PwC of private equity positions (valuation/existence of investments) under the internal audit plan would clearly have revealed that IFI was a government structure and not a private equity one.

Under the Valuation of Investments' box, it states:

"For alternative investments we will review the valuations to ensure compliance with the pricing policies and procedures adopted by the Commission."

and under the Existence of Investments' box, it states:

"For alternative investments we will request and obtain confirmation of the investment directly from the underlying administrator/Investment Manager and compare to the NPRF's records."

Therefore, testing alternative investments (private equity) was a core function of the internal audit plan.

If these testing requirements were carried out by PwC for the private equity portfolio, PwC would have easily determined that IFI was a government entity and not a private one. Obviously, PwC ignored these testing requirements likely to cover up for the NPRF/NTMA (there is no difficulty in doing this type of testing nor is there any excuse for not doing it) even though the Irish taxpayer paid PwC to do this testing.

Part V

I'm not an expert or a CPA but as regards reporting requirements in Part V of the audit plan presentation (2010), I find it hard to believe that the NTMA could only find these internal audit plan presentations in its 'exhaustive' (I feel exhausted myself!) FOI search and not any other reporting documents as shown in the timetable. I believe the timetable also supports the first part of **Part II** above i.e. Therefore, there was an engagement letter/internal audit plan document before the audit plan presentation.

Incidentally, as regards the internal audit plan, the NPRF/NTMA claimed that it **never existed** while PwC **lied about its scope** (I know, it both exists and doesn't exist depending on who you ask!).

The only document the National Pensions Reserve Fund (NPRF/NTMA) provided me after I exhausted their FOI process, as detailed in my Final Report, was an internal audit plan **presentation** (three in fact, but the 2010 presentation is related to the year upon which my case is based) as opposed to the actual internal audit **plan**. The NPRF/NTMA claimed that the internal audit plan **never existed**. My Reports (all of which the ODCE has received) have proven that it does indeed exist and my upcoming High Court hearing in 2022 will also prove this, and that the NPRF lied, as did the Information Commissioner when

he supported the NPRF's position in his final ruling on the matter. My Notice of Motion to the Irish High Court includes an order that the internal audit plan document if released be authenticated so that whichever body has to provide it cannot release a forged or backdated document in its place, which is a strong possibility based on my experience with these bodies so far.

Although I submitted a complaint which included the above allegation that the NPRF/NTMA lied about the existence of the internal audit plan, the ODCE's decision letter stated in part, "Issues relating to the NPRF/NTMA/ISIF are not a matter for this Office."

Finally, we hope we have further convinced the international community of how organizations like the ODCE are absolutely meaningless and as compromised as all other Irish oversight bodies we have reached out to. Another case of accountability denied in Ireland by the use of word play in the formal communications of Irish Government agencies in order to avoid having to do an investigation. The Irish Government has treated the Irish people in general in a disrespectful manner for many decades, repeatedly lying to them and covering up for the crimes of their members, and the ODCE certainly seems to be continuing to facilitate this type of behavior/culture. According to the article (link) below, the Irish Government has even: "Ireland, for its own benefit, has robbed poor working people around the world of tens of trillions of dollars. Huge quantities."

<https://www.irishtimes.com/culture/noam-chomsky-ireland-has-robbed-poor-working-people-of-tens-of-trillions-of-dollars-1.4697373>

i.e. "around the world"!

At the risk of sounding too forward, we now sincerely believe that such behavior/culture is arguably a psychiatric condition, that has even been assimilated into statute in terms of protection of corruption. That's why, in large part, this behavior/culture never changes. Shouldn't research be done on this? We literally have adults in their 30's, 40's, 50's and upwards acting out behaviors (perpetrators of cover ups, cheating, stealing, lying etc.) that should have been addressed and gotten out of their systems as adolescents. While there's never an excuse to behave this way at any age, it certainly is a psychiatric condition when you behave like this outside of adolescence.

Do we accept that we elect our representative to behave this way? When did this become the norm? Since when did our elected representatives become untouchable? Why do 'We the People' allow this? I never voted for anyone to rob taxpayer dollars or to lie to me. Did any of you? As we stated at the end of our first Report back in 2015:

"Clearly nothing much has changed in practice in Ireland since the worst financial crisis in our history, which just goes to show you how resilient corruption really is. So what are you prepared to do? (a quote by Sean Connery in the movie The Untouchables, better heard in his accent)"

During the recent financial crisis, many in Ireland attacked (and we commend them for doing so) the 'Cute Hoor' mentality, which according to Wikipedia is:

"Cute Hoor and, by extension, "cute hoorism", is a cultural concept in Ireland where a certain level of [corruption](#) is forgiven - or sometimes even applauded^[1] - of politicians or businessmen."

We're quite familiar with its use having heard it being used all too often back in the 80's. The only people who should be applauded are those who have become successful by behaving in an honest and ethical manner (and we're referring to monetary success here, which isn't easy for most of us, as money is what

members of the Irish Government are always trying to get their hands on...there are of course many other non-monetary measures of success that are much more important in life in general)

We'll end by referring to remarks the Tánaiste (Irish Deputy Prime Minister) made recently, quoted in the Irish Times, where he warned other governments about the UK. We know, we found it humorous too :)

The Irish Times stated:

"His remarks came after Tánaiste Leo Varadkar warned other governments doing trade deals with the UK that it has shown that it is a nation that "doesn't necessarily keep its word and doesn't honour agreements that it makes."

<https://www.irishtimes.com/news/politics/uk-backtracking-on-brexit-doesn-t-send-right-signal-us-congressman-1.4699848>

"His remarks" above refers to Congressman Richard Neal.

The Irish Government is just as bad at keeping their word. They're their own worst enemies. They have only themselves to blame in these situations. Everything catches up with you at the end of the day. I've been fighting my case now for seven to eight years and these bastards in the Irish Government and its oversight bodies keep cheating and lying to me and the Irish public. I've no sympathy for the Irish Government, but I do for the Irish people (incidentally, Failte 32 originally went under the banner 'Save the Irish'...how appropriate!)

We referred to this type of hypocrisy on the part of the Irish Government when in 2019 we stated in our letter (July 31, 2019) to the Taoiseach (Irish Prime Minister), Garda (Police) Commissioner and Director of Public Prosecutions (Final Report, link below):

"How can anyone take the Irish Government seriously when the Irish Government accuses them of behaving the same way it does? How can the Irish Government have any credibility in Brexit or other talks/negotiations? Why should the UK care about reneging on the backstop deal when it knows the Irish Government reneges on its deal with the Irish people all the time to hold its members accountable by what are meant to be Irish democratic institutions, but are nothing more than puppets for the Irish Government that play word games with complainants and cover up for pretty much every crime Irish government officials and staff commit. It's a case of the pot calling the kettle black. If the backstop falls through, it'll be the Irish Government's fault in part at least."

<https://www.failte32.org/wp-content/uploads/2019/09/Email-to-Taoiseach-3.pdf>

(incidentally, re. our reference in the above letter to Northern Ireland's power sharing agreement, thankfully the powers that be had the good sense to restore the power sharing executive the following Jan. 2020)

The hearing date for my case at the High Court in Ireland is February 24, 2022.

Since I have no choice but to represent myself, I'll need all the luck I can get!

Kind regards,
Maurice D. Landers

p.s. remember, for those of you who had or have accounts with **Davy** stockbrokers Ireland, since the firm was recently found to have participated in the illegal 'churning' of client accounts over the years, you might have been charged excessive commissions on trades made in your account. Additionally, your return on investment may have been reduced considerably vis a vis a buy and hold investment strategy. While we're not giving investment advice here, it's important that you're aware of these potential losses which, depending on the value of your account, could run into the hundreds, thousands, and even tens of thousands of Euros.