

10:11:54 1

THE TRIBUNAL RESUMED AS FOLLOWS ON FRIDAY,

2

14TH DECEMBER 2007, AT 10.30 A.M:

3

4

CHAIRMAN: Good morning, Mr. Murphy.

10:47:35 5

6

MR. MURPHY: Good morning, Chairman, and members.

7

8

Mrs. Margaret Gaffney, please.

9

10:47:46 10

MRS. MARGARET GAFFNEY HAVING BEEN SWORN, WAS QUESTIONED BY

11

MR. MURPHY AS FOLLOWS:

12

13

CHAIRMAN: Good morning, Mrs. Gaffney.

14

A. Good morning.

10:48:20 15

Q. 1 MR. MURPHY: Mrs. Gaffney, good morning.

16

A. Good morning.

17

Q. 2 I am just, I will be asking you a few questions on behalf of the Tribunal.

18

A. Okay.

19

Q. 3 To avoid any confusion, Mrs. Gaffney, there happen to be two Paddy Reillys.

10:48:37 20

The second Paddy Reilly if I may refer to him as such contributed to the second

21

collection for Mr. Ahern gave evidence yesterday and the day before. The first

22

Mr. Paddy Reilly contributed to the first collection and he is your father.

23

A. That's correct.

24

Q. 4 Isn't that right?

10:48:54 25

A. That's correct.

26

Q. 5 And he is dead.

27

A. Yes.

28

Q. 6 When did he die, Mrs. Gaffney?

29

A. The 10th of August 1996.

10:49:02 30

Q. 7 1996?

10:49:02 1 A. Yes.

2 Q. 8 What month?

3 A. August.

4 Q. 9 August. 1996. All right. And I think your mother is Ellen Reilly?

10:49:13 5 A. That's right.

6 Q. 10 Is that right?

7 A. Yes.

8 Q. 11 And is she from a health point of view able to come to the Tribunal or not?

9 A. My mother is terminally ill.

10:49:22 10 Q. 12 I see. And really hence yours presence, that's why you're here, isn't that

11 right?

12 A. No, I was asked to attend. Nobody contacted my mother about coming here.

13 Q. 13 All right. Now, just to get it on the record, Mrs. Gaffney, the letter from

14 the Tribunal to you and your statement or your reply to that letter. If I can

10:49:48 15 just put it up on screen, 25125, please.

16

17 CHAIRMAN: There is a screen, Mrs. Gaffney in, front of you. You will see it

18 coming up now.

19 A. Okay.

10:49:58 20 Q. 14 MR. MURPHY: Mrs. Gaffney, this is a letter dated 19th of November 2007. I

21 think it's incorrectly addressed to Mrs. Mary Gaffney, the Tribunal intended it

22 would be you but that's a mistake.

23 A. Well Mary Gaffney is my mother in law's name who is deceased.

24 Q. 15 I see.

10:50:15 25 A. So the letter was opened by my husband.

26 Q. 16 All right. And are you living at 247 ...

27 A. I am, yes.

28 Q. 17 Okay. The letter is re Tribunal of Inquiry into certain planning matters and

29 payments.

10:50:31 30

10:50:31 1 "Dear Mrs. Gaffney. I refer to the above and to previous correspondence.

2

3 The Tribunal members are now anxious to receive from you a detailed narrative
4 statement setting out the circumstances in which you received a cheque from

10:50:43 5 Mr. Bertie Ahern in or around September 2006.

6

7 The Tribunal members are particularly anxious to ascertain the following.

8

9 1. What if any contact you or your mother had with Mr. Bertie Ahern or any
10 person on his behalf in relation to the repayment of this loan.

11

12 2. Details of whether or not you or your mother were contacted in relation to
13 any suggestion that all or some of the proceeds of the repayment of the loan
14 should be paid to charity.

10:51:10 15

16 3. Detail of what, if any, knowledge you or your mother have in respect of the
17 loan provided to Mr. Bertie Ahern by your later father, including but not
18 limited to the following.

19 A. When the loan was paid to Mr. Ahern.

10:51:23 20 B. How much was loaned.

21 C. Amount of the loan.

22 D. Purpose of the loan.

23 E. Source of funds from which the money was drawn.

24

10:51:31 25 The members are anxious to receive this information at the earliest possible
26 opportunity and accordingly I would be obliged to hear from you.

27

28 Please note that the fact that you have received this correspondence together
29 with the contents thereof are strictly confidential to the Tribunal and should
10:51:43 30 not be disclosed to any third parties, save any legal advisor you may wish to

10:51:48 1 consult.

2

3 Yours sincerely, Susan Gilvarry solicitor to the Tribunal".

4

10:51:55 5 I think perhaps there was some mix-up, was there? In any event that didn't

6 reach you immediately, is that right?

7 A. The letter reached me but as I say, it arrived at the house but my husband

8 opened it because he thought it was relating to his late mother.

9 Q. 18 I see yes.

10:52:09 10 A. And then Brian passed the letter to me and I didn't respond to it because it

11 was incorrectly addressed as was previous correspondence that was addressed to

12 a Maureen Gaffney, which I returned the first letter and Brian inadvertently

13 opened the second letter that came addressed to Maureen Gaffney. And I spoke

14 to Susan one of the days because it related to, there was a question about the

10:52:34 15 executor and I told her that it was Gerry Brennan who was deceased. And then I

16 got a phone call from Amanda Craddock.

17 Q. 19 Secretary to the Tribunal.

18 A. On Wednesday.

19 Q. 20 Yes.

10:52:46 20 A. And she mentioned about attending the Tribunal and I said that I would be

21 willing to come today.

22 Q. 21 All right. And I think then you, and you wrote then to the Tribunal.

23 A. I spoke to. I actually had to contact Amanda yesterday because I heard nothing

24 back and she asked me if I could put a note together so I sent her an e-mail

10:53:07 25 yesterday.

26 Q. 22 You sent her an e-mail?

27 A. Uh-huh.

28 Q. 23 And if we could just put that up on the screen, please, 25127. And just at the

29 top of it it says:

10:53:21 30

10:53:21 1 "Hello Amanda. Letter as requested kind regards, Margaret" and then "Attention
2 Amanda Craddock" and the date is the 13th of November 2007 which is yesterday I
3 think, is that right?

4 A. Yes.

10:53:31 5 Q. 24 And this is your reply to the letter we've just read out, isn't that right?

6 A. Yes.

7 Q. 25 "Dear Ms Craddock. I refer to our telephone conversations of the 12th and 13th
8 of November 2007, concerning correspondence incorrectly addressed to me,
9 relating information requested on behalf of the Tribunal into a loan given by
10 my late father, Patrick Reilly to Bertie Ahern.

11
12 As requested the following are the responses to the questions set out in Susan
13 Gilvarry's letter dated 19th of November 2007, addressed to Mary Gaffney."

10:53:58 15 And you give three answers here. And I think it might be helpful if I just
16 remind us of the questions.

17
18 So No. 1. The question from the Tribunal was "What, if any, contact you or
19 your mother had with Mr. Bertie Ahern or any person on his behalf in relation
10:54:12 20 to the repayment of this loan" and your answer is "no contact was made by
21 Mr. Ahern or any individual on his behalf to any member of my family" isn't
22 that right?

23 A. That's right.

24 Q. 26 The second question raised by the Tribunal was "details of whether or not you
10:54:26 25 or your mother were contacted in relation to any suggestion that all or some of
26 the proceeds of the repayment of the loan should be paid to charity". And your
27 answer is 2 "There was no contact or suggestion to my family that the repayment
28 of the loan should be given to a charity" is that correct?

29 A. Correct.

10:54:42 30 Q. 27 And the final question is "details of what, if any knowledge of you or your

10:54:48 1 mother have in respect of the loan provided to Mr. Bertie Ahern by your late
2 father including but not limited to the following." And you say there "My
3 mother was aware that my father had given Mr. Ahern a loan" and then when the
4 loan was paid to Mr. Ahern you say "The loan was paid to Mr. Ahern sometime
10:55:08 5 between 1993 and 1994".

6 A. Yes.

7 Q. 28 How much was loaned and then C is amount of the loan and your answer is "the
8 sum of 2,500 Irish Pounds."

9 A. Yes.

10:55:18 10 Q. 29 And then purpose of the loan "The purpose of the loan was to assist Mr. Ahern
11 with a personal matter" isn't that right?

12 A. That's correct.

13 Q. 30 You don't seem to have addressed the final one. Source of the funds from which
14 the money was drawn?

10:55:31 15 A. I have no idea where the money came from.

16 Q. 31 All right. And then you go on to say that you would like to attend the
17 Tribunal, that is today. And you end up then thanking for assistance in the
18 matter. Yours faithfully Margaret Gaffney, isn't that right?

19 A. Yes.

10:55:46 20
21 JUDGE FAHERTY: Mr. Murphy, you keep referring November in your e-mail. Is
22 that a mistake?

23 A. It could be. I was distracted.

10:55:55 25 JUDGE FAHERTY: Sorry.

26 A. It was actually yesterday. December it should have been.

27
28 JUDGE FAHERTY: We should read December for November in the e-mail?

29 A. Yes.

10:56:04 30

10:56:04 1 JUDGE FAHERTY: I see. Thank you.
2

3 Q. 32 MR. MURPHY: All right. That's your statement, Mrs. Gaffney. You may not
4 know this but in April 2006, the Tribunal received a report or a statement
10:56:26 5 dealing with certain lodgements of Mr. Ahern, the report or the statement was
6 submitted to the Tribunal on behalf of Mr. Ahern. And in the course of this
7 there is reference to a loan raised for Mr. Ahern in December 1993, in the sum
8 of 22,500 pounds. 15,000 pounds of which was in cash. Made up of six
9 contributions of 2,500 each. It named this report or statement named the six
10:57:01 10 people including Paddy Reilly (Rip). You may not be aware of that. That's the
11 first time the Tribunal became aware of your father's involvement by way of a
12 loan to Mr. Ahern. Do you understand?

13 A. Yes.

14 Q. 33 All right. What I just want to ask you there, Mrs. Gaffney, is do you know if
10:57:20 15 Mr. Ahern or anyone on his behalf contacted you or your mother or any of your
16 family prior to April 2006, to say this is information, this information is
17 going to the Tribunal and it includes your father?

18 A. No.

19 Q. 34 No. Who else of your parents, have you brothers and sisters?

10:57:47 20 A. I do, yes.

21 Q. 35 Yes. How many?

22 A. I have two brothers and two sisters.

23 Q. 36 All right. Have they had any involvement in any of this?

24 A. No.

10:57:52 25 Q. 37 Are you the only person to have had an involvement?

26 A. Yeah, I looked after my father's affairs.

27 Q. 38 All right. Now, just. All right. So nobody contacted you at that time. In
28 that report it is stated that all of the foregoing, that's the six people who
29 are mentioned including your father, are personal friends of Mr. Ahern known to
10:58:20 30 him mainly through political life. First of all can I ask you was your father

10:58:25 1 a personal friend of Mr. Ahern?

2 A. Yes, he is a long-standing friend.

3 Q. 39 Long-standing.

4 A. Uh-huh.

10:58:30 5 Q. 40 And as far as you were concerned close friends?

6 A. I would have said so, yeah. Bertie was at my wedding.

7 Q. 41 Yes. And would it be correct to say that they were known to one another mainly

8 through political life?

9 A. Yes.

10:58:43 10 Q. 42 All right. And did they socialise together?

11 A. Well Paddy was very involved in politics all his life, so he would have seen

12 Bertie on a lot of occasions.

13 Q. 43 All right. I think he was, he was a trustee of St. Luke's, is that right?

14 A. He was indeed, yes.

10:58:59 15 Q. 44 Was he a constituency worker?

16 A. Yes, very much so.

17 Q. 45 So he was very involved in Mr. Ahern's political life and the life of the

18 constituency, is that right?

19 A. Where Paddy had his business that would have been a meeting place for Bertie

10:59:12 20 when the group would be doing constituency work around Aughrim Street.

21 Q. 46 All right. And what was your father's business?

22 A. He was a butcher.

23 Q. 47 He was a butcher?

24 A. Uh-huh.

10:59:25 25 Q. 48 Now, you probably know that in September 2006, Mr. Ahern gave an interview to

26 RTE in relation to all of these matters?

27 A. Yes.

28 Q. 49 I don't know, did you watch it?

29 A. I did indeed.

10:59:46 30 Q. 50 You did. Did anybody on behalf of Mr. Ahern or anybody at all contact you

10:59:51 1 before that to say it was going to take place and that your father's name would
2 be mentioned?

3 A. No.

4 Q. 51 Would anybody have contacted your mother and told you that?

10:59:59 5 A. No, not at that time they wouldn't have.

6 Q. 52 You watched it?

7 A. I did, yes.

8 Q. 53 What was your reaction when you heard your father's name mentioned?

9 A. Well I heard Paddy Reilly and then it was said the plasterer so I didn't
11:00:14 10 associate it with my, Paddy.

11 Q. 54 All right. You didn't think it was your father that was being referred to?

12 A. Well it said Paddy the plasterer.

13 Q. 55 Yes.

14 A. So I would have no reason to connect that to my father.

11:00:38 15 Q. 56 Yes. Sorry, Mrs. Gaffney, can I just for one moment, please. In the course of
16 that interview you are quite right, Mrs. Gaffney, Mr. Ahern referred to Paddy
17 Reilly who is a different Paddy Reilly "he is known to my friends as Paddy
18 Reilly the plasterer, he wouldn't be known publicly". And I think we've had
19 that on screen with the previous witness. But earlier in the interview and if
11:01:18 20 we could put up 24682, please. And if we go to the middle column and go down
21 to the second last paragraph or third last paragraph which begins "anyone does
22 that it's for politics so I refused". We can ignore that. But if we go on
23 from there the rest of that paragraph which says "so then unknown to me he went
24 to personal friends of mine, Paddy Reilly ..." And then lists a few more.

11:01:54 25 Would you not have been aware then that that was your father who was being
26 referred to?

27 A. I didn't make the connection at the time.

28 Q. 57 All right. So the interview was over and you haven't connected your father?

29 A. No.

11:02:06 30 Q. 58 All right. And so can -- best of your recollection, this is September 2006.

11:02:25 1 What happened thereafter do you remember, after you watched that interview and
2 you made no connection with your father, what was the next step or stage, next
3 thing that happened?
4 A. A couple of people said to me this, you know, friends that knew that said is
11:02:39 5 that your Paddy, Margaret, and I said I think, so I'm not sure though
6 Q. 59 Right.
7 A. I didn't really make much of it.
8 Q. 60 All right. And was there any contacts on behalf of Mr. Ahern?
9 A. No.
11:02:53 10 Q. 61 By him or on behalf of him after the interview to say that he had mentioned
11 your father or anything like that?
12 A. Not that I can remember to be honest with you.
13 Q. 62 Perhaps to say that he was sorry he had to involve him publicly like this or
14 anything like that, no?
11:03:07 15 A. No.
16 Q. 63 Nothing like that?
17 A. No.
18 Q. 64 Okay. But did anything else happen in relation to all of this matter?
19 A. Just the cheque arrived in Ann's house, whenever.
11:03:25 20 Q. 65 Okay. And if we could just put up on screen 19558, please, which is the
21 cheque. And the cheque is dated 29th of September 2006, it's pay "Ellen
22 Reilly" isn't that your mother?
23 A. That's my mother.
24 Q. 66 And it's in the sum of 5,914 Euro and it's signed by Mr. Ahern, isn't that that
11:03:44 25 right?
26 A. Yes.
27 Q. 67 Is that the cheque that you're talking about?
28 A. I didn't actually see the cheque. I just knew that Nell had received the
29 cheque.
11:03:51 30 Q. 68 That who had?

11:03:52 1 A. Well I call my mother Nell.

2 Q. 69 All right. You knew that she had received the cheque?

3 A. Uh-huh.

4 Q. 70 And did it arrive in the post or do you know?

11:04:01 5 A. It arrived in the post because I remember saying thank "God for Bertie now I
6 can bury myself".

7 Q. 71 Right. So the money meant quite a bit to her, is that right?

8 A. Yes, she always knew that the money was there for her.

9 Q. 72 Yes. Now, do you know that cheque is dated the 29th of September 2006,
11:04:26 10 Mrs. Gaffney. Do you know when you first became aware of that cheque?

11 A. I think about a day or two after Nell got it because she asked me would I send
12 a note to say that she had received it.

13 Q. 73 Yes. And as far as you're aware the cheque arrived at your mother's home?

14 A. Yes.

11:04:56 15 Q. 74 All right. In the post?

16 A. In the post, yeah.

17 Q. 75 All right. But you were never shown it?

18 A. I don't remember seeing the cheque now, I just knew she got the cheque.

19 Q. 76 And you think it was a day or two later that she asked you to?

11:05:12 20 A. Yes, she said she had gotten the money back and she was delighted.

21 Q. 77 Yes.

22 A. And she asked me would I send a note to say that she'd received the cheque.

23 Q. 78 Yes.

24 A. And I did that but I don't know exactly when I wrote the note.

11:05:26 25 Q. 79 You what?

26 A. I don't know when I wrote the note.

27 Q. 80 All right. Do you have any memory as to whether it was shortly after your
28 mother telling you about this or could it have been a while or?

29 A. I couldn't honestly tell you.

11:05:40 30 Q. 81 All right. 19569, please. I think, this is, is this your signature and is

11:05:52 1 this your acknowledgement letter?

2 A. It is uh-huh.

3 Q. 82 And it says "I Margaret Gaffney of" and you give your address "acknowledge with

4 thanks receipt of 5,914 Euro in full and final payment of monies loaned by my

11:06:05 5 late father Paddy Reilly to Bertie Ahern. Margaret Gaffney" and it's signed by

6 you and it's dated the 29th of September 2006.

7 A. Uh-huh.

8 Q. 83 Which is the date of the cheque?

9 A. Okay well then I signed it that day.

11:06:18 10 Q. 84 You signed it that day. And do you know what you did with it?

11 A. With the note?

12 Q. 85 Yes.

13 A. I posted it to St. Luke's.

14 Q. 86 All right. All right. And Mrs. Gaffney, you have said in your statement that

11:06:41 15 there was no contact or suggestion to your family that the repayment of the

16 loan should be given to a charity. Is that correct?

17 A. That's correct.

18 Q. 87 Nobody on behalf of Mr. Ahern, nobody at all got in touch with you or your

19 mother and suggested giving it to a charity or giving it to CARI in particular

11:07:00 20 or anything like that?

21 A. No, definitely not.

22 Q. 88 All right. All right. And so what in fact did you do with it?

23 A. My mother lodged it to a credit union account.

24 Q. 89 Yes. And if we look at page 19566, which is Mr. Ahern's current account. And

11:07:31 25 we'll see 1, 2, 3, 4, four lines down. Four dates down on the 2nd of November

26 2006, a cheque No. 500613 which is the number of the cheque which he had sent

27 to your mother in the sum of 5,914 is debited to Mr. Ahern's account. Do you

28 see that?

29 A. Yes.

11:07:56 30 Q. 90 Do you know what, was there any particular reason for the delay from September

11:08:00 1 to November to lodge it?

2 A. Well I'd say possibly Nell was waiting for my older sister would normally bring

3 her to do, you know, her business in the bank or the credit union. So she was

4 probably waiting for Rosaleen to come.

11:08:14 5 Q. 91 Right.

6 A. Rosaleen is a signature on her credit union account --

7 Q. 92 I see. And would there be some delay over her assisting in that?

8 A. Well Nell wasn't in very good health at that stage, so it could have been that

9 she wasn't able to go.

11:08:29 10 Q. 93 I see. Had you or your mother been prepared for the receipt of this cheque do

11 you know, did anybody contact you to say it was coming, it was in the post?

12 A. No.

13 Q. 94 Was there any contact apart from you say nothing about putting it to a charity

14 or anything like that but was there any back up, verbal communication, you

11:09:05 15 know, apologising for the delay or anything like that?

16 A. Well as I said to you, like, Nell has been sick for the last year and a half so

17 ...

18 Q. 95 All right.

19

11:09:22 20 JUDGE FAHERTY: How did the cheque arrive, do you know?

21 A. It was in the post.

22

23 JUDGE FAHERTY: Oh, it was in the post?

24 A. It came by post.

11:09:24 25

26 JUDGE FAHERTY: Thank you.

27

28 Q. 96 MR. MURPHY: Do you know was there anything with it, was it just the cheque or

29 was there a letter?

11:09:29 30 A. I honestly don't know. I knew the cheque arrived.

11:09:33 1 Q. 97 The other donors did receive a letter, we don't have a copy in your instance,
2 I'm not saying that there isn't one you don't know?
3 A. Nell could have got a letter but I honestly couldn't tell you.
4 Q. 98 All right. Your father died in what year did you say?
11:09:47 5 A. 10th of August 1996.
6 Q. 99 1996. And did Mr. Ahern attend the funeral?
7 A. He did, indeed.
8 Q. 100 And would you have been talking to him at that time?
9 A. Yes.
11:10:00 10 Q. 101 He'd have been sympathising with you?
11 A. Uh-huh.
12 Q. 102 And with your mother?
13 A. Yes.
14 Q. 103 At that time or anywhere, any time shortly thereafter, did he raise the
11:10:10 15 question to your knowledge with you or any member of the family or with your
16 mother of this outstanding loan?
17 A. He would have spoken to Nell about it.
18 Q. 104 Did he speak to you?
19 A. No, he would have no reason to speak to me about it.
11:10:24 20 Q. 105 And you say he would have spoken to Nell about it, to your mother about it?
21 A. Well Nell was aware that Paddy had given the loan.
22 Q. 106 No. Could I just distinguish these please for one second, Mrs. Gaffney, and
23 we'll come on to that business of her awareness and how you know and so on.
24 But I just want to -- are you aware of Mr. Ahern after your father died saying
11:10:43 25 anything to your mother, first of all were you present when he said anything to
26 her at any point that day a week later a month later about the money he owed
27 your father?
28 A. Usually if Bertie called to see Nell they'd speak privately.
29 Q. 107 All right. And in any event, it was not repaid until 2006, isn't that right?
11:11:10 30 A. Yes, that's correct.

- 11:11:11 1 Q. 108 Did your mother go looking for it?
- 2 A. No.
- 3 Q. 109 All right. Now, you, yourself, Mrs. Gaffney, have no knowledge of the loan
- 4 from your father to Mr. Ahern, is that right?
- 11:11:40 5 A. My father was very private. If he had dealings with people he would have kept
- 6 it to himself. My mother would always have been part of any decisions he made.
- 7 Q. 110 All right. When was the first you learnt and I think you say in your statement
- 8 that your mother was aware that Mr. Reilly had made this loan to Mr. Ahern?
- 9 A. Yes.
- 11:11:58 10 Q. 111 When were you first made aware of that?
- 11 A. I think when the whole thing broke in the news.
- 12 Q. 112 In 2006?
- 13 A. Uh-huh.
- 14 Q. 113 Until that happened you did not know about it at all?
- 11:12:10 15 A. But sure I'd have no reason to be made aware of it.
- 16 Q. 114 Of course not. But what you became aware of then was Mr. Ahern saying that he
- 17 had received this money and then of course you become aware of your mother
- 18 getting the cheque, the cheque for the amount, isn't that right?
- 19 A. That's correct.
- 11:12:26 20 Q. 115 But prior to that you had no knowledge of it?
- 21 A. As I say, there would have been no reason for me to know about it.
- 22 Q. 116 Absolutely. And did you in 2006 or since in 2006 or 2007, did you receive any
- 23 information from your mother about it?
- 24 A. Not really. It's not something I'd be discussing with my mother.
- 11:12:45 25 Q. 117 All right. So the only knowledge you have of this is that the fact that
- 26 Mr. Ahern went, gave an interview in which he stated that he had received 2,500
- 27 of a financial contribution from your father and then getting and then your Mum
- 28 getting the cheque, is that right?
- 29 A. That's right.
- 11:13:16 30 Q. 118 That's the only information you have about it?

- 11:13:17 1 A. Yes.
- 2 Q. 119 Your mother didn't say to you at any point that Mr. Reilly, your father had
3 given a loan to Mr. Ahern?
- 4 A. Could you just repeat that please?
- 11:13:31 5 Q. 120 Your mother didn't say to you at any point that your father had given money to
6 Mr. Ahern?
- 7 A. Oh, she did, she told me after it broke in the news, that she knew Paddy gave
8 the loan.
- 9 Q. 121 And what did she say?
- 11:13:46 10 A. There wasn't much to say.
- 11 Q. 122 Pardon?
- 12 A. Paddy gave Bertie a loan of 2,500.
- 13 Q. 123 Yes. Mr. Ahern says that the money was received in cash. Have you any -- had
14 been -- do you know how your father, what access your father would have had to
11:14:07 15 cash?
- 16 A. Yes, well it's a cash business.
- 17 Q. 124 Yes. And your mother told you after it broke in the news in 2006, that your
18 father had given a loan to Mr. Ahern?
- 19 A. Yes.
- 11:14:17 20 Q. 125 Of 2,500, is that right?
- 21 A. That's right.
- 22 Q. 126 And did she tell you what it was for?
- 23 A. No.
- 24 Q. 127 Why did she not tell you what it was for?
- 11:14:30 25 A. Because as I said to you previously, dealings that Nell and Paddy would have
26 had with their friends would have been strictly between friends.
- 27 Q. 128 So why did she say any of this to you?
- 28 A. Because it was in the news and she was expecting a cheque back because I think
29 it was mentioned that the money was to be repaid.
- 11:14:48 30 Q. 129 Yes. And did she say anything to you about when the money was paid by

- 11:14:59 1 Mr. Reilly to Mr. Ahern? Did she?
- 2 A. Sorry.
- 3 Q. 130 Did she say anything to you about when the money was paid by your father to
- 4 Mr. Ahern?
- 11:15:19 5 A. She said it was around December 1993 sometime in 1994, she couldn't be exact.
- 6 Q. 131 December 1993?
- 7 A. I think it was '93/'94.
- 8 Q. 132 So when this broke, Mrs. Gaffney, in September 2006 whatever it is 12 years
- 9 later, your Mum says to you that your Dad had given money to Mr. Ahern, that it
- 11:15:41 10 was 2,500 pounds and that it was in December 1993, or sometime in 1994, is that
- 11 right?
- 12 A. Yeah, that's right.
- 13 Q. 133 And why would she give you the date, why would she tell you when it happened?
- 14 A. Because I asked her a couple of days ago when I got, when I was responding
- 11:16:03 15 about this letter and that's what her recollection was.
- 16 Q. 134 So she didn't tell you at the time in 2006?
- 17 A. She just said that she'd given Bertie or Paddy had given Bertie a loan.
- 18 Q. 135 Yes.
- 19 A. And how much it was.
- 11:16:20 20 Q. 136 And did she say whether it was in cash or anything like anything like that?
- 21 A. Not that I can remember.
- 22 Q. 137 All right. And but she didn't tell you then when the loan was given?
- 23 A. No.
- 24 Q. 138 But you went back to her a few days later. Sorry, you went back to her
- 11:16:36 25 recently and what did she say to you?
- 26 A. She says to me she thought it was around 1993, 1994.
- 27 Q. 139 And why did you say December a few moments ago?
- 28 A. I think that's what Nell said to me, it was around December or maybe I read
- 29 that.
- 11:16:52 30 Q. 140 And why didn't you put that in your statement to the Tribunal?

11:16:55 1 A. Because Amanda just rang me and I just did that e-mail quickly yesterday with
2 the information that I had.

3 Q. 141 But you didn't bother to include, to be a bit more precise you say the loan was
4 paid to Mr. Ahern sometime between 1993 - 1994?

11:17:17 5 A. Yes.

6 Q. 142 But you knew at the time from your Mum that it was December 1993 or 1994?

7 A. I'm not a hundred per cent sure. That's why I just put down 1993 - 1994.

8 Q. 143 All right. And do you think that your Mum said to you that it was 2,500 or do
9 you think you picked that up from the interview or from the paper?

11:17:34 10 A. No, it was definitely Nell said to me 2,500.

11 Q. 144 Recently or back in 2006?

12 A. No, when the thing broke in the news.

13 Q. 145 She said it it to you?

14 A. Uh-huh.

11:17:47 15 Q. 146 Yes. Yes. So from the time that this loan was given by your father of 2,500
16 to Mr. Ahern at the end of 1993, Mrs. Gaffney, and through the period of his
17 death in 1996 and until September 2006, when this broke in the media, your Mum
18 had said nothing to you about this loan from Mr. Reilly to Mr. Ahern?

19 A. No, but sure it's not something we'd be discussing.

11:18:22 20 Q. 147 Thank you, Mrs. Gaffney.

21

22 CHAIRMAN: Thank you. Thanks, Mrs. Gaffney

23 A. Thank you.

24

11:18:30 25 CHAIRMAN: You are free to go down.

26

27 **THE WITNESS THEN WITHDREW.**

28

29 CHAIRMAN: That finishes our -- we are sitting on Tuesday.

11:18:38 30

11:18:38 1 MR. MURPHY: Yes.

2

3 CHAIRMAN: No, we're not sitting on Monday. We are sitting on Tuesday morning
4 to take the evidence of Mr. Frank Dunlop.

11:18:48 5

6 MR. MURPHY: I see. Yes, Chairman.

7

8 CHAIRMAN: Very well.

9

11:20:40 10 **THE TRIBUNAL THEN ADJOURNED UNTIL TUESDAY, 18TH DECEMBER 2007,**

11 **AT 10: 00 A.M.**

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30