

Relate

Contents

Page No.

- 1 Mortgage problems**
Two reports have been published relating to problems with paying mortgages.
- 3 Prescription charges**
The legislation to introduce prescription charges has been passed.
- 3 Financing the health services**
A new report outlines proposals for the financing of, and eligibility for, health services.
- 4 Social Welfare (Miscellaneous Provisions) Act 2010**
There are further changes to the One-Parent Family Payment and to Jobseeker's Benefit.
- 5 Legislation update**
Includes new proposed immigration legislation and new legislation on the provision of information to the Minister for Health by the Health Service Executive. Other legislation has been passed recently, including legislation on civil partnerships and cohabitation.

The journal of developments in social services, policy and legislation in Ireland

Mortgage problems

Two reports have been published on the subject of assisting people who have difficulty paying their mortgages.

Review of the Mortgage Interest Supplement Scheme has been published by the Department for Social Protection (DSP). It is available at welfare.ie. This deals exclusively with the Mortgage Interest Supplement.

The other is the *Mortgage Arrears and Personal Debt Expert Group Interim Report*. It looks at the Mortgage Interest Supplement as one of a number of approaches to deal with the problem. It deals briefly with the question of non-mortgage personal debt. The group was established in February 2010 to make recommendations to the Minister for Finance on options for improving the current situation for families with mortgage arrears on their principal private residence and with personal debt. The interim report is available at finance.gov.ie.

The Expert Group took the view that any solution to the mortgage problems should be aimed at helping borrowers to remain in their homes. However, the group recognised that giving up the house might be the best option in some cases.

The Government has accepted the recommendations of the Expert Group. It is not yet known when these will be implemented. The Group is currently examining a number of issues in relation to mortgage arrears, including, for example, the possibility of mandatory referral to the Money Advice and Budgeting Service (MABS), and will report again later this year.

Mortgage Interest Supplement

Both reports recommend changes to the Mortgage Interest Supplement scheme. The detailed rules about the operation of the scheme are outlined in *Relate*, Special Edition, February 2010.

The scheme is operated by Community Welfare Officers (CWOs) on behalf of the DSP. There are 520 CWO districts nationwide. Within these districts, clinics are held at approximately 1,050 sites with varying opening hours in different districts depending on the needs of the particular location.

The DSP review examines all aspects of the scheme and includes detailed statistical analysis. Among other things, the review shows that:

- The scheme has grown very substantially since 2007; the number of recipients has increased by 268% (there were 16,700 recipients in June 2010) and expenditure has increased by 424% to almost €64 million
- A high number of claimants are not contacting their lenders to renegotiate the terms of their mortgages in advance of applying for the supplement
- The scheme could be a disincentive to seeking or retaining employment
- The rules governing entitlement are too complex and can lead to lengthy delays in decisions

Both groups regard Mortgage Interest Supplement as a short-term support. Each report recommends a number of changes. The changes proposed by the DSP report are intended to be revenue-neutral. The following are the main changes recommended in both reports.

Working couples: The rule which prevents payment of the supplement to couples where one person is working more than 30 hours a week should be removed. However, this should only be on the basis that the person suffered a substantial loss of income due to an observable change in circumstances, that a revised means test is developed and that there would be a time limit on getting the supplement.

Where property is for sale: The rule which does not allow payment of the supplement where a property is offered for sale should be suspended and re-introduced when the housing market recovers.

Capital payments being made: The supplement should not be payable where the recipient is making repayments towards the capital element of the loan.

Forbearance by lender: Applicants for the supplement should be required to negotiate a six-month period of forbearance with the lender before getting the supplement.

Time limit: There should be an overall time limit of about two years on receiving the supplement. However, recipients should be helped to ensure that their long-term housing support needs are met before payment ceases.

The DSP report also recommends the following changes:

Local authority housing loans: the supplement should not be payable for local authority housing loans.

Minimum contribution: The minimum contribution should reflect each individual's financial circumstances and be consistent with differential rent calculations.

Other properties: Any net worth in other properties should be taken into account in deciding how much supplement is payable.

Home help earnings: Home help earnings should no longer be exempted from the means test.

The Mortgage Arrears and Personal Debt Expert Group also makes the following recommendations in relation to the supplement:

- Legal action by the lender should be postponed while the supplement is being paid, provided the borrower is co-operating with the lender
- The supplement should not be paid where the lender is charging interest above the market rate
- The supplement should be paid directly into the mortgage account of the borrower
- The supplement should be provided only where there is a realistic expectation that the borrower will be able to manage the mortgage in the long term

Mortgage arrears

The Expert Group recommends that all lenders should develop and publish a Mortgage Arrears Resolution Process (MARP). This would provide a framework for handling arrears. Borrowers would be required to co-operate with it in order to avail of the benefits of the Code of Conduct on Mortgage Arrears. Under this process, lenders would fully assess each borrower's situation. A Standard Financial Statement would be developed for this assessment. Then the lender would agree appropriate forbearance if the borrower was likely to be able to sustain the mortgage in the long term. Forbearance measures could include, for example, paying interest only, extending the term of the loan, or capitalising the interest and arrears.

Lenders should not apply penalty interest or arrears charges to borrowers who are taking part in the MARP. They should not encourage borrowers to change their mortgage arrangements if this would put the borrower at a disadvantage, for example, by getting them to move from low-cost tracker mortgages to higher interest rates. Similarly, they should not use forbearance measures or the MARP to transfer borrowers to less favourable terms.

The Code of Conduct on Mortgage Arrears should apply to credit unions and should be amended to facilitate the implementation of a standard industry-wide MARP. The Financial Regulator expects to publish a revised Code by November 2010 following a consultation commencing in August.

The Expert Group makes a range of recommendations in relation to communication between borrowers and lenders including that the Citizens Information Board/MABS website keepingyourhome.ie should be the main information portal for communication with borrowers.

Personal debt

The Expert Group did not deal in any detail with non-mortgage personal debt in this report but will do so in later reports. The law on personal debt is currently being examined by the Law Reform Commission, which is expected to issue a report later this year. Pending the comprehensive reform of the personal insolvency system and the establishment of a non-judicial debt settlement process, the Expert Group recommends:

- The extension of the Irish Banking Federation/MABS Protocol to a wider group of creditors. Under the protocol the credit institutions agree not to commence or continue legal action against customers who are taking part in a process with MABS to agree a repayment plan or who are complying with an agreed repayment plan.
- The universal use of a Standard Financial Statement in preparing and sustaining debt management plans.
- The introduction of a Pre-Action Protocol in consumer debt claims. This would require a creditor to engage with a debtor to agree a repayment plan and to send to a debtor a pre-litigation notice or warning letter in advance of any legal proceedings being brought.

Prescription charges

The Health (Amendment) (No. 2) Act 2010 provides the legislative basis for the prescription charges which were announced in Budget 2010. This Act amends Section 59(1) of the Health Act 1970 which deals with free prescribed drugs and medicines for medical card holders.

It provides that medical card holders will be charged 50 cent for each item prescribed for them. The maximum amount payable by a family will be €10 a month.

The new charges apply only to prescriptions for medical card holders. They do not apply to prescriptions for the illnesses covered by the Long Term Illness Card or to people who are covered by the Health (Amendment) Act 1996, that is, people who contracted Hepatitis C through the use of certain blood products.

Two groups of medical card holders are exempt from the charges:

- Children in the care of the Health Service Executive (HSE) under the Child Care Acts, 1991 to 2007
- People who are supplied with specific controlled drugs such as methadone

Other groups may be exempted by regulation.

It is expected that the new charges will come into effect on 1 September 2010. The amount of the charge may be changed by regulation.

It is expected that the change will save about €2 million a month.

Almost 1.55 million people, or 35% of the population, hold medical cards. Payments to pharmacies under the Primary Care Reimbursement Service (PCRS) scheme increased from €748 million in 2004 to €1.129 billion in 2008. This cost increased by a further €50 million to reach €1.179 billion in 2009, despite a reduction in the fees paid to pharmacists from July last year and ongoing reductions in the prices of off-patent medicines.

The total cost of the scheme, including payments to pharmacists and general practitioners, is expected to be more than €2 billion in 2010. The cost of supplying drugs and medicines has increased at an average rate of 12.5% each year over the past six years. The number of prescriptions issued under the scheme increased by almost four million between 2004 and 2009 to more than 16 million.

Financing the health services

The Department of Health and Children has published the *Report of the Expert Group on Resource Allocation and Financing in the Health Sector*. The group was asked to examine how the existing system of resource allocation within the Irish public health service can be improved to better support the aims of the health reform programme. The report is very detailed. It makes a range of recommendations in relation to the organisation and management of the health services and sets timeframes for their implementation. It also makes a number of recommendations which would affect entitlement to services. We cover here the main ones which are likely to affect most people.

The report states that Ireland needs a system of integrated planning for all aspects of health care. It states that the current medical card system could be developed in a manner which would increase equity of access and promote the use of safe and cost-effective care. It points out that some individuals have to pay more for GP and community care than they would if they went for treatment to hospital out-patient departments.

Eligibility for services

The report suggests new rules for eligibility for free and subsidised GP services and prescribed drugs and medicines. This would involve four different levels of eligibility.

Comprehensive: This would cover people with incomes below 30% of the national average. They would be entitled to free GP visits and free prescribed drugs and medicines, with no prescription charges.

Enhanced: This would cover people with incomes between 30% and 40% of the national average and people with chronic illnesses. They would have to pay €20 for each GP visit and 40% of the cost of prescription medicines up to a maximum of €40 a month.

Standard Plus: This would cover people with incomes between 40% and 50% of the national average. They would pay €30 for a GP visit and 60% of the cost of prescription medicines up to a maximum of €70 a month.

Standard: This would cover the rest of the population. They would pay €40 for a GP visit and 80% of the cost of prescription medicines up to a maximum of €95 a month.

If this system was introduced, then tax credits for medical expenses would be abolished.

Among the many other proposals made are that patients should pay the full economic cost of hospital care and that tax relief on health insurance premiums should be phased out. It recommends that the National Treatment Purchase Fund should be integrated into the HSE.

The report does not recommend a change from the current tax-based financing to a social insurance or similar model.

The full report with supporting documentation is available at dohc.ie.

Social Welfare (Miscellaneous Provisions) Act 2010

The Social Welfare (Miscellaneous Provisions) Act 2010 has been passed. The Bill was described in *Relate*, July 2010. A number of amendments were made as it went through the Oireachtas.

One-Parent Family Payment

The Act provides that the age limit for this payment will be 14 instead of 13 as provided in the original Bill. This means that the effect on new claimants will be as follows:

- From April 2011, the One-Parent Family Payment (OFP) will be payable to new recipients only until their qualified child reaches 14.
- If you are getting Domiciliary Care Allowance for that child, then the OFP will continue until the child reaches 16 and can apply for Disability Allowance.
- If you become a lone parent because of the death of your spouse or partner and you have a child who is aged over 14, you may get the OFP for two years or until your child reaches 18, whichever is the shorter. If you have a child who is aged between 12 and 14 at the time of the death, you may qualify for the payment for two years.

For existing claimants, there will be a six-year phasing-in period:

For 2011 and 2012, the age limit will remain 18

For 2013, the limit will be age 17

For 2014, age 16

For 2015, age 15

For 2016, age 14

If your child is aged between 18 and 22 and in full-time education when the changes come into effect in April 2011, payment may continue until the end of the 2012–2013 academic year or until the child reaches age 22, whichever is the earlier.

If you are a claimant in April 2011 and you subsequently leave the scheme in order to take up employment or take part in the Back to Education Scheme, you will be able to rejoin up to the end of 2016 if you meet the conditions for the phasing-in period.

Jobseeker's Benefit

The Bill as published provided for reduced rates of Jobseeker's Allowance to be paid if you refuse to take part in a suitable training course or to participate in a programme under the National Employment Action Plan.

The Act also provides that this will apply to Jobseeker's Benefit as well. The reduction in Jobseeker's Benefit will be €46 a week if you are receiving the full rate. There will be proportionate reductions for people receiving reduced rates.

The Act also provides that you may be disallowed Jobseeker's Benefit totally if you refuse an offer of suitable employment. This is intended to copper-fasten the existing provisions whereby you may be disallowed benefit if you are considered not to be genuinely seeking work.

Transfer of responsibilities

The Act provides for the transfer of responsibility for the National Employment Service (including the Local

Employment Service) and employment programmes of FÁS to the Department for Social Protection (DSP). FÁS will continue to provide these services and will have a service level agreement with the DSP. The Minister for Social Protection may give directions to FÁS in relation to its employment and community services. The Minister said that this change will allow for better co-ordination of services for jobseekers but further legislation will be needed to bring about full integration of these services. It is expected that this part of the Act will be brought into effect in October 2010.

The Act also provides for the transfer of the Rural Social Scheme and the Community Services Programme from the Department of Community, Equality and Gaeltacht Affairs to the DSP.

Legislation update

All the legislation mentioned here is available at: oireachtas.ie.

Central Bank Reform Act 2010

The Central Bank Reform Bill 2010 was described briefly in *Relate*, July 2010. It has now been passed. Amendments were made as it went through the Oireachtas. In particular, the amendments changed the proposed regulatory powers that the Central Bank will have in relation to credit unions.

It is not clear when this legislation will come into effect. It is intended that further legislation in relation to the regulation of banking will be introduced later this year.

Health (Amendment) Act 2010

The Health (Amendment) Act 2010 has been passed and came into effect immediately. In fact, a motion for early signature was passed to allow it to come into effect more quickly than is normal.

The Act has been passed primarily in order to allow the Independent Review Group on Child Deaths (in state care) to carry out its work. It does, however, have more general effects.

This Act amends the Health Act 2004, which is the Act under which the HSE was established. The aim of the Act is to enhance the ability of the Minister for Health and Children to fulfil his/her role and functions by strengthening the legislative base for the provision of information to the Minister by the HSE.

The Act requires the HSE to provide the Minister with information on occurrences and developments which the Minister is likely to consider significant for the performance of his/her functions and on occurrences and developments about which the Minister specifically requests information.

The HSE is also required to provide the Minister with specified documents which he/she considers necessary. It gives the Minister the power to require, in the public interest, detailed information and documents from the HSE and to use such information and documents as necessary. In the provision of such documents, the usual rules do not apply in relation to legal privilege, other privilege, the protection of individuals' privacy, the *in camera* rule and the requirements for consent. The Minister may provide these documents to people who have been appointed to carry out investigations or inquiries.

The main problem with the provision of information by the HSE to the Minister or to review groups was that some of this information relates to court cases which have been held *in camera* (in private). The Child Care Act 1991 prevents the publication of matters which could identify a child who has been the subject of care proceedings.

Immigration, Residence and Protection Bill 2010

The Immigration, Residence and Protection Bill 2007 was introduced in June 2007 but it was never discussed in the Oireachtas and it lapsed when the new Dáil convened.

The Immigration, Residence and Protection Bill 2008 was introduced in January 2008. It is described in the March 2008 issue of *Relate*. It passed Committee stage in the Dáil in late 2008. It was amended during that stage. Because it was proposed to set down about 200 further amendments at Report Stage, the Government decided to withdraw that Bill and has published a new Bill – the Immigration, Residence and Protection Bill 2010.

The 2010 Bill includes virtually all the provisions that were in the 2008 Bill without significant change except that it includes more detailed procedures on a number of matters. It also adds a number of new provisions.

In summary, the Bill contains the following which were also in the 2008 Bill:

- A new legal basis for all immigration laws
- A statutory framework for the granting of visas
- Rules for entry to Ireland
- Rules for residence in Ireland, including rights of long-term residence
- Rules for the removal of illegal immigrants
- A combined system of asylum and subsidiary protection

The 2010 Bill contains a large number of changes in the detail of the 2008 Bill. In particular, it contains more detailed provisions on:

- The procedures for the removal of foreign nationals from the country
- Specific benefits which will not be available to foreign nationals who are in Ireland illegally
- The rules relating to family re-unification for people who are granted a protection declaration
- The collection and exchange of information, including biometric information (biometric information does not include DNA) and advance passenger information from carriers
- The 14-day time period for making a judicial review application will apply only to specified decisions under the Bill – not to all, as in the 2008 Bill

The Bill contains new provisions in relation to marriages of convenience. It gives the Minister the power to disregard a marriage that is believed to be a marriage of convenience when making immigration decisions.

Smuggling and trafficking of people

The Bill provides for the implementation of the:

- Protocol against the smuggling of migrants by land, sea and air, supplementing the UN Convention against Transnational Organised Crime
- EU directive 2002/90/EC defining the facilitation of unauthorised entry, transit and residence

- EU Framework Decision 2002/946/JHA on the strengthening of the penal framework to prevent the facilitation of unauthorised entry, transit and residence

The Bill also sets out specific provisions for victims of trafficking. They may be granted a period of recovery and reflection in the State and may also, in certain circumstances, be granted one or more periods of temporary residence in the State.

Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010

The Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010 has been passed. It is expected to come into effect in 2011 after further legislation has been passed to deal with tax and social welfare for registered partnerships. The Act started out as the Civil Partnership Bill 2009 – this was described in the February 2010 issue of *Relate*. Its name was changed as it went through the Oireachtas and a number of other changes were made.

The Act provides for a statutory civil partnership registration scheme for same-sex couples. It also provides for a redress scheme for opposite-sex cohabiting couples who are not married and same-sex cohabiting couples who are not registered in a civil partnership. The redress scheme provides for a broadly similar range of orders as are available to married couples when they separate or divorce. The aim is to provide protection for a financially dependent member of the couple if a long-term cohabiting relationship ends either through death or separation.

The Act does not change the law in relation to children. Neither does it directly change the law on tax and social welfare. However, it is the intention that people in civil partnerships will be treated in the same way as married couples. The necessary changes to the social welfare and finance legislation are expected to be made later this year or early in 2011. It is not the intention that cohabiting couples (whether same sex or opposite sex) will be treated in the same way as married couples or civil partners for tax purposes. Cohabiting opposite-sex couples are already treated the same way as married couples in the social welfare system except that they do not qualify for widow's/widower's payments.

Civil partnerships

Civil partnerships will be registered in broadly the same way as marriages. Civil partnerships may simply be registered; there will not be any necessity to have a civil partnership ceremony, unlike in the case of a marriage, which requires a marriage ceremony.

Formalities for registration

The formalities are broadly similar to the formalities for marriage. Civil partnerships may be registered only by civil registrars; marriages may be registered by registered religious solemnisers.

The rules about who may enter a civil partnership are similar to the rules about who may marry. In general, that means you must be aged 18 or over, be capable of consenting to entering the relationship, not be already married or in an existing valid civil partnership, and not be closely related.

Ending a civil partnership

The courts will be able to grant a decree of nullity of civil partnership in broadly the same way as decrees of nullity of marriage are granted. The courts will also be able to dissolve civil partnerships in a similar way to the granting of divorce. However, the rules governing the dissolution of civil partnerships will be different. A dissolution may be granted if the civil partners have lived apart for a total period of two years during the previous three years and proper provision has been made for each of them (divorce may be granted if a married couple have lived apart for a total of four years out of the previous five). Orders such as protection orders, maintenance orders and pension adjustment orders may be made in the course of court proceedings for the dissolution of civil partnerships in the same way as such orders may be made in judicial separation and divorce proceedings. Property adjustment orders may also be made during or after the proceedings but they may not be made in favour of a former civil partner who has registered in a new civil partnership or has married. A property adjustment order may not be made over a shared home in which one of the civil partners lives with a new civil partner or a family home in which one of the civil partners lives with a spouse.

Consequences of a civil partnership

The legal consequences of entering into a civil partnership are broadly similar to the legal consequences of getting married but there are some differences.

Shared home protection

Under the Family Home Protection Act 1976, a spouse's consent is required for the selling or mortgaging of the family home. The new Act provides that broadly similar provisions will apply to the shared home of a couple in a civil partnership. If repossession proceedings are taken against one partner because of mortgage arrears, the court may decide to give the other partner the opportunity to take over the mortgage repayments. Civil partners where one of the couple owns a house will be able to put the house in their joint names without incurring costs; the removal of stamp duty from such transactions will be provided for in the next Finance Bill.

Maintenance

Civil partners will be able to claim maintenance from the other partner in broadly the same way as spouses can. Attachment of earnings orders will also be available for the enforcement of maintenance orders. Written agreements about maintenance made by civil partners may be made into enforceable court orders in the same way as similar agreements between spouses.

Succession

The Act provides that civil partners will have the same legal right to inherit as spouses and the same rights on intestacy.

Children have no automatic right to inherit from their parents but they may apply to court if they consider that proper provision has not been made for them. The court may order that some provision be made for a child or children from the estate of the deceased. Such an order cannot reduce the entitlement of a spouse to a legal right share but it can reduce the entitlement of a civil partner.

Domestic violence

The arrangements for safety orders and barring orders will apply to civil partners in the same way as to spouses.

Other consequences of civil partnership

Various pieces of legislation which deal with requirements to declare interests or with conflicts of interest, for example, the Ethics in Public Office Act, provide that connected people or connected relatives are also subject to the same requirements. The Act provides that civil partners are to be treated as connected people in the same way as spouses.

Civil liability: A civil partner is added to the list of dependants in respect of whom a person may sue for damages for wrongful death.

Pensions: A pension scheme which provides a benefit for a spouse is deemed to provide a benefit for a civil partner.

Mental health: Civil partners will have the same role in relation to involuntary admission to psychiatric hospitals as spouses have.

Power of Attorney: A civil partner must be informed of the registration of an enduring power of attorney in the same way as a spouse. Similarly, an enduring power of attorney in favour of a civil partner ceases to be valid if the partnership is dissolved or there is a safety or barring order against the civil partner.

Property disputes: A civil partner may apply to the courts for a decision in relation to disputes over property with his/her partner.

Equality: You may not be discriminated against on the grounds that you are in a civil partnership.

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides advocacy services for people with disabilities.

Head Office

Ground Floor t + 353 1 605 9000
George's Quay House f + 353 1 605 9099
43 Townsend Street e info@ciboard.ie
Dublin 2 w www.citizensinformationboard.ie

Cohabitants

Cohabitants are defined in the Act as two same-sex or opposite-sex adults who are:

- Not married to each other and
- Not in a registered civil partnership and
- Not related within the prohibited degrees of relationship (broadly speaking, relationships which would make them ineligible to marry each other) and
- Living together in an intimate and committed relationship

Orders for redress

A financially dependent cohabitant may be able to apply to the courts for redress if the relationship ends by death or otherwise. In order to apply for redress you must be a *qualified cohabitant*, that is, you must have been a cohabitant for at least five years (this was three years in the original Bill but was amended) or for two years if you have a child with your partner. However, if one of you is still married, then neither of you may be a qualified cohabitant until the married person has been living apart from his/her spouse for at least four of the previous five years – in effect, until he or she is entitled to seek a divorce.

The redress arrangements will apply only to those qualified cohabitants whose relationship ends after the Act becomes law but the time spent cohabiting before that may be taken into account.

If you are a qualified cohabitant, you may apply for orders such as maintenance orders, property adjustment orders, and pension adjustment orders and related orders such as attachment of earnings orders. You may also apply for provision to be made from the estate of a deceased cohabitant. You do not have any automatic right to get such orders. The court may make such orders if it is satisfied that you were financially dependent on your cohabitant partner. In general you must apply for such orders within two years of the end of the relationship but an application for provision from the estate of the deceased partner must be made within six months of an application for a grant of probate. In general, such orders lapse and are no longer available if you marry or enter a civil partnership.

Voluntary agreements

Agreements on financial matters between cohabitant partners may be regarded as valid only if:

- Each has had independent legal advice or they have received legal advice together and have waived the right to independent legal advice
- The agreement constitutes a contract
- The agreement has been signed by each

Such an agreement may include a provision that the redress scheme does not apply to them. This is different from similar agreements by married couples. Agreements between a married couple may not validly exclude either party's right to apply to the courts for various orders (for example, a maintenance order). A court may set aside or vary a cohabitant's agreement in exceptional circumstances if its enforcement would cause serious injustice. Agreements entered into by cohabitants before this Act becomes law will be enforceable.

Other rights

The Act amends a number of laws where rights are already available to opposite-sex cohabitants in order to make such rights available to same-sex cohabitants.

Other legislation

The **Health (Miscellaneous Provisions) Bill 2010**, which was described in the July 2010 issue of *Relate* has been passed.

The **Adoption Bill 2009** has been passed.

Citizens Information

LOG ON

www.citizensinformation.ie

LO-CALL

1890 777 121 Open Mon to Fri, 9am to 9pm

DROP IN

For your local centre see [Golden Pages listing](#)