



**Ulster Garden
Villages**

Supporting Charities.
Supporting Communities.

Making a Difference

The Story of Ulster Garden Villages Ltd

by Alf McCreary



Making a Difference

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Published 1999
Ulster Garden Villages Limited, Purdy's Lane, Newtownbreda, BELFAST BT8 7AR

Alf McCreary
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Front cover: Merville Garden Village in March 1999.

Back cover: Early architect's sketch of Merville Garden Village.



Alf McCreary is an award-winning journalist and author who has written and co-written seventeen books and countless articles on a wide range of local, national and international topics. An Honours History graduate of Queen's University, he spent more than two decades as a journalist with the Belfast Telegraph. During this period he won two British National Press Awards and several Northern Ireland Regional Press Awards. He then spent nearly fourteen years at Queen's as Information Director and Head of Information Services and recently relinquished this senior post to return to full-time writing.

Designed by Rodney Miller Associates, Belfast

Acknowledgements

I would like to take this opportunity to thank a number of people for their help with the production of this publication.

They include Sir Desmond Lorimer, Chairman of Ulster Garden Villages Ltd, and members of the Management Committee, for inviting me to undertake this project, and for their individual and collective assistance; the family of the late Thomas Arlow McGrath, including his sons Tom, Maurice and David who provided valuable information during my research in Seattle, USA last summer; Miss E McCoubrey who talked to Thomas Arlow McGrath some years ago and whose thesis for an Open University project provided much background material; those people involved with the various charities featured in the section "Making A Difference"; Bryan McCabe, Managing Director of W&G Baird Ltd, for his help with production and printing, Arnold Gormley and Rodney Miller Associates for design, Pauline Allen who worked on the manuscript, Ivan Ewart for photography, and last, but most importantly, my wife Hilary for her understanding during the gestation period of yet another publication.

Finally, as a native of the Model Village of Bessbrook, and as a customer of the shops at Merville, both of which locations are featured in the text, I have felt particularly involved with this project. It has been a privilege to be able to tell the story of Ulster Garden Villages Ltd which brought success out of what had appeared to have been a disaster, and which is now providing so much practical help and inspiration for so many people.

Alf McCreary

17 March 1999

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Members of the Committee of Ulster Garden Villages Ltd., with Chairman Sir Desmond Lorimer (*centre front*) and (*left to right*) Billy Webb, Martie Boyd, Drew Crawford, Susan Crowe, Isobel O'Dowd and Erskine Holmes.

**Ulster Garden Villages Ltd.
Dates of appointment to the Committee**

Sir Desmond Lorimer	Secretary	1 October 1953 – 22 November 1971
	Chairman	29 June 1979 – to date
Mrs M Boyd		29 June 1979 – to date
E Holmes		29 June 1979 – to date
Mrs I O'Dowd		29 June 1979 – to date
W J Webb		26 November 1980 – to date
W A Crawford	Secretary	22 November 1971 – to date
	Committee	13 March 1989 – to date
Mrs S Crowe		13 March 1989 – to date

Foreword

The story of the first half-century of Ulster Garden Villages Ltd is indeed a remarkable one. Founded in 1946 by Thomas Arlow McGrath, a self-made Lurgan man, it expressed his vision of affordable, good quality, well-designed living accommodation. For my own part, my wife and I, as did many others, commenced our married lives in Merville Garden Village and found enjoyment and happiness therein.

As with many great ideas, it was to an extent a victim of its own success. Expansion was so rapid that it swiftly outgrew its management and its cash resources, resulting in Ulster Garden Villages becoming a moribund and stagnant organisation for nearly thirty years of its existence.

I personally became associated with it in 1953 when it was experiencing its financial problems and have maintained an involvement up to the present day, always inspired by the words of that great old Chartered Accountant and one time Chairman, Mr SR Hogg. With great foresight he foretold that in time things could be very different. Ulster Garden Villages could, in years to come, live and breathe again free from all financial constraints and play a very positive part for good in the province of Northern Ireland.

It is not exactly the triumph of good over evil, rather a Phoenix rising from the ashes of misfortune. Valued now at over £20 million it is a tribute to the vision and courage of Tom McGrath and the persistence of men like Samuel Hogg and Charles Brett Senior – all now passed on, but to whom we can be eternally grateful.

My hope is that over the next fifty years Ulster Garden Villages' good fortune will continue and that its new-found financial strength will enable it to play a very positive role for good within our community.

I trust you will enjoy reading the story of Ulster Garden Villages and also of Thomas Arlow McGrath and his family, as set out by Alf McCreary, and that it may be an inspiration to others in the years ahead.

Sir Desmond Lorimer
Chairman of Ulster Garden Villages Ltd.
January 1999

Introduction

“Town planning, site selection and house planning demand expert treatment by fore-most authorities. One cannot stress too much that here lies the fundamental difference between order and chaos, beauty and ugliness, drudgery and happiness, health and illness, contentment and instability, homes and slums, success or failure.”

These words from one of the earliest booklets produced by Ulster Garden Villages Ltd, underline the vision of its first Chairman Thomas Arlow McGrath and the other founder-members. The idea was to build high-standard dwellings in a superbly-landscaped environment to meet an urgent need in post-war Northern Ireland. The welfare of the tenants was a major priority, and attempts were made to develop a sense of community togetherness and involvement, rather than simply to build houses for those who needed accommodation.

Ulster Garden Villages Ltd was registered on 17 December 1946 under the Industrial and Provident Societies Acts (NI). Progress was rapid, and by the third Annual General Meeting on 30 March 1950, Thomas McGrath reported that Merville Garden Village had been completed – with more than 450 houses, flats and shops and, significantly, with a Community Centre, Little Theatre and extensive gardens.

Substantial progress had also been made at Abbot's Cross and Fernagh in Whiteabbey, and at new Garden Villages in Muckamore and Whitehead. It was an impressive story of an achievement which looked set, at that stage, to make an important contribution to the housing needs of a Province slowly emerging from the rigours of the Second World War. Yet within a couple of years, disaster struck.

Due to a complex series of factors, mainly caused by over-trading and cash-flow problems, Ulster Garden Villages Ltd was placed in the hands of a Receiver. Thomas McGrath became insolvent, and left Northern Ireland with his family to start a new life in Canada. It seemed as if the brave new post-war world of McGrath and his associates had crumbled to ashes.

For several decades the organisation remained in the doldrums, unable to pay off its mortgage. The Management Committee tried various methods to move out of their difficulties, but to no avail. However, the passage of time, with inevitable inflation, meant a considerable rise in the value of the properties and, from the early Eighties, a remarkable period of recovery began to take place.

The Management Committee carried through important re-structuring, and it developed a policy of selling-off the properties to tenants at competitive prices. As a result, Ulster Garden Villages Ltd cleared its debt to the mortgage companies and began to show a surplus, and through subsequent shrewd investment a considerable amount of capital was accumulated.

As a result, the Management Committee was in a position to help other charitable organisations, and in recent years it has donated funds to a large number of these, notably in the fields of Health Care and Alcohol and Drug Abuse, in helping the Mentally and Physically Handicapped, in assisting with Housing, Heritage and Community Projects, and in helping in many other ways.

It is the purpose of this publication to outline this remarkable story from the early vision and entrepreneurial flair to apparent disaster, virtual decay and then back to new vitality, and enlightened generosity. Though it is not in any sense a religious organisation as such, the Biblical injunction in Ecclesiastes, Chapter 11, Verse 1, to “Cast thy bread upon the waters: for thou shalt find it after many days” is a most apt summary of the philosophy of those members who even in the darkest days had faith in the eventual success of Ulster Garden Villages in making a significant contribution to society.

It is fitting that the early vision of Tom McGrath is still appreciated and recognised by the naming of an important new Ulster Garden Villages project in his honour. No doubt he would take pleasure, as his family and former colleagues have done, in knowing that if enough people have sufficient vision, faith and persistence, great success can indeed emerge from apparent failure.

Salvaging possessions
after the blitz in
Sunningdale Park,
North Belfast,
15 April 1941.



An Urgent Need

The housing situation in Northern Ireland at the end of the Second World War was grim. This was partly because the building of dwelling-houses had been virtually suspended since 1939, and partly because a large proportion of the existing houses had deteriorated in condition, due to age and also to the lack of proper maintenance.

More than 3,000 houses had been destroyed during the German air raids on the Province, particularly in Belfast, and another 56,000 had been damaged, with some 4,000 of these virtually uninhabitable. A survey carried out in 1943 revealed that around 100,000 houses were required in the short term to meet the urgent needs, and that another 100,000 would be required if the Government was to take seriously the eradication of slum dwellings and overcrowding. Clearly, the implication of these stark statistics was inescapable. It was not a challenge that any Government or housing body could choose to ignore.

The survey also revealed that, apart from the damage caused during the blitz, there was a need to improve the low quality of urban housing. While the housing situation in the

Province had not been quite so serious before the war, there was, however, a higher ratio of old houses, compared to England and Wales. The Northern Ireland houses had been built to generally low standards, compared to post-war dwellings, and most were without bathrooms.

In 1943, the year of the survey carried out under the auspices of the Northern Ireland Planning Advisory Board, the vast majority of small dwellings and farm-houses in the rural parts of the Province were mainly cottages, either traditionally thatched and whitewashed or, more commonly, the slated one- or two-storey building. These could look attractive from the outside, but given the local climate and the absence of central-heating, they were not designed to met the rigours of the Northern Irish winters.

In urban areas, the three-bedroomed parlour-type house was predominant. In Belfast, which contained roughly a third of the population, there were slums and overcrowding. Between the wars, some 29,000 houses were built, the majority of these by private enterprise. However, they were built either singly or in small groups. There were no large-scale estates like those in other parts of Great Britain. There was an absence of systematic planning, and this unplanned development led to – among other things – lower standards, the neglect of community needs and an absence of adequate shopping, recreational and cultural facilities.

Until 1945 when the Housing Act (NI) came into force, the province's housing was controlled by the Housing Acts (NI) 1890-1944, which applied to urban areas, and the Labourers Acts (NI) 1883-1939, which related to the countryside. This meant that the variation in the grant system and the lack of continuity in planning and development led to the absence of a comprehensive, long-term, and Province-wide housing programme.

By contrast, the situation was better in the rest of the United Kingdom. The first Town and Country Planning Act was passed in 1909, and there was regular updating of housing legislation, with a series of Housing Acts ranging from 1914 to 1945. There were also a number of major housing reports, including the Tudor-Watlers Report in 1918, and the Burt Report in 1944. Between 1919 and 1939 more than 4 million houses had been built in England and Wales, and over 328,000 in Scotland. The number of houses built as a percentage of the population was 9 per cent in England and Wales and 6 per cent in Scotland, but only 3 per cent in Northern Ireland.

A number of Garden Cities had been built in Britain, but the major example of enlightened housing development in the North of Ireland was the Model Village of Bessbrook. This had been built in 1845 by the Richardson family who owned the local linen mill, and it was

founded on community principles. There were originally no police, pawn-shops or public houses, and to this day the village has survived without either of the latter two. There were attempts to open a public house, but this was stoutly resisted by the residents. However their needs were more than met by a proliferation of hostelrys in the nearby village of Camlough and at the picturesquely-named Mill Vale. Though the original founders did not see the need for policing, a local police station was later deemed to be necessary. Ironically, the village became an Army base during the Troubles, due to its proximity to the Irish border.

The terraced housing by today's standards was very basic, with two-storey dwellings and outside toilets, but the village was beautifully landscaped, and more than a century and a half later it retains much of its rural charm. Significantly, however, the community aspect of village life was emphasised. There was an impressive hall – known as the Town Hall – which was used for community and sporting events, and the linen company provided a rudimentary form of health care for its workers. Bessbrook, the Model Village, was very far ahead of its time, but it had set a good example.

In the much more mundane Province-wide picture at the end of the Second World War, there was still much to be done. The Northern Ireland Housing Trust was established in 1945 and went on to make an immense contribution to housing in the Province, completing some 48,500 dwellings between 1945 and 1972. Thousands of new houses were also built by local authorities, and the overall picture of housing changed dramatically compared to the years between the wars.

However the immediate post-war needs remained urgent, and it was at this time that a number of people saw the need for good housing in an attractive setting, which would provide not only much-needed dwellings but also help to develop a completely new and exciting social dimension in community living. It was in this atmosphere of enlightened entrepreneurship that the concept of Ulster Garden Villages was developed, and the man for the moment was undoubtedly its first Chairman Thomas Arlow McGrath.



Thomas Arlow
McGrath, a self-made
man with a dream of
building beautiful
Garden Villages.

The Man for the Moment

Thomas McGrath was born on 7 July 1896 in humble circumstances. The family home in Factory Lane, Lurgan, was typically working-class, with two bedrooms, a parlour, a kitchen and an outside toilet. He was one of 10 children, not all of whom survived into adulthood, and he came from a family of artisans, including carpenters, plasterers and painters.

Thomas McGrath left school at 14, and served his time as a cabinet-maker. Times were hard, and money was scarce. The young McGrath was a gifted craftsman, no doubt inheriting the skills handed down by his family of tradesmen, and after two year's indentures as a cabinet-maker he switched to an apprenticeship as a carpenter. He looked like following in his paternal family's footsteps, but the advent of the First World War drastically changed his life, as it did the lives of millions of young men of his generation.

The lady pictured right is Granny Abraham, of Annaloist. She lived in this house which was built around 1930 by her son-in-law Thomas A McGrath.



At the age of 18 he joined the Royal Engineers and was shipped off to France. As a sapper his craft skills were invaluable and with his regimental colleagues he helped to build roads and to erect and fortify dug-outs and trenches. Like all the other young soldiers on the front line, he experienced the unimaginable horrors of constant shelling and of the trench warfare, in miserable conditions of cold and deprivation.

Later he told his family about the hardships, including having to shave in the filthy water of the trench mudholes. There were other lighter moments, such as cutting a large stick from a ditch and using it to help drag a broken-down American motor-bike to the repair area while its bemused American owner looked on. His skills as an improviser were no less than those as a carpenter, and within a short time he was transferred to the early version of the Fleet Air Arm. His manual dexterity was important in the maintenance of those early aircraft which were comprised largely of linen skins stretched over a wooden frame, and propelled by an engine and wings, and a prayer.

At the end of the war Tom McGrath re-enlisted, and he was discharged in 1920. With his skills he quickly found employment with a building firm in Belfast. He was ambitious, and in 1925 he started his own building firm, with his brothers Andy and Bob, both carpenters. He started

odd-jobbing with a handcart, but soon he won his first contract to build a house, in Windsor Avenue, Lurgan.

As a result of this enhanced business, he was able to open an account with the local branch of the Belfast Banking Company Ltd. This was to have added significance later on, because the manager Sandy Minnis offered him further facilities, and became a member of the original Management Committee of Ulster Garden Villages Ltd.

With extended credit from the Bank, Thomas McGrath was able to buy land and to build a number of houses, including one which he kept for his own family. During the war he had met his future wife Margaret Evelyn, Known as “Eva”, and they were married in 1927. They were to have six children, and she was to prove as remarkable a human being as he was, particularly in adversity where qualities of courage and perseverance were of vital importance.

Thomas McGrath prospered as a builder, but he was a tough employer. His son Tom, now living in Seattle, USA, recalls him checking up on his workmen before breakfast and firing a man for what he regarded as half-hearted endeavour. Thomas McGrath was a man of considerable presence, and he dressed in style. He was fond of wearing riding breeches, leggings and boots – no doubt an antidote to the memory of the misery of trench life during the First World War.

The horrors of trench warfare in the First World War made a life-long impact on the young Thomas McGrath. This famous painting, by J Prinsep Beadle, depicts men of the 36th (Ulster) Division going “over the top” at the Battle of the Somme on 1 July 1916. (Courtesy of Belfast City Council and the Ulster Museum.)





McGrath workmen
on-site.

As he prospered, he involved himself in community work, and he was elected to the local Council as an Independent, though he had many influential contacts with the Establishment of the day, including the all-powerful Unionist Party. He also extended his name to Thomas Arlow McGrath, adopting his mother's maiden name because it sounded better than plain Tom McGrath. In 1936 he completed a spacious and impressive family home in Lurgan which he named "The Pines", and proceeded to underline the point by planting some 3,000 pine trees around it. He was nothing if not a character, and he was typical of the upwardly-mobile young builder of his day.

At the outbreak of the Second World War he volunteered for the Army, but much to his chagrin his offer was declined because he was regarded as being too old for active service. Undaunted, however, he decided to turn his entrepreneurial skills to help the war effort, and also to make a few pounds for himself. Patriotism and financial practicality were by no means odd bedfellows.

Using his initiative, he hitched a lift to London on an RAF plane and he met an official from the Ministry of War Supply, who promptly sent him to Birmingham for further advice. As a result, Thomas McGrath developed the idea of opening munitions factories, using the plentiful trade skills of the Lurgan work-force and thereby fulfilling an urgent national need for ammunition supplies. In a comparatively short time he had established three munitions

factories which manufactured bullet casings. Each factory had three shifts working seven days a week, including one for maintenance duties.

In addition, McGrath helped to construct military camps and air-raid shelters, and given his background in the building trade, he was able to send “flying-squads” of tradesmen from Northern Ireland to London to help repair the damage caused by German bombs. Not surprisingly, he made a considerable paper profit from his own particular war effort, but with tax at nearly 100 per cent, he was able to keep very little. He would have been entitled to claim back a large amount of tax after the war, but for whatever reason he did not do so.

At the end of the Second World War, Thomas McGrath was comfortably off. He had made his money from his pre-war house building activities, he had a comfortable home and a growing family, he was sending his children to boarding schools, including three sons to Campbell College, and three daughters to select schools in Dublin. He knew many influential people in Northern Ireland, he had made his name in the Lurgan area, and many a man at his age, almost 50, would have been content to rest on his laurels. But not Thomas McGrath. He still wanted to make his mark, he had never forgotten the deprivation of his war-time experience, and he aimed to combine philanthropy with hard-headed business. The creation of Ulster Garden Villages Ltd, and the vision it embodied, seemed to be the right opportunity for the right man at the right time.

This self-made man who had lived through the dangers and horror of two World Wars and who had prospered despite the Depression of the Thirties was convinced that this new venture for a brave new world would indeed be successful.

MAKING A DIFFERENCE



Two early views of
Merville Garden
Village.

Brave New World

There is no doubt that Thomas McGrath's ambition to create a series of Garden Villages after the war was based on philanthropy as well as practicality. In fact the idea may have been born on the battlefields of France. Many years afterwards, he told a research student that when he was in a field hospital near Deauville and Villers-Sur-Mer he used to walk along the shore road where there were a number of semi-detached houses, which he admired.

He noted "I often said to myself if I get out of this war, that is what I will build. At night lying looking up at the stars and the big guns blasting down the towns and villages, I visualised the great job that could be done in erecting beautiful Garden Villages, plant lots of trees and build the same kind of homes I had seen down in Trouville, Deauville and Villers. So I prayed nightly to be spared so I could do this great job." ¹

*How can we
all assist in
the development of
Beautiful Garden Villages
in lovely Ireland?*

The cover of a booklet
to promote Ulster
Garden Villages Ltd.

More of Thomas McGrath's philosophy is contained in an early booklet he wrote, titled "How can we all assist in the development of Beautiful Garden Villages in lovely Ireland?" In this he traces the growth of housing societies and their work. "Housing societies (or housing associations as they are sometimes more formally termed) are recognised and defined by various Acts

of Parliament. They are bodies of trustees or companies established for the main purpose of constructing and managing houses and providing associated amenities. By constitution they do not trade for profit and their rules limit the payment of dividends or interest on capital to the rate prescribed by the Treasury."

He added, significantly in the context of Northern Ireland, that the "The housing society movement is non-political and non-denominational." He listed "notable" examples of the work of housing societies, including Bourneville, Letchworth, Frankland's Garden Village at Hayward's Heath, Hundred Houses Society at Cambridge and Jordan's Village at Beaconsfield. He also added a category of similar housing which mirrored his intentions for Ulster Garden Villages Ltd – "Societies formed by persons who, while not requiring houses themselves, are conscious of bad housing conditions, or realise the urgent need for houses in particular areas, and become desirous of assisting in social welfare for the betterment of their own dear country."

Thomas McGrath underlined that "It is the practice of the societies to erect structurally sound dwellings with good-quality materials, in well-planned community estates under the guidance of competent, experienced architects. Administratively, societies calculate total capital expenditure on development schemes, and then fix rents as low as will be sufficient to cover such expenditure, including interest payments on borrowed capital and management costs."

Above all, the welfare of the tenants was vital. "An important part of the policy of the housing society movement is that of giving every attention not only to the welfare of its estates, and care in maintenance of its properties, but to the welfare of tenants." In a later edition of the booklet he further refined his ideas, and in doing so he sounded like an environmentalist ahead of his time.

No. of G 200 Registered Certificates No. of Loan Stock Holder	No. of G 200 Certificate	Registered No. of Loan Stock Holder
Ulster Garden Villages, Limited Registered pursuant to the Industrial and Provident Societies Acts, N.I., 1889 to 1909 as a Public Utility Society within the meaning of the Housing Acts. Registered Office: 30 DONEGALL PLACE, BELFAST		
LOAN STOCK/HOUSING BONDS CERTIFICATE		
This is to Certify that of _____ is the registered holder of _____ Pounds Fully Paid Loan Stock/Housing Bonds in the above Society, subject to the Rules of the Society, repayable at any time after the expiration of Twenty years from the undermentioned date hereof and bearing interest at three and a half per cent. per annum in the meantime. Given under the Common Seal of the said Society this _____ day of _____ 19____  MEMBERS OF COMMITTEE OF MANAGEMENT SECRETARY NOTE—This Transfer of any portion of the Loan Stock mentioned in this Certificate will be replaced when the Transfer is previously approved by the Committee, and when the Deed of Transfer is accompanied by this Certificate.		

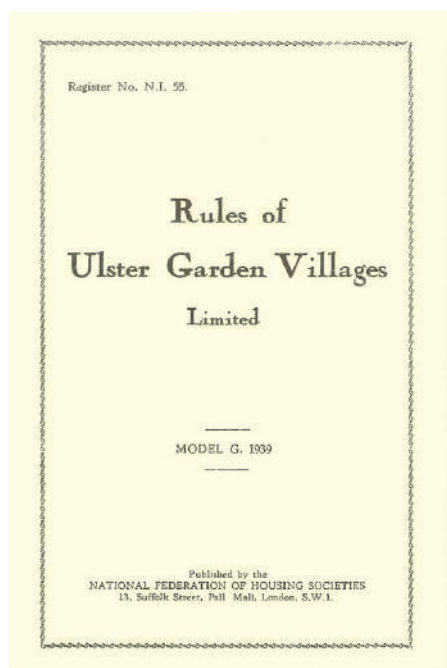
No. of G 200 Registered
 Certificates No. of Loan
 Stock Holder

"An ideal society is one which provides for preserving the woodland trees on the estate. Open spaces for recreation grounds and walks, community centre, concert hall, billiards room, refreshment lounges, reading room and library, shopping facilities, sites reserved for churches, and the provision of a well-patronised infants' welfare clinic. The paramount objective is that of satisfactorily housing the people of the country."

Ulster Garden
Villages Ltd. Loan
Stock/Housing Bonds
Certificate.

The first meeting of Ulster Garden Villages Ltd was held in the Board Room of McGrath Bros Belfast on 3 January, 1947, the company having been registered on 17 December 1946 under the Industrial and Provident Societies Acts, NI. Thomas McGrath was elected Chairman, Herbert V Kirk (later the Minister of Finance in the Government of Northern Ireland) became the Secretary, D Tilford Boyd was appointed auditor, and Mr J Williams was employed as a part-time estates manager. The Committee of Management accepted the terms for a £50,000 overdraft from the Belfast Banking Company Ltd, and it was agreed that an advance of £10,000 be made available to McGrath Bros. for preparatory work on roads and sewers – the money to be repaid from rents.

Ulster Garden Villages Ltd was essentially a housing society to raise money in shares or loan stock/housing bonds, and to manage the properties. It also entered into contracts with



McGrath Bros. (Belfast) Ltd. to provide finance to build the houses. The houses cost some £800 to build. People who wished to become tenants contributed £200, and there was a Government subsidy of £400. The remaining £200 was provided through a mortgage from the Liverpool Victoria Friendly Society. Tenants and other shareholders or stockholders would receive dividends or interest. Ulster Garden Villages Ltd was a member of the National Federation of Housing Societies, and Thomas McGrath was a highly-regarded member of the Executive Committee.

People were invited to apply for Loan Stock Housing Bonds, paying up to 5 per cent. for a 30 year Bond. Initially, there was to be no limit to the amount of Loan Stock/Housing Bonds which could be held by one person, but in June, 1947 the Management Committee imposed a ceiling of £5000 per individual. However, there was a limit of £200 on £1 shares for each individual, with a dividend limit of 5 per cent.

Above: Ulster Garden Villages Ltd. Rule Book.

The architectural plans were equally ambitious. To underline that this project would be something special, Ulster Garden Villages Ltd appointed E Prentice Mawson as their consulting architect. A past President of the Institute of Landscape Architects,

Right: Early architect's sketch of Merville Garden Village.



he had trained at the London School of Architecture and at the Ecole des Beaux Arts in Paris, and he had considerable experience as an architect not only in the United Kingdom but also in Europe, New Zealand and North America.

It was the intention to use Mawson's rich experience to produce an outstanding architectural concept. As one observer has noted "At Merville Garden Village, the simplified classical ornamentation comprising pediments and porticos, and the Renaissance-style flats in the original designs, show E Prentice Mawson's Ecole des Beaux Arts influence. Due to the shortage of material and time, many of the details of ornamentation on the flats were excluded in the final construction, so that the full impact of the original designs is missing, but the accommodation is well-planned, comfortable and convenient."²

This view was reinforced by Stanley Gale in his book "Modern Housing Estates", published by Batsford in 1949: "There can hardly be any phase of the landscape architect's work that calls for more thought than the lay-out of housing estates. In the Merville estate in Belfast, the designer Mr E Prentice Mawson has produced an outstanding example that should set a new standard both in lay-out and in the grouping and design of the units."³

From the start, progress was encouraging. The Minutes of the Management Committee Meeting of 7 August noted that the Liverpool Victoria Friendly Society was "prepared" to give an advance of £400,000. At the same meeting Mr J. Williams was appointed as General Manager..

Despite the good news from the Liverpool Victoria Friendly Society, the Management Committee had been told on 20 June that "It has been necessary to obtain further temporary finance from the Belfast Banking Co Ltd, and the present limit of £50,000 overdraft has been increased by a further £50,000, and the Bank have insisted upon a personal guarantee with deposit of Collateral Security from TA McGrath."



'The Ulster Bulletin' – a periodic review of Ulster Garden Villages Ltd.

This meant, in effect, that Thomas McGrath's financial security and future was totally bound up in Ulster Garden Villages Ltd. Not only was he Chairman, he also owned the building company which depended on the cash-flow from UGV Ltd, and if any major element of this complex operation failed to work properly, he stood to lose everything. This, in effect, was what happened.

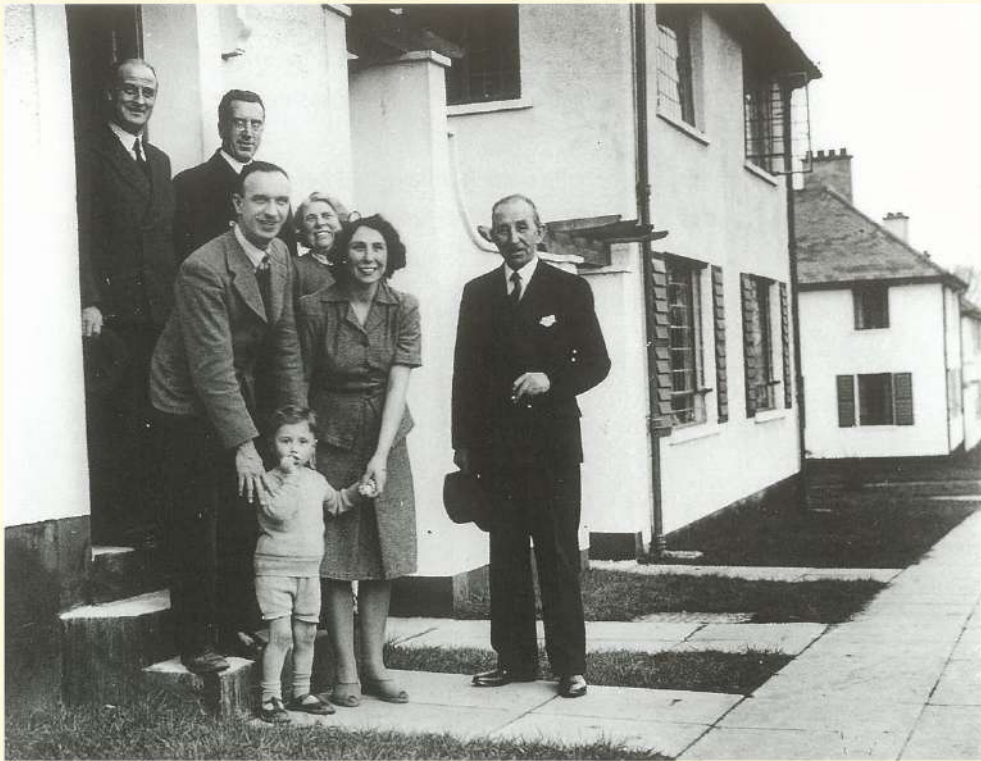
However, he remained optimistic. The Minutes of 24 November, 1947 record that approximately six houses per week were being completed, and that McGrath hoped to have 30 houses completed by early December, and 48 before Christmas. At present they had licences to build 146 dwellings. Nevertheless, there were financial difficulties. Thomas McGrath reported to the meeting that the Bank had reduced its overdraft limit from £100,000 to £50,000, and having already guaranteed £40,000 himself, he suggested that his wife, who had just been elected to fill a vacancy on the Management Committee, could apply for a mortgage on their equity which was held by Ulster Garden Villages Ltd.

The Committee agreed. It is still not clear why Thomas McGrath bound his family fortunes so closely to the success of Ulster Garden Villages Ltd, unless he felt that there was no other option, and that the venture was certain to prove successful. Whatever the reason, there is no doubt that he was totally committed to its success.

The First Annual Report of the Committee of Management was positive, and deservedly so. Thomas McGrath noted that 146 dwellings were roofed, that tenants were occupying more than 60, and that further tenants were being installed at an average of six a week. He noted "Provided no difficulties are encountered in the granting of building licences, there seems no reason why the whole of the 430 dwellings planned at Merville Garden Village should not be completed during the current year."

In March 1948 the Northern Ireland Prime Minister Sir Basil Brooke gave Merville Garden Village his seal of approval by paying an official visit and it was reported that he was "very well pleased with the progress made in the erection of houses." However, financial worries were still niggling, and the Management Committee had noted some two months earlier that the architect E Prentice Mawson had agreed to defer payment of his fees (apart from working expenses) "for as long as possible, with a view to easing the position regarding the Society's working capital, bearing in mind that Ulster Garden Villages Ltd was in its infancy."

Following the Prime Minister's visit, Ulster Garden Villages Ltd submitted a scheme for the mass production of 500 houses, and asked for Government support, but the idea was buried



Sir Basil Brooke, right,
the then Northern
Ireland Prime Minister,
visits Merville Garden
Village in 1948.
Thomas McGrath is
pictured top left



The facilities were
very modern by the
prevailing standards of
the day.

in a lengthy correspondence with Stormont. Despite the financial difficulties, the work of Ulster Garden Villages continued to expand, and by the third Annual General Meeting on 30 March 1950, Thomas McGrath was able to outline a story of considerable achievement.

As was noted earlier, by that stage Merville Garden Village had been completed, with over 450 houses, flats and shops and a Community Centre, small theatre and landscaped gardens. Abbot's Cross had 104 buildings completed, and Fernagh Garden Village had more than 250 finished houses. Equally importantly, the community spirit was flourishing.

Thomas McGrath stated in his Annual Report: "I am very pleased to note the manner in which the community spirit is developing amongst our tenants in the various Garden Villages, and at the moment Merville Garden Village is making great strides in Drama, Music, Singing, Bridge, Billiards and other similar activities. We are hoping to be able to develop a similar communal spirit in other of the Garden Villages when the first 200 or 300 tenants have settled down and are over the initial difficulties in many cases of 'setting up house'."

From the outside it appeared that Ulster Garden Villages Ltd was flourishing, and in one sense it was. Houses were being built, tenants were not only plentiful but also pleased at being able to obtain housing in such good community atmospheres. The Minutes of the meetings of the Management Committee reflected the brisk business of a going concern. In March 1950, the Northern Bank was invited to provide mortgage facilities, and everything seemed to be in order, but when disaster struck it did so with remarkable swiftness and brutality.

On 8 June, 1951 a Management Committee was held in McGrath's home "the Pines" in Lurgan, at which he told his colleagues that he had had several conversations in Belfast with the Directors of the Liverpool Victoria Friendly Society. The discussions "had ranged over the entire affairs of Ulster Garden Villages Ltd" and he had agreed to place their views before the Management Committee.

Four days later at another meeting of the Management Committee, this time at the Company's Belfast offices, the newly-appointed Secretary, Matthew McCrudden reported that "to date there were two payments to the Liverpool Victoria Friendly Society in arrears and that another was due shortly." It was mooted that the Society might stagger re-payments for a time, and Thomas McGrath himself suggested that they go into default.

The financial situation was grim. Ulster Garden Villages Ltd was some £92,000 in debt to the Belfast Banking Co Ltd, and they owed the Northern Bank almost £54,000. The Secretary



Above and left:
Merville Garden
Village, west side,
during the various
stages of construction.
The Estate was built
comparatively quickly,
but equally important
to Thomas McGrath
was the development
of a good community
spirit.

Thomas McGrath's daughter Sarah, pictured right, was employed as Assistant Estates Manager of Ulster Garden Villages Ltd.



reported that numerous applications had been received from Bondholders for repayment of their Bonds, and he was instructed to tell the Liverpool Victoria Friendly Society that although some Bond redemption had taken place, this practice had ceased.

The crisis steadily worsened, with the company unable to pay its major debts and also facing claims from smaller creditors. At the Management Committee Meeting of 16 July, Thomas McGrath suggested that they might interest the Government in taking over the Society or, later, of possibly finding a private source of funding, but to no avail. Significantly, at the Management Committee Meeting of 16 July, the Secretary indicated that having talked with the representatives of the Liverpool Victoria Friendly Society, the only course open was to appoint a Receiver for the rents at Fernagh and Merville.

On 15 August 1951 the Management Committee agreed to appoint a leading London firm of Chartered Accountants Messrs. Hogg, Bullimore and Company to investigate the affairs of Ulster Garden Villages Ltd and to report "upon the question of a possible re-construction of the Society." They were also to investigate the affairs of McGrath Bros (Belfast) Ltd who were now in liquidation.

It seemed that nothing could save the business. Though Thomas McGrath tried everything to survive, he realised that there was nothing he, or it appeared that anyone else, could do to meet the deficit. His son Tom, who chauffeured him around to the various meetings with his creditors, recalls “My father knew by the late autumn of 1951 that nothing could be done. At that stage he almost gave up and I heard him ask more than once ‘What can I do?’ There were several family meetings, and even though I was comparatively young, I knew how bad things were.”

Even with the help of hindsight, it is difficult to ascertain exactly what went wrong. Some people believe that Thomas McGrath was a victim of his own early success and that he stretched too far, too quickly in trying, literally, to get the Ulster Garden Villages project on the ground. Others felt that with more modern business help and advice, Thomas McGrath might have survived. Yet others believed that in his hour of need, very few of his former friends stood by him. He may also have been hoping for new legislation which would have allowed the Management Committee to increase the rents rapidly, but even that would not have provided the ready cash which was so badly needed. Perhaps with a little more patience from its creditors and more time, Ulster Garden Villages Ltd might have pulled through its crisis. But it was not to be.

The bank took steps to cut its losses, and the McGrath family lost all its assets, including the family home in Lurgan. Thomas McGrath and his wife resigned from Ulster Garden Villages Ltd, which went into Receivership. Thomas McGrath sold the family car which provided just enough money to pay for a one-way passage for all the family to Canada. Both professionally, personally and commercially, the disaster seemed complete. The grand vision seemed to be no more, and the brave new world of Garden Villages had been reduced to ashes. But the passage of time, and much ingenuity and hard work, led to a surprising outcome in the fortunes not only of Ulster Garden Villages Ltd, but also for Thomas McGrath and his family.

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1. “Garden Villages in Northern Ireland”, by Eileen McCoubrey, being a project for the “History of Art” course at the Open University circa 1978, p8.
 2. Ibid, p12.
 3. Ibid, p13.

ULSTER GARDEN VILLAGES LTD.

RESOLVED that the application by S. R. Hogg Esq. for 1 share be accepted, and the share be duly allotted.

RESOLVED that the resignation of Mr T. A. McGrath from the Committee be accepted.

RESOLVED that Mr S. R. Hogg be elected to the Committee.

RESOLVED that Mr S. R. Hogg be appointed Chairman of the Committee and of the Society.

Thomas A. McGrath

Margaret E. McGrath

George Lister

John Henderson

I hereby consent to accept the appointment to the Committee of
Ulster Garden Villages Ltd. and to act as Chairman of the Committee
and of the Society.

S. R. Hogg

July 29th. 1952

Thomas McGrath's
resignation from the
Management
Committee of Ulster
Garden Villages Ltd.

Doldrums

On 16 July, 1951, the Secretary of Ulster Garden Villages Ltd., as has been noted, reported to the Management Committee that a Receiver, Sir Cecil McKee, had been appointed by the Liverpool Victoria Friendly Society. As a result, the cash-flow to the Committee was significantly reduced because rents were being collected on behalf of the LVFS. Later, the Borough Building Society, which had a mortgage on the Muckamore property, also appointed a Receiver. Progressively, the cash dried up completely, writs from creditors came flooding in, and members of the Management Committee were helpless in the face of the rapidly-worsening financial problems.

On 29 February 1952 the Committee of Management made an important, if inevitable, decision to accept the resignation of Thomas Arlow McGrath as Chairman and as a member of the Committee. Though such an outcome was expected, once the business base which McGrath had established began to crumble, this Committee resolution formally marked the end of a visionary but doomed experiment, or so it seemed.

The Chairmanship was taken over by SR Hogg a well-known London City accountant and a “company doctor” who had originally been brought in by Thomas McGrath to try to salvage the operation. Mr Hogg, the Sir Kenneth Cork of his day, was a dapper figure who had a wide experience of similar situations. In one sense, this was just another professional job, but he remained in the Chair almost until his death in 1975, and he never lost faith that, in the long-term, the project would prosper.

During his first meeting as Chairman on 26 July 1952, Hogg gave an important indication of the direction he wished to take. He said that if liquidation proved to be necessary, it would be “a very serious loss” to all the creditors and he felt “that in the interests of all concerned the Company should be kept alive.” In simple terms, liquidation would have meant the end of Ulster Garden Villages Ltd., whereas the appointment of a Receiver – the course that was, in fact, taken – enabled the Company to continue as a legal entity, although the rental income was now going to the mortgagees in possession.

Before Hogg was appointed as Chairman, the Committee of Management resolved at its meeting of 6 November 1951 to invite representatives of the bond-holders, the Banks, the unsecured creditors and the shareholders to occupy positions on the Committee, and once this had taken place, the old Committee would resign. It was reported to the next meeting on 19 November, however, that the Banks had declined to appoint nominees, and the whole matter was left in abeyance “for the time being.”

At the meeting of 26 July 1952 SR Hogg also reported that the Society “had met a great disaster” in the untimely death of Mr MJ McCrudden, the able young Secretary who had been killed in a car crash, and the Committee sent a letter of condolence to his mother. At the same meeting, the Committee accepted the resignation of Mrs McGrath who was leaving for Canada two days later and “wished her every happiness.”

The Committee welcomed Mr Charles A Brett, the well-known solicitor, to its membership “as a representative of the general body of creditors.” This proved to be an inspired appointment, as Charles Brett’s interest and sense of public duty underpinned a long association with Ulster Garden Villages Ltd during which he took the Chair during Hogg’s absences and then in his own right. On occasions he appeared to be a one-man band as he strove to keep the Society alive, even to the point of drumming-up enough support to form a quorum at the Annual General Meeting!

His son, Sir Charles Brett, a former Chairman of the Northern Ireland Housing Executive, and

a noted expert on architecture, shares his father's enthusiasm for the project and particularly for the work of the architect, E Prentice Mawson.

He says "I regard his work as the precursor of the best of the work of the Housing Trust and the Housing Executive, the way in which he incorporated the hedges and trees and natural features of the landscape, without destroying it. This was quite novel for the time. And also, I think, his very restrained use of neo-Georgian detail – the Georgian glazing-bars in the windows, the little stylised triangular pediments over the doors and so on, was one of the best examples of sympathetic neo-Georgian, not just boring reproduction, architecture. For an English architect to do anything that fitted in so well to the Irish village and town tradition seems to me quite remarkable."

Even though the future of Ulster Garden Villages Ltd was open to question, the Committee of Management pressed on with a positive attitude. The Minutes of these years is a curious mixture of the serious and the mundane. There were complaints from some tenants that their immersion heaters were not working properly, and the more substantial matter concerning 25 houses at Muckamore "for which no agreements were held." The Chairman, in an uncharacteristic mood of gloom, noted wearily that "the Society was gradually sinking."

On 24 June 1953, there was the same mixture of the commonplace and the crucial. The Committee considered the supply of dustbins at Muckamore and informed tenants that in law "the owners of the property cannot be compelled to supply dustbins and that it was a matter for the tenants themselves."

At the same meeting, however, there was an important discussion which gives an indication of the mood of the members in the midst of their difficulties. The Minutes neatly summarise the sentiments – "Mr Brett then asked this question 'Are our chances sufficient to justify our remaining alive?' Mr Hogg said that he had also discussed this point with Mr Finegan (the temporary Secretary) who informed him that if the overheads were reduced, he thought we could sail on forever, unless we were crippled by repairs. Mr Hogg said that in 30 years' time there would be a fortune for someone, and thought we should try to weather the storm."

On 4 September 1953 Desmond Lorimer, then a young accountant starting off in business who had helped the Society by preparing its books for audit just after the debacle, accepted the appointment of Secretary and Accountant. This also proved to be an inspired appointment, as Lorimer retained a direct interest in the affairs of Ulster Garden Villages Ltd since those days – apart from a period when he was Chairman of the Northern Ireland Housing Executive.



Sir Desmond Lorimer,
Chairman, Ulster
Garden Villages Ltd.,
who first became
associated with the
Society in 1953.

Today he remains Chairman and his contribution to the Society has been incalculable. He says "The whole experience taught me two important lessons in life. One, to look well ahead and try to figure out the ultimate situation. And two, if one door closes another one will open, though you may need great persistence. I felt that we had to keep the Society statutorily alive, in the hope of better days to come."

Though the Committee of Management was anxious to find a solution as quickly as possible, it was not prepared to take offers at all costs. The houses at Muckamore Garden Village were in a different category to the others because Hogg had secured a different mortgagee, The Borough Building Society, who were prepared – unlike the Liverpool Victoria Building Society – to countenance selling them off.

On 15 January 1954 the Committee reported an approach from a London estate agent, but they declined to pursue any deal "as it was apparent that the property would be peddled around the City of London." It was to be some time before the Muckamore dwellings were sold to a suitable buyer.

By December 1954, the situation was so desperate that both the Borough and the Liverpool Victoria Societies undertook to pay, between them, £500 a year to fund the administration of Ulster Garden Villages Ltd, to keep it alive. The money helped to pay secretarial costs, and legal and other expenses.

By this stage the meetings of the Committee of Management were almost non-existent, and even the business at the Annual General Meetings was sparse, even if they could muster a quorum. In July 1958, the Committee decided, on the advice of the Borough Building Society, to put the Muckamore dwellings on the market and an offer of £54,000 from a London estate agent was accepted the next May. There was also discussion about the possible sale of 32 properties at Abbot's Cross to sitting tenants or with vacant possession, and the Minutes of 15 May 1959 record approval of this course of action.

This appears to have stimulated discussion by the Committee about a way ahead for the property mortgaged to the Liverpool Victoria Friendly Society and the Northern Bank. On 25 November 1960 the Ulster Garden Villages Ltd solicitor was instructed "to obtain Counsel's opinion on the possibility of increasing rents, with particular reference to the fact that there was a possibility that UGV was outside the Rents Act, as it was a Housing Association." This, however, does not appear to have been successful, as it took some 16 years before this vital course of action was possible.

By 1961, however, it was clear that Ulster Garden Villages Ltd was trying hard to persuade the Liverpool Victoria Friendly Society to allow them to sell the properties. The Committee of Management was told by the UGV Secretary, Desmond Lorimer, of a meeting with a Mr White of the Liverpool Victoria Friendly Society who "was in favour of eventually selling off the properties to sitting tenants, or with vacant possession, and that ultimately Merville Garden Village could be sold, but that this would be held to the end."

The Minutes of the Committee meeting of 7 December 1961 state that Counsel "was hopeful that we had a case for increasing the rents as a Housing Association, subject to the Ministry, and it was agreed that the matter be pursued as quickly as possible." However, this seems to have gone no further, and the Minutes of the next few years are sketchy. Not only were there few meetings of the Management Committee, but even the Annual General Meetings were scarcely reported. The entry for 1 December 1962 stated simply that "A quorum was present", but no names or items of business were recorded.



Drew Crawford,
Secretary, Ulster
Garden Villages Ltd.

"We knew there was
enormous potential
if we could . . .
sell the dwellings."

but he resumed office at Ulster Garden Villages Ltd when his Chairmanship of the Housing Executive ended. He was succeeded as Secretary by Drew Crawford, an accounting colleague.

Crawford recalls "I prepared the returns and looked after the accounts for the annual meeting. In reality very little else was happening. The local estate agents WB McKee and Sons collected the rents, and after deducting any expenses for repairs or other matters, the balance was sent to the Liverpool Victoria Friendly Society. In essence Ulster Garden Villages Ltd was moribund, but we knew that there was enormous potential if we could persuade the Liverpool Victoria Friendly Society to allow us to sell the dwellings."

By 3 July 1973 the affairs of Ulster Garden Villages Ltd were at a low ebb, and the Minutes reveal the rather daunting reality that "Because of the lack of a quorum, the meeting was postponed indefinitely." Two years later, the Minutes record the death of SR Hogg on 4 September. Over the years he, like one or two others including Charles Brett and Sir Desmond Lorimer, had been indefatigable in his support of Ulster Garden Villages Ltd. His keen accountant's eye and his innate business sense had convinced him that the Society would prosper in the end, but, sadly, he did not live to see it.

Shortly afterwards, however, a series of events were set in motion which was to lift the Society from the doldrums and to fulfill Hogg's earlier prediction in 1952 that "in 30 years time there will be a fortune for someone." He was correct, almost to the year, but before the Renaissance could take place there was much work to be done.

Sir Desmond Lorimer recalls "There were occasions when, in order to form a quorum, I had to issue a single share to members of my own staff, which would qualify them to become a member of the Society, so that our meeting could commence! Looking back, I can see the funny side, but at the time it was steps like these that kept us going.

In 1971 Sir Desmond resigned as Secretary, due to his appointment as Chairman of the Northern Ireland Housing Executive. He felt that there might be a conflict of interest,

BALANCE SHEET AS AT 31st DECEMBER, 1947

ISSUED CAPITAL RESERVES AND SURPLUS

ISSUED AND PAID-UP SHARE CAPITAL			
4,678 Shares of £1 each	£4,678	0	0
RESERVE ACCOUNT			
Subsidies received	20,980	0	0
(There is a contingent liability in respect of these subsidies under the Housing No. 2 Act (N.I.), 1946, Ch. 20.)			
PROFIT AND LOSS ACCOUNT			
Balance per Account	209	16	1
LOAN STOCK HOUSING BONDS			
MORTGAGE			
Liverpool Victoria Friendly Society	271,500	0	0
Mortgage Interest accrued	404	4	3
BELFAST BANKING CO., LTD.			
Secured by personal guarantees	69,840	15	10

CURRENT LIABILITIES AND PROVISIONS

Sundry Creditors	£10,187	1	4
Legal Costs	2,114	12	9
Valuers' Fees	465	0	0
Contractors on work in Progress	31,503	0	0
Contractors on retention	10,000	0	0

£231,661 10 3

FIXED ASSETS

Land, Buildings, etc., at Merville Estate. Amount expended or due on acquisition of land and buildings, and payments to contractors, Architects Fees, Legal Expenses, etc., till 31st December, 1947	£226,077	19	9
Less estimated cost of house sold	350	0	0
Development Account — Balance per Account	3,444	9	7
Office equipment	186	14	11
Furniture at Merville	146	0	0
Gardening equipment	30	0	0

£229,535 4 3

CURRENT ASSETS

Cash on Hand	£1,055	0	0
Cash in Bank	696	10	4
Expenses paid in advance	1,751	10	4
Preliminary and Issue Expenses: Brokerage	£144	0	0
Formation Expenses	52	10	0

1,929 16 0

196 10 0

Chairman—THOMAS A. McGRATH.

£231,661 10 3

Secretary—HERBERT V. KIRK.

I have had access to all the Books, Deeds, Documents and Accounts of the Society and having examined the foregoing Accounts and Balance Sheet and verified the same with the Books, Deeds, Documents, Accounts and vouchers relating thereto, hereby certify the same to be correct duly vouched and in accordance with law.

13 Donegall Square West, Belfast.

23rd January, 1948.

D. TILFOURD BOYD, F.S.A.A.

Public Auditor under the Industrial and Provident Societies Acts.



ULSTER GARDEN VILLAGES LIMITED

BALANCE SHEET AT 31 DECEMBER 1998

	Notes	1998 £	1997 £
FIXED ASSETS			
Tangible assets	5	839,186	993,185
Investments	6	13,259,498	12,594,197
		14,098,684	13,587,382
CURRENT ASSETS			
Bank balances		4,135,385	3,080,084
Loans		1,433,508	1,148,733
Prepayments and accrued income		221,415	266,122
		5,790,308	4,494,939
CREDITORS: due within one year	7	(156,603)	(157,837)
NET CURRENT ASSETS		5,633,705	4,337,102
		19,732,389	17,924,484
CAPITAL AND RESERVES			
Share capital	8	2,848	4,693
Common fund	9	2,871,144	2,735,254
Income and expenditure account		16,858,397	15,184,537
		19,732,389	17,924,484

The accounts on pages 3 to 6 were approved by the Management Committee on 16th February 1999 and were signed on its behalf by:

Sir Desmond Lorimer	Chairman
M Boyd	Committee member
W A Crawford	Secretary

The accounts of Ulster Garden Villages Ltd., for 1947 (above) and in the year 1998 (left) illustrate the dramatic change in the company's fortunes over 50 years.

East Antrim Times Price 12p
Incorporating the LARNE TIMES

Incorporating THE LARNE TIMES
FRIDAY, APRIL 12, 1975

Price 125

**Garden village
houses could
cost only £2,000**

[illegible][illegible][illegible]

East Antrim Times
Incorporating the LARVE TIMES
FRIDAY, JANUARY 16, 1983

Incorporating the LARNE TIMES
FRIDAY, JANUARY 6TH

N 50 Price 18p

**NEWTOWN ABBEY
EDITION**

[illegible][illegible][illegible]

Deposited from
Hogeweg
Bldg
to
to

to
to
to
to
to

80 le

tenants

Renaissance

The inability to obtain rent increases had inhibited progress towards the reduction of the mortgages, which were continuing to increase rather than decrease, due to the low level of rent. Some attempt had been made to obtain increases, but to no avail until 1976 when Government consent to the increase was obtained. This situation was further formalised by the introduction of the Rent (Northern Ireland) Order 1978, under which rents could be set by the Government Rent Officer.

The 1976 rent increase triggered off a widespread reaction from the tenants, who received letters informing them not only of a rent increase, but also of a notice to quit. This was a technicality, prior to imposing new rents, but many interpreted it literally and, not surprisingly, a considerable number were very worried. They realised that the rents could be progressively



Erskine Holmes, a
Committee Member of
Ulster Garden Villages
Ltd., who played a
significant role in
its renaissance.

increased, at a time when they also had to budget for more repair bills for an ageing housing stock. According to their Tenancy Agreements they had to maintain “their fabric, walls, roofs etc.”

Public meetings were held in Fernagh, Abbot’s Cross and Merville, which Erskine Holmes, Director of the Northern Ireland Federation of Housing Associations, was invited to attend. After much discussion it was proposed to press for a tenant-controlled Housing Association to take over the properties. The atmosphere of

one of these meetings is reflected in a report by Mrs Isobel O’Dowd, the then secretary of the Fernagh Tenants’ Association, which met in the local Community Centre on 23 August 1976.

“The Centre was filled to capacity, and some people who wished to attend could not gain admission due to the lack of space. Mr Thornton, the Chairman, opened the meeting by telling those present of the concern felt by most of the Tenants about the unexpected rent increase – a concern that is not decreased by the fact that tenants are responsible for the repair and upkeep of the properties. In the case of old age pensioners, this increase is a considerable burden adding to the already high cost of living.”

Erskine Holmes, with the support of the tenants, contacted the Liverpool Victoria Friendly Society through the Receiver, and briefed civil servants and senior office-holders of Ulster Garden Villages Ltd. He was invited by the Chairman, Charles Brett senior, to pursue actively the possibility of Government support for a tenant take-over of UGV Ltd. In July 1977 there was further activity by the Tenants’ Associations who were faced with another rent increase, and were pressing for tenant control.

Meetings were held with senior civil servants, the Northern Ireland Federation of Housing Associations and the Receiver Sir Cecil McKee. In May 1978 Mr Holmes told the DOE that the Tenants Associations had nominated eight people to the committee of a new South Antrim Housing Association Ltd. It was clear that they meant business.

In January 1979, there was a round-table meeting between Government officials and others concerned, including Ulster Garden Villages Ltd, representatives of the Tenants’ Associations,

and, significantly, the Liverpool Victoria Friendly Society, to discuss possible options. It was agreed that the NIFHA should explore the matter further and in February 1979, Mr Holmes was invited by the Government to form a working party, which he chaired. The membership included Isobel O'Dowd, Brian Moore and Billy Webb, representing the tenants, a senior civil servant and the NIFHA Valuer and Accountant. It held its first formal meeting on 15 May 1979, just two months after a tenants' news-sheet was printed and distributed to all households.

This stated that "Government officials have now given the go-ahead for a feasibility report on the take-over of all Ulster Garden Villages properties by tenants of the estates." It referred to the earlier round-table meeting and declared that "It was generally agreed by all parties that a solution to the UGV problem was long overdue and some Government backing was now required to enable a solution to be worked out."

At its first meeting the Working Party considered a report by Mr Holmes of a meeting with the Treasurer of the Liverpool Victoria Friendly Society, and also a report from Ken Walker, Director of United Housing Associations Trust, which advocated tenants' representation on the Management Committee. The Working Party commissioned a report on the condition of the property, and also a survey into the tenants' attitudes to owner occupation.

These revealed that repairs and upgrading of the dwellings would cost £6,312,404, and that there was a very encouraging level of interest in home ownership. There were rumours that people could buy their homes for as little as £2,000, and a somewhat optimistic report to this effect appeared in the East Antrim Times of 13 April 1979! Some 25 per cent of householders were keen to purchase on the terms proposed – namely 30 per cent discount for those with 3 years' residence, and an extra one per cent for each additional year, up to a maximum of 50 per cent of the current market value assessed by the District Valuer. It was estimated that some £2,506,980 could be realised from the 381 householders wishing to purchase.

The valuation of the properties, before discount for sitting tenants, was published in the May 1980 edition of the tenants' publication, the UGV News, and typically a semi-detached house in Merville was listed at £14,000, and a terraced house at £12,000. In Fernagh and Abbot's Cross, a semi-detached house with three bedrooms cost £10,000, and a house with two bedrooms cost £9,000. In Whitehead a house was listed at £14,000.

There is little doubt that these dwellings were desirable properties. Billy Webb, who later became a Committee Member of Ulster Garden Villages Ltd, represented the Merville Tenants' Association on the Working Party, and lived at Merville himself from 1969-1987. He says "It was a good place in which to live. Merville was well-designed with lots of green areas. It was



self-contained, with an atmosphere like a village community, part of which still survives."

Mrs Isobel O'Dowd, who represented Fernagh Tenants' Association on the Working Party, also became a Committee member of Ulster Garden Villages Ltd later on. She says "I grew up in Ypres Park, and when the Fernagh Houses were being built, the local people thought that they were definitely up-market. Fernagh had a great community spirit, with a good school, and people still keep in touch."



Both Isobel O'Dowd and Billy Webb worked extremely hard to help explain to local tenants the details and implications of buying their homes, and they spent many hours addressing Tenants' Association meetings. This played no small part in the eventual success of the sell-off scheme.

Initially, the Working Party felt that the best way forward was to seek backing from the DOE for a Registered Housing Association to sell the dwellings to

Top: Billy Webb a Committee Member of Ulster Garden Villages Ltd. "Merville was a good place in which to live."

tenants, with the permission of the Liverpool Victoria Friendly Society and the Northern Bank, who were owed considerable sums of money. This proposal was put to Sir Desmond Lorimer, who had accepted the position as Chairman of Ulster Garden Villages Ltd., but he was not in favour. He recalls "The proposal had merit, but I felt that a better long-term option would be to find an accommodation with the creditors, and to keep the Society alive."

Above: Committee Member Isobel O'Dowd, "Fernagh had a great Community spirit."

On 20 May 1980 Sir Desmond reported to the Committee of Management on a visit he had made to the Liverpool Victoria Friendly Society. He said that "They felt that they were under tremendous pressure from all sides and were very aware of the social situation. Consequently they were afraid of taking any action in case they offended any of the interested parties."

On 24 June 1980, Sir Desmond Lorimer and Erskine Holmes met to review the situation. They agreed that the best way forward was not to transfer the engagements of Ulster Garden Villages Ltd to a Registered Housing Association with DOE backing. Sir Desmond pointed out that it could be in the best interests of the Society and its tenants to remain independent of Government help. This was a vital decision because it would leave the Society free to pursue housing and charitable objectives, provided it could pay off its debts.

Sir Desmond and Erskine Holmes agreed that it was essential to establish a representative and balanced Management Committee, and that it should pursue vigorously the negotiations with the Liverpool Victoria Friendly Society to allow the tenants to purchase the dwellings.



They further agreed that if this were to happen and if Ulster Garden Villages Ltd were to make a surplus in future years, having paid off its creditors, the funds would be used for the improvement of the properties still held by the Society; the support of tenants in distressed circumstances; donations to charitable objectives; the construction of specialist housing for elderly tenants; and any other charitable purpose.

Sir Desmond Lorimer worked hard to try to break the impasse created by the Liverpool Victoria Friendly Society. He recalled later "They were not disposed to taking risks, and in those days they seemed very conservative. When I visited their headquarters I remember being taken down long corridors and through big mahogany doors, each having to be unlocked, before I reached a kind of inner sanctum. It felt like returning to the dim, distant past!"

It was not sheer obduracy that was holding them back. The Liverpool Victoria Friendly Society wanted to make sure that they were not being asked to sell off the houses in job lots to unscrupulous speculators, and they were also anxious that other creditors, including the Northern Bank, would be repaid.

Sir Desmond Lorimer's persistence and knowledge of business began to pay off. He was able to convince the Liverpool Victoria Friendly Society that this was an imaginative scheme which would be in the best interests of all concerned. He was also able to make an accommodation with the Northern Bank concerning their debt.

The Liverpool Victoria Friendly Society finally gave its approval, and at an Extraordinary General Meeting of Ulster Garden Villages Ltd on 7 June 1983, Sir Desmond Lorimer told members "that all the problems regarding the sales of houses had now been overcome, and that sales could now proceed." Before setting this in motion, the Committee took another crucial decision. It accepted a proposal that Ulster Garden Villages Ltd should become a Registered Charity. This meant that it did not have to pay Capital Gains Tax, and therefore they could repay their debts more speedily.

By this time the Liverpool Victoria Friendly Society was owed £1,234,726, and the Northern Bank £530,549. However, the sale of dwellings proceeded rapidly, and at a meeting of the Committee of Management on 30 November 1983, Sir Desmond Lorimer reported that the mortgage to the Liverpool Friendly Victoria Society "was now virtually repaid" and that payment would be completed by the end of the year. He also indicated that the debt to the Northern Bank would be re-paid by the end of the year. Other creditors, including bondholders would also be paid.

In fact by the end of 1983, Ulster Garden Villages Ltd had a surplus of £1.378 millions. By any standards it had been quite a turn-around. A moribund Society which had languished in debt for years, and which could hardly form a quorum at its Annual General Meeting, was now generating a surplus which, with wise investment, would amass a considerable fortune to be used for other charitable purposes.

This was the result of the sheer doggedness of those who, in the darkest days, had faith in the future, and also because of the effects of inflation which made such returns possible, while selling-off the dwellings to tenants at a reasonable price. There was also a great deal of vision in creating the right conditions, and although this was the result of teamwork on the Management Committee, much credit is due to Erskine Holmes and Sir Desmond Lorimer, both of whom spearheaded the attempts to lift Ulster Garden Villages from the doldrums.

Sir Desmond says "It was a long, hard struggle, and many people played a part. In the latter years we were indebted to Erskine Holmes whose creative thinking played a key role, but in the early days we owed a lot to Mr Hogg, the London City accountant. He knew that

persistence and the effects of inflation would save it, and I remember him saying to me 'Young man, cast your bread on the waters. There may be an incoming tide.' And so it has proved!"

ULSTER GARDEN VILLAGE

SALE OF HOUSES

Fernagh Tenants Association and Merville Residents Association advise all tenants not to take any action regarding a mortgage until after public meetings have been held in each estate.

Major Building Societies have been briefed on the sale of ULSTER GARDEN VILLAGE HOUSES and advice will be given to tenants at public meetings.

Mrs I. O'Dowd, F.T.A.
W. J. Webb, M.R.A.



Tom McGrath and his wife, Eva, in later years. They were a very close couple.

Full Circle

When Ulster Garden Villages Ltd went into Receivership, and McGrath Bros (Belfast) Ltd. went into liquidation, it seemed as if the financial and professional world of Thomas McGrath had collapsed around him. His son Tom recalled how his father had been completely stunned by the turn of events. Because the McGrath assets had been tied up in the business, the family was left with virtually no money. They had little choice but to seek a new life elsewhere, using the sale of the family car to pay their passage.

They had various options, but mainly the United States or the Commonwealth. With typical business practicality they decided to stay with the North American dollar, rather than with

Tom McGrath (left) and
his brother David in
Seattle, with their
father's old stick from
World War I.



countries tied to sterling, and the final choice was Vancouver. It had a good climate, there were plenty of new emigrants there from the British Isles, and in the Fifties, Canada was a land of opportunity for those who were prepared to work hard.

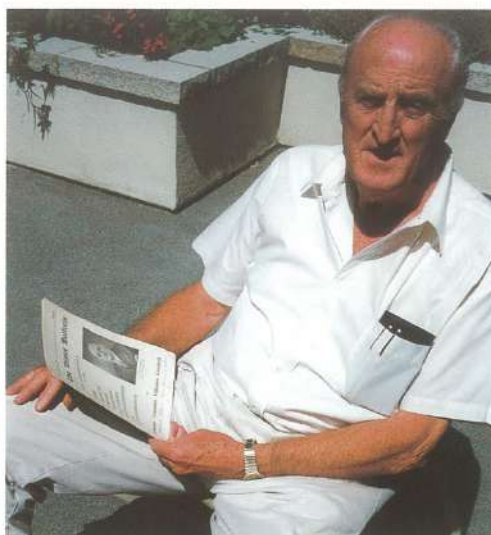
Thomas McGrath and his two older sons Tom and Maurice made their way to Halifax, Nova Scotia on the SS Atlantic. McGrath senior had a contact in Thunder Bay who thought that he was bringing substantial capital to set up a business. But when it was discovered that he was virtually penniless, the welcome was less warm. Nevertheless, they had to earn enough to keep body and soul together, and Tom got a job as a welder (without welding qualifications!), while Maurice took the time-honoured Ulsterman's route by securing a job with Eaton's. (It was said that this large company, founded by a Ballymena man, was prepared to offer a start to any Ulsterman trying his fortune in Canada.)

There was no future in Thunder Bay, so they moved on to Vancouver. The three of them stayed in digs while they looked for a job. The two boys had been educated at Campbell College and at Queen's University, though they had had to leave before they could graduate. So they had to start at the bottom in Canada.

Tom secured a position with a construction company, which led to a vital grounding in the building business, while Maurice had to take whatever he could find – in this case the rough, dirty job of shovelling animal intestines into the boilers of a firm engaged in the meat packaging industry. Later, however, he went to night classes and trained as a carpenter which gave him the skills for a hard-working and successful career in which he ended up as a building entrepreneur and a master-builder.

Thomas McGrath senior tried to get a job, but to no avail. To his consternation, he realised that he would have to go it alone and to rely once again on his entrepreneurial drive to help set his family on their feet. However, he had not lost his skills as a craftsman and Tom junior talks with pride about the high-quality tool-box which his father made with his own hands.

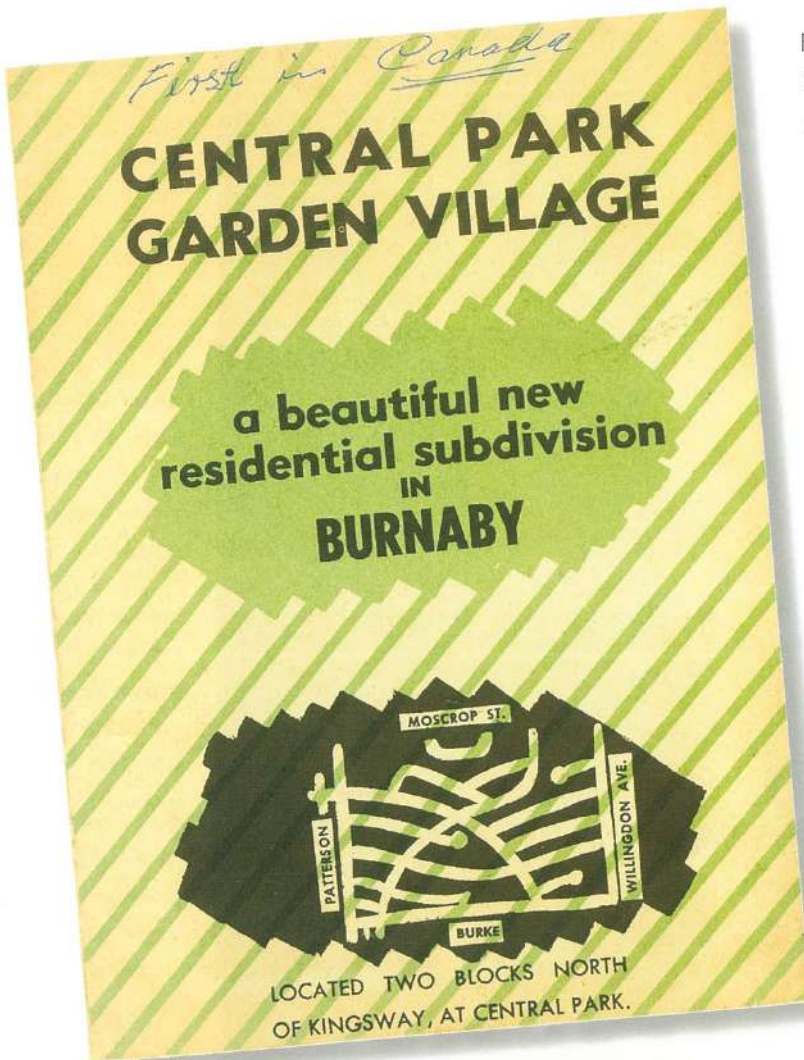
The family had one lucky break. Thomas McGrath's sister had emigrated to Canada previously, and she was able to lend him sufficient money for the down payment on a house, big enough for two adults and six children. Mrs McGrath and her three daughters Sarah, Linda and



Maurice McGrath in Seattle, with a copy of an early 'Bulletin' of Ulster Garden Villages Ltd.



David McGrath in Seattle, with the briefcase and World War I medals belonging to his father Thomas A McGrath.



Leaflet promoting
Central Park Garden
Village in a suburb of
Vancouver, British
Columbia.

Barbara and youngest son David stayed in Northern Ireland until the time was right to move to Canada.

When the rest of the family arrived in August 1952, the McGrath advance party had managed to supply most of the basic furnishings for the house, with the help of the local church. Thomas McGrath went to church regularly and he continued to dress smartly, in a suit, Homburg hat and spats. If he was down on his luck, no-one outside the family would have known it. He retained a strong positive attitude and a faith in the future. This was a crucial part of his recovery, but he needed all his expertise, experience and energy to make one last push to establish his family in Canada.

In her own way, Mrs McGrath played a key role. It was no easy matter to uproot herself and her family from Lurgan to take on

the unknown in Canada. But with typical practicality she set about turning the new house into a home, and in a relatively short time the family fortunes improved. Her son Tom recalls "About a year after the so-called 'disaster' of Ulster Garden Villages we were on the way to establishing ourselves in Canada. We were together, money was coming in from the various jobs we held, and my father was, as ever, goal-orientated. My mother was an absolute 'brick'. She buckled down to work without a complaint, she cooked, she darned, she sewed, she looked after all of us. She was fantastic."

Tom also talks about a touching moment when the family was reunited. "My parents were typical of their generation and they never showed any emotion or intimacy in front of the

children. But when my mother and father met again in Canada, I noticed them walking to the new house hand-in-hand. It was the only time in my life that I remember them holding hands!”

Thomas McGrath set about re-generating the family’s fortunes in the only way he knew – the building trade. He pounded the streets making contacts, and not having a car, he used public transport wherever he could. Eventually his persistence began to pay off. He noticed that there was a huge tract of unused land at Burnaby, now a suburb of Vancouver, and that the title deeds were owned by the Council.

He set about making the right approaches and struck up a friendship with a local Councillor. Early in 1953 he made an offer to buy 160 acres, which was accepted – but not having any money, he needed a business partner to provide the capital. McGrath would provide the expertise to set up a type of garden village in a new land. He eventually negotiated backing from a local development company, and he was once again back in business.

After a short time, however, the developer decided to go it alone. He did not give McGrath financial compensation, but instead he paid him off with 28 development lots, and this was the lifeline which the family needed. Meanwhile Tom and Maurice had been learning a great deal about the business and practical aspects of the building trade, and their brother David, who later graduated from the University of British Columbia, also provided valuable skills in the family business.

They discovered a ready market for good quality, cheap housing in the Vancouver area, and although they had a number of difficult times when their cash-flow was precarious, the new firm of McGrath Bros Inc steadily prospered. But not without a great deal of hard work and skill.

In the late Fifties, the building trade around Vancouver went into a recession, partly due to increasing local government bureaucracy, and the McGraths looked for opportunities elsewhere. They did not have far to go, and possessing sizeable assets from their already successful business, they were welcomed with open arms in Seattle. They continued to build houses all over the wider North-Western territory, and even in Alaska.

In 1964 the brothers decided to go their different ways, and Maurice set up his own business, with Tom and David remaining in partnership. All three did well, and ended up as wealthy men, which was a far cry from the virtually penniless emigrants who left Northern Ireland for

Canada in 1952. The McGrath sisters – Sarah, Barbara and Linda, also settled happily in Canada. Unfortunately, Sarah died in 1987 but Barbara is living in Vancouver, and Linda now lives in Dorset.

Thomas McGrath remained in Vancouver. By acquiring the land for the first McGrath houses in Canada he had given the family the start they needed.

In the early days of the McGrath operations in Canada he was still to some extent “hands-on” but he found that his old methods of tough paternalism that had applied in Northern Ireland did not work in Canada. He came to accept increasingly that his sons were more than capable in the building business, and he was happy to mellow into his retirement in Vancouver, with regular visits to see his family in Seattle.

During his later years he became a Rosicrucian, and developed his lifelong interest in metaphysics. He spent his final days living with his son Maurice on his ranch some distance from Seattle. Mrs McGrath died in December 1985, and almost three years later, on 1 October 1988 Thomas McGrath died peacefully at the home of his son. Maurice recalls “His death was very serene. He knew where he was going, and he had no problem with that at all. He was a great old warrior, and we all still miss him.”

In his later years he talked very little about Ulster Garden Villages Ltd. Tom McGrath says “He was never ashamed of what had happened, because he reckoned he had done his best. But at times he was angry. He always felt somehow that he had been ‘got at’ by some of his political enemies who could not bear to think of the success of an ‘upstart’ from Lurgan.”

Such claims are not easy to prove, and the most likely cause of his failure was simply overstretching and cash-flow problems. Maurice says “If he had regrets he kept them mainly to himself. Certainly he never said that if he had been given the opportunity again, he would have done things any differently. He had been a hard driver all his life, and the pity is that he had not made the right kind of friends back home. When he needed help, there was none from any quarter. He had this brilliant idea to establish garden villages, but as a builder he had very little concept of the complexities of cost control. Sadly, it cost him every penny he had.”

David McGrath, the youngest son, says “My father had achieved a great deal, and he was a proud man who did not like to lose. But he probably did not have the business background for such an enterprise. However, he always felt that coming to Canada was the best thing that

ever happened to him. Things eventually worked out, and the family did well. In his later years he fiddled around his greenhouse, and he liked us to go and see him. He was very proud of all his family.”

In the late Seventies, Sir Desmond Lorimer, the Chairman of Ulster Garden Villages Ltd, wrote to Thomas McGrath and indicated that there might be a positive outcome, after all. McGrath asked his son David to liaise directly with Sir Desmond, and they met in the Dorchester in London. It was the first direct contact since the debacle of the Fifties, and it proved to be a useful and constructive meeting. David McGrath was able to relate to his father in detail the growing success of a venture that once seemed such a failure.

“There was no doubt that my father was delighted” he recalls. “The whole family was glad that he lived long enough to see Ulster Garden Villages Ltd not only begin to right itself again but also to use the proceeds in such a positive way by helping charities.” The direct personal link between the McGrath family and Ulster Garden Villages Ltd was maintained from the period of recovery, and with the passage of time it appeared to both sides that something should be done to combine the charitable work with the name of Thomas McGrath who had the vision of helping others so long ago.

Accordingly, discussions have been taking place and an Ulster Garden Villages Ltd project will be named after Thomas McGrath, with the support and full backing of his family. In a curious way, the wheel has turned full circle, and no doubt Thomas McGrath himself would smile wryly at this happy turn of events. One of his constant philosophies throughout his life was “Enjoy the journey.” This is one ending and a continuously new beginning which he would have hugely enjoyed!

Committee Member

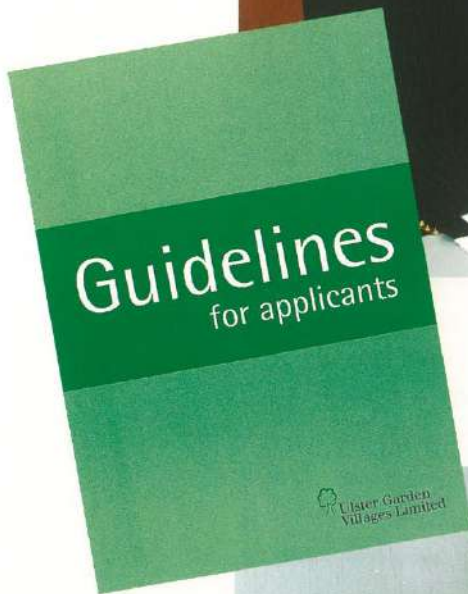
Martie Boyd (right)

"Ulster Garden Villages

is like a tree which
bears fruit and which
has deep roots in the
local community."

(Inset) Guidelines for

Applicants booklet.



Committee Member

Susan Crowe, a
Chartered Accountant
joined in March 1989.



Making a Difference – The Impact

The remarkable financial turnaround of Ulster Garden Villages from poverty to plenty in a short space of time brought its own challenges. Gone were the days when the Committee of Management had to contemplate a bleak balance sheet with little or no hope of improvement, but now they had to consider how to spend considerable sums of money wisely and to the best effect.

The annual surplus increased steadily, as did the range and quantity of donations. The first surplus of £1,378,000 at the end of 1983 increased, exceptionally, to £3,193,000 in 1984, when the Society donated £35,000 to charity. Ten years later, in 1994, the surplus was £1,226,000, and £371,000 was given to charitable causes. The estimated surplus by the end of 1998 was £2,500,000 and the total charitable contributions to date is £3.575 millions, with further commitments of some £2 millions.

Over the years, Ulster Garden Villages Ltd drew up a list of guidelines, which are summarised as follows:

“The Society primarily allocates funds to projects within Northern Ireland that in general will improve the quality of life in the local community.

“In addition to outright grants, assistance may be given by way of loans which may carry certain conditions, at the discretion of the Committee.

“The purpose of any application must be charitable, and normally the Committee will only consider requests from registered charities.

“Preferred projects would be those demonstrating active local participation and self-help. They should be innovative and developmental, with an achievable practical objective.

The main objectives to which funds may be allocated are:

Disabled People

Carers, Sheltered Accommodation, Mental and Physical disabilities, Transport, Advice.

Health

Hospices and Hospitals, Home Nursing, Mental Health, Substance Abuse, Prevention of Disease.

Community

Youth at Risk, Re-habilitation, the Aged, Victim Support, Crime Prevention, Regeneration.

Scientific and Medical Research

To support fields of research which are not capable of total Government support, particularly involving the aged, and specific diseases such as Cancer and Cardiac related conditions.

Culture and Heritage

Assisting underfunded activities involving the Arts, in all its forms, and the preservation of our natural heritage. Assisting the restoration of buildings of historic or architectural interest to enable them to be rehabilitated to the use and service of the community, and the conservation of artefacts.

Education and Training

Promotion of life skills and independent living skills, and employment training for disabled and disadvantaged people. Enhancing education and literacy skills for disabled young people.

Priorities

From time to time, the Committee reviews the range of activities it is prepared to support, and places special emphasis on areas which it wishes to encourage. The current priorities are:

Promotion of Health and Disease Prevention, Mental and Physical Disabilities, Carers, Hospices, Youth at Risk.

A leaflet titled Guidelines for Applicants is available from The Administrative Officer, Ulster Garden Villages Ltd, Purdy's Lane, Newtownbreda, Belfast BT8 7AR.

A Sub-Committee was appointed to visit projects where possible, and to assess them, to decide on grants up to a fixed figure, and generally to hold a watching brief on donations, subject to the decisions and ratification of the Committee of Management. The Committee was strengthened in March 1989 by the appointment of Mrs Susan Crowe, a Chartered Accountant who has a special interest in helping children and the disabled.

Mrs Martie Boyd, the administrator of UGV Ltd and a Board Member since the late Seventies, is a member of the sub-committee on grants. She says "We receive a vast number of applications, but we apply clear guidelines and this helps us greatly in our work. It is a wonderful success story, to think that Ulster Garden Villages Ltd which for so long had its own financial difficulties, is now in a position to help other people.

"To me this is more than a job, it is almost like a vocation in that we are able to do something which can make a difference to others. Many people tell us that our assistance to their project has, in fact, made all the difference. We give to people in trust that they will fulfil their commitment, and we have been extremely pleased at the outcome so far."

The Ulster Garden Villages logo includes a tree which was designed by Mrs Boyd. She says "This is symbolic of our work, because in many ways Ulster Garden Villages is like a tree which bears fruit and which has very deep roots in the local community. It is not often that you have an opportunity to assist people in this way, and there is a rather special feeling of achievement when you return to a project which you have helped earlier, and find that it is working well, and often because of the initial help we were able to provide. I find this very fulfilling, and I know that all the other members of the Management Committee share my views."

In the following pages there are a number of examples of the work of various organisations which have been helped, and in some cases are still being supported, by Ulster Garden Villages Ltd.

The Northern Ireland Hospice and The Children's Hospice Fund

The Northern Ireland Hospice was established in 1983 to provide care for patients with terminal illness and to give support to their families. Since then its work has increased dramatically, and today the Hospice provides care for some 1,400 people and their relatives.

Its services include Home Care Nursing, Day Care, In-Patient Care, the Hospice at Home Nursing Service, Bereavement Care, Education and an Information Centre.

There is no charge for Hospice care. It is available to everyone, regardless of class, creed, or financial circumstances. The Hospice is a registered charity, and although it receives some 27 per cent of its costs from Government, it depends upon the generosity and goodwill of private donors and individual helpers to raise the remainder. This is no easy task, as the Hospice and its supporters need to raise £2 million each year to keep going.

Ulster Garden Villages Ltd has been a committed supporter of the Hospice since 1988 when Mr Billy Webb, a Board member of UGV, and his wife arrived at the Somerton House headquarters to present a cheque for its work. In 1990, another UGV donation helped to build an extension to the In-Patient Unit at Somerton House, which provided not only more beds but also more single rooms. This was followed in 1992 with a substantial donation to help cover the cost of additional nursing staff for the In-Patient Unit.

In 1996, UGV gave a further large donation, and Sir Desmond Lorimer, the Chairman, and Mrs Martie Boyd, the Administrator, presented the cheque to a patient Mr Robin Holden, who received it on behalf of the Hospice. Mr Holden had been closely associated with the publicity regarding the serious financial plight of the Hospice at that time, and it was particularly fitting that he received the cheque. There were also donations in the intervening years which went towards general running costs.

In 1998, Ulster Garden Villages Ltd presented a substantial cheque to the Children's Hospice Fund, following the launch of a £3 million appeal in February of that year.

Mr Tom Hill, the Administrative Director of the Northern Ireland Hospice, and Project Director for the Northern Ireland Hospice Children's Service, says "Having already to raise £2 millions each year, it seemed that we were setting ourselves an almost impossible task, but we know how much the Children's Hospice is needed, and we are determined to raise the necessary funds.

"The Ulster Garden Villages contribution was most encouraging for us, because it demonstrated that they, too, had faith in the new project and that they trusted us to achieve our goals. We were doubly encouraged when they informed us that they were going to increase their donation, and also to make a commitment for the next three years!

"We are extremely grateful to Ulster Garden Villages Ltd for their tremendous support over all these years, and in so many different ways. We have put their donations to good use, helping to give our patients the best care possible."

Belfast City Hospital

A significant aspect of the work of Ulster Garden Villages Ltd is the donation of funds for the promotion of health and disease prevention. In October 1997 a further important step in the fight against cancer was taken when the new Breast Care Clinic was opened at Belfast City Hospital.

It was officially opened by Lady Lorimer, on behalf of Ulster Garden Villages Ltd and the Lorimer Trust, which jointly funded the purchase and installation of the advanced mammography equipment for the new clinic. She said "We are pleased to have supported the development of the Breast Imaging Unit. By using the very latest equipment, the service can make fast and accurate diagnosis. Early treatment obviously makes a difference. In 1966 the survival rate after diagnosis was 68 per cent, but in 1996 it was 84 per cent. Hopefully, even greater improvements lie ahead."

All the staff at the new Breast Clinic are agreed that the team work provided through bringing together radiographers, cytopathologists, surgeons and breast care nurses has significant benefits for the patient. The team has recorded a substantially-increased number of attendances at the clinic. This is an indication that the message is getting through and that more women are coming forward for testing.

Mr William Odling-Smee, Head of the new Breast Service at the City Hospital, reports that of the 500 women examined in approximately the first eight weeks of the Clinic's operation, more than 90 per cent discovered that they were free of breast cancer. He says "This is encouraging news. Thanks to our new clinics, advanced equipment and combined clinical team, we can accurately diagnose most cases in a matter of hours, rather than the previous two or three week wait "

Mr Quentin Coey, Chief Executive of the Belfast City Hospital Trust, pays tribute to Ulster Garden Villages for a number of extremely generous donations. He says "There is no doubt that the support of Ulster Garden Villages has stimulated additional Government investment for important patient services that would otherwise have to cope on a 'make do and mend' basis."

"A good example of this was the provision of the best possible mammography equipment for the new Breast Service. The Hospital provided funding for the refurbishment of the suite of facilities and other items of equipment, but without the help of Ulster Garden Villages we would not have been able to buy the new mammography equipment. This has meant that the new Service has been able to treat twice as many women as the previous individual units provided separately in the Royal Victoria and Belfast City Hospitals, undoubtedly a major contribution to the fight against breast cancer."

Royal Victoria Hospital

A particular priority for funding by Ulster Garden Villages Ltd is the area of Cardiac Care, and a significant donation to the Royal Hospitals group has provided important new cardiology equipment which will help in the fight against heart disease.

The £300,000 SPECT Nuclear Scanner Unit will mean better clinical information, less inconvenience to patients and increased throughput. The Consultant Cardiologist Dr Norman Campbell, who leads the team using the equipment (the single photon emission computed tomography) explains "The unit produces greatly-enhanced images of the heart's function, the procedure times are twice as fast as the original equipment, and it is reckoned that greater inroads to the waiting list are possible."

The SPECT Nuclear Scanner is a sophisticated gamma camera which allows three-dimensional reconstruction of data. It has important functions in cardiology, where it is most widely used to assess blood flow in the heart, and it also helps to predict the presence of coronary artery narrowing. Its many applications include the diagnosis of coronary artery disease, and the assessment of treatment and success of procedures such as coronary angiography and by-pass surgery.

The provision of this equipment arose from a conversation between Sir Desmond Lorimer, Chairman of Ulster Garden Villages Ltd, and Professor Jennifer Adgey, the Royal Victoria Hospital cardiologist, during a routine check-up. Sir Desmond, who handed over the Scanner at a special function in the Royal Victoria Hospital, says "We were very happy to be able to meet a particular need in this way, and we are delighted that it will lead to improved patient care in this specialised area of medicine."

Mr William McKee, Chief Executive of the Royal Hospitals Group, paid tribute to Ulster Garden Villages at the handing-over ceremony. He also acknowledged the skill and innovation of doctors, nurses and technicians which have given the Royal a world-wide reputation for excellence in coronary care services. He said it was a shock to find out how "old and decrepit" some of the technology had become and added "Indeed without the talents of our technicians and engineers, much vital equipment would simply have stopped functioning long ago."

He continued "While I paint a bleak picture in terms of equipment, our plight would be much more serious were it not for organisations such as Ulster Garden Villages. On behalf of our staff and, more importantly, our patients who will benefit directly from this superb additional resource, I acknowledge with deep gratitude the very generous backing from Ulster Garden Villages which has introduced immediate benefits to patients in terms of enhanced clinical information and halved the previous time necessary to have procedures performed. We are all most grateful."

The Fountain Project

The Fountain Management Committee was formed in Bangor in 1993. Although the members were drawn from the congregation of Queen's Parade Methodist Church, it was an independent body.

Situated on the sea-front in Bangor, the church had identified a need for some form of outreach to young people involved in a variety of anti-social activities, literally on its door-step. The Committee rented a ground-floor room from the church, and opened a small cafe to provide funding and a first point of contact for anyone seeking help. The cafe became a drop-in facility for the young people, four nights a week.

At that stage a full-time youth worker was employed, and supported by volunteers. However, the income from the cafe was insufficient to meet the running costs of what was obviously a worthwhile project. Fortunately, supplementary funding was provided by Ulster Garden Villages Ltd, which allowed the project to continue and to develop. Some of the major problems facing the young people were glue-sniffing, alcohol abuse and aimless time-filling.

By 1995, the work of the project was expanding. Programmes of help were being planned, and further problems were being identified. It was evident to members of the Committee that they had to reconsider the facilities available. At that stage an adjacent Amusement Arcade became available, and the church purchased the site.

Funding was then sought for the erection of a purpose-built Centre, and Ulster Garden Villages Ltd helped with a donation. The new building was opened in June 1997 and it housed an expanded cafe and kitchen, a large hall, activity and counselling rooms, and an office. This allowed the original facility to be set aside for the work of the Fountain Project, with the advantage of providing direct access at street level. Further funding was received from the European Partnership Project to develop the premises and to assist with staffing.

Ulster Garden Villages Ltd made a further donation to allow the Project to develop more programmes and to tackle previously-identified but ignored problems. The overall work of the Fountain Project comprises a Drop-In Centre, and is the main pivot of the work. It gives young people a sense of belonging, and it also provides the staff with an opportunity to meet them in an informal setting. From such an initial contact, the young people can feel empowered, if they so wish, to ask for the help they need.

The work of the Project also includes a Drugs Awareness Programme, and Young Women's Work, involving those in violent relationships, and also teenage and single mothers. The pilot of a programme for Young Offenders, for young offenders and those at risk of offending, took place in co-operation with the Royal Ulster Constabulary, the Probation Board, and the local Education and Library Board.

This has continued as a 'kick-start' programme offering experience in victim awareness, budgeting skills, drug and alcohol education, productive use of leisure time and the development of a mini-enterprise. In the field of Housing, accommodation has been located for some young people, and counselling and staff-training are constantly taking place.

The Reverend Arthur Parker, Chairman of the Fountain Committee, says "Donations from Ulster Garden Villages Ltd have been used for all of this work, including the new building and staff training. We are very aware that all that has been achieved is due to the interest, support and practical help of so many people and organisations such as Ulster Garden Villages, and for this we are extremely grateful."

The Camphill Communities in Northern Ireland

Camphill is the name given to the Movement founded by Dr Karl König, a young paediatrician from Vienna, who, along with a group also committed to living and working with children with special needs, established the first Community in 1940, in Camphill House, near Aberdeen.

The Camphill Movement strives to create Communities in which children and adults can live, learn and work with others in healthy social relationships based on mutual care and respect.

In Northern Ireland, Camphill began when a group of interested parents and friends heard of the work in Scotland. They met and talked with Dr König, and invited him to visit Northern Ireland where he addressed a number of groups. In 1953 they were able to purchase the large house and estate, Glencraig Manor, near Holywood, in a picturesque setting on the shores of Belfast Lough. The house had lain empty for some years, but after much hard work it opened as a Community in April 1954.

Since those early days, Glencraig has grown significantly, and today it extends to more than 100 acres. It is home for some 200 people living in 20 different households. There is a School for children from 6-16 years, and a Training Programme for young people up to 25 years of age. It is also home for adults who are in need of a sheltered environment. At Glencraig there is a working farm, market gardens, a laundry, a store and workshops. The original house is now a large Medical and Therapy Centre.

Currently there are three other Camphill Centres in Northern Ireland. At Mourne Grange, near Kilkeel, an adult Community was established in 1971, and today this is home for some 140 people. In 1984, another adult Community was opened, this time at Clanabogan, near Omagh, and some 60 people now live and work there. At Holywood, a new urban-based Community was established in 1997, and this is centred around a bakery, a coffee shop and an organic food and produce shop.

A large number of people in each Community are volunteers, known as co-workers, who live and work with those requiring special care. Some have families of their own. They come from all over the world, and they do not receive payment for their work.

Financially, Camphill cannot possibly be self-supporting. Children at the School are funded by Education Boards. Some are supported by Health and Social Services Boards and Trusts. Adults are funded through Social Security benefits.

The Camphill Communities Trust (NI) is responsible for major projects such as new houses, workshops, and educational and communal buildings. The capital for these has to be raised by appeals to the general public, to Trusts, Public Companies and Government Agencies, and the private sector.

Ulster Garden Villages Ltd has been a strong supporter of this work, over many years. Mrs Gaile Morton, Chairman of the Camphill Communities Trust (NI) says "They have provided donations towards the re-building, re-furbishing and up-dating of many of the buildings which were in great need of this work. We value greatly their on-going interest and support, and we would like to thank them for all they have done, and are still doing, for Camphill. It is much appreciated."

NICOD

NICOD was established in 1941 and is a voluntary organisation working in partnership with people with physical disability throughout Northern Ireland to develop services which promote choice, opportunity, independence and equality.

Its corporate objectives, among others, are to develop, in partnership with disabled people and relevant agencies, a range of supported living projects which promote independent living; to develop a range of pre-vocational and vocational training and enterprise initiatives which enhance skills and promote opportunity in further education, training and employment; to develop community-based support services which will enable people with disabilities, and their carers, to meet the challenges of community living, and to develop regional, national and transnational networks to inform and influence best practice in the development of services.

Since the first orthopaedic clinics were set up by NICOD, its services have developed steadily. They include Training at Balmoral and Ballymena to help trainees gain access to employment and further education; Accommodation at sensitively-adapted centres providing care, ranging from 24-hour staff care to independent living with 24 hour emergency cover; CrisP which provides information and support for the parents of children with cerebral palsy; the Athena Project which promotes the development of services for people with traumatic brain injury, and their re-integration into work and the community; The Assisted Living Scheme which helps people with a severe disability who wish to

continue living at home; The Job Support Programme to help overcome the problems which prevent disabled people from seeking and finding jobs; and Community Challenge which helps to enhance the integration and social inclusion of disabled people across educational, vocational and employment settings.

NICOD's recent Celebration of Achievement Awards for its Trainees highlighted all the achievements made in 1998. In total, as well as gaining employment and valuable work experience, out of 181 Trainees during the year, 143 gained an accredited qualification.

Ulster Garden Villages Ltd has supported the activities of NICOD since 1990. Mr Stephen Mathews, the Director, says "One of the most important areas of support was the donation toward the capital cost of our Training Centre in Ballymena in 1990. This brought the project funding to £250,000, which enabled NICOD to secure significant financial support from European sources. As a direct result, we have developed one of the most innovative training centres in the United Kingdom for people with disabilities.

"The Centre has won a National Training Award three times, and many trainees have secured job opportunities and have shown a significant level of personal achievement. For example, Mr Stephen Glass won a silver medal in the prestigious Society of Arts 1997 Awards. This on-going support would not have been possible if it had not been for the vision, support and encouragement of Ulster Garden Villages at such a critical time for us.

"In addition Ulster Garden Villages have supported our two residential projects, Ardkeen and Ballymacoss. The refurbishment of these projects has helped to support young people with profound physical disabilities to live an independent life and to be valued as part of the broader community.

"At each stage, the support from Ulster Garden Villages has made a huge difference to our ability to provide direct support to disabled people, and this support in turn has made a significant difference to the lives of many people with disabilities."

The Croft Community

The Croft Community is a voluntary organisation which offers support to adults with learning difficulties, aged 18 and over, and their families. It is situated in Bangor, within walking distance of shops, churches, office, a park and other services and amenities.

The Community was established in 1985, when it was opened officially by the film actress Jenny Agutter. The original property of one house, named Mayne House after the previous owners, was acquired through a partnership agreement with Nih (now Oaklee) Housing Association. The Association bought, and have maintained, the property, and the Croft Community is responsible for the management and caring service. The First Phase in 1985 involved the conversion and extension of the dwelling house to accommodate eight residents, with one respite place.

In 1992, the Croft opened four more new houses within the same site. They are named after founding members of the Community-Clark House, Smith House, James House and Bingham House. This was part of Phase Two which consisted of the demolition of some of the outbuildings, refurbishing two barns, and building a brand-new facility which would accommodate a further eight high-dependency and nine low-dependency residents. A major aim was to foster a homely scale and environment. The Phase Two extension was opened by the Duchess of Kent.

Currently Mayne House accommodates nine medium-dependency residents, and it is being refurbished completely to bring it up to full Health and Safety Standards. The sitting area of Clark House is being extended by building a Conservatory for visitors and the guests of residents. The re-furbished barns are used for recreational purposes, and the long-term aim is to convert one barn into a coffee shop, to be staffed by residents.

Other major developments include the purchase, in partnership with the Oaklee Housing Association, of an adjacent bungalow which is being refurbished to provide additional respite care. A new block of three houses, with a new Common Room, is under construction to provide a more independent lifestyle for some low-dependency residents, who will live in their own homes but are under the supervision of Croft staff.

The success of Croft has been based on the philosophy of seeking to provide a comfortable, caring environment where residents can grow and develop to their full potential. They are encouraged to take part in social activities within their capabilities, including church activities and clubs, Gateway, Scouts and other organisations. Parents and friends are encouraged to visit at any time, and Open Evenings are held regularly. Croft also has an active Social Committee, and the Friends of Croft arrange fund-raising events and organise outings and other events for the residents.

The bulk of the funding comes from the various Government and other allowances for which the residents qualify, but there are additional costs for which the Croft Community is responsible-such as extra building costs, and environmental and other living costs which make Croft a "home" and not an institution.

Ulster Garden Villages Ltd is a strong supporter of the work of the Croft Community. Mr Jim Clark, the Chairman, says "The donations from Ulster Garden Villages have made a tremendous impact. Their donation during Phase One meant that we could complete the building works, in the knowledge that funds were available to furnish and carpet Mayne House. In our current building programme we have been able to refurbish the bungalow to a high standard, and to provide better Common Room accommodation in the new block, knowing that the furnishings will be covered by a donation from Ulster Garden Villages. Overall they have made a tremendous difference. Such gifts result in more than nice furnishings, they help us to create an atmosphere of warmth and love, and they are also a great encouragement to everyone at the Croft."

Industrial Therapy Organisation

The Industrial Therapy Organisation was founded in Downpatrick in 1963 by the late Fred Tughan, a prominent solicitor and philanthropist. A pioneer of the term "Through Work to Health", the ITO operates on the basis that work as a therapy is an effective vehicle for rebuilding the lives of those suffering from, or recovering from, mental health-related problems.

Some 35 years later it has nine locations of operation in Northern Ireland. It provides advice and counselling, placement and employment services, vocational training, personal development, rehabilitation and training, and a range of retail products and services. Its well-known holistic approach to work therapy has been instrumental in re-building self-confidence and self-belief, and it has contributed immensely to improving the quality of life for its users.

ITO is now the largest regional voluntary sector organisation in the United Kingdom providing such a service. At present some 800 adults are enrolled, and last year 199 either found jobs or took up full-time education and training placements.

Ulster Garden Villages Ltd gave a donation in 1992 to assist ITO in North and West Belfast, and in 1998 it provided significant funding for an extension to the ITO premises in Newtownards. Mr Cecil Graham, Chief Executive of ITO, says "We are indeed grateful to UGV for supporting our work with adults recovering from mental health. The most recent grant received was particularly important in that it enabled us to 'trigger' assistance from the European Regional Development Fund, which in turn enabled us to cover most of the cost of a much-needed extension to our Unit at Newtownards."

The importance of the grant from Ulster Garden Villages is reflected in the ITO Mission Statement which is "To provide, facilitate and advance, through a series of work programmes, high-quality compassionate care and vocational training for people who have mental health problems, and to assist and encourage them in their rehabilitation and return fitness for employment and a full life in the community."

Simon Community, Northern Ireland

Simon Community Northern Ireland was established in 1971 to combat the growing problems of homelessness. From humble beginnings, it has grown to become the leading charity in the fight against homelessness in the Province. Last year Simon Community assisted more than 1,000 homeless people in their 18 projects throughout Northern Ireland.

A registered charity and a company limited by guarantee, Simon Community is governed by a voluntary Management Committee drawn from a wide cross-section of the community. The day to day running of the organisation is the responsibility of the Chief Executive, Managers, Staff and Volunteers. The aims of the organisation are to prevent homelessness, to campaign for the rights of homeless people and to help alleviate the problems associated with being homeless. Simon Community offers

accommodation, advice, education, training and personal development courses in all its Projects.

Part of Simon philosophy is that finding a bed for a homeless person is only the beginning. In its holistic approach, each individual is encouraged to develop a plan of action to meet personal needs and goals within a realistic timescale, thus developing self-reliance and self-belief.

The work of Simon Community continues to grow and change, according to the needs of the homeless. Simon relies on the combined effort of the public, statutory and voluntary agencies, and private individuals for help in its work.

Ulster Garden Villages Ltd has assisted Simon Community with three grants since 1990, and its Chief Executive Carol O'Bryan says "We greatly value and appreciate our long-standing relationship with UGV. Their support has been vital in establishing a range of Simon accommodation and support projects for homeless people, who are possibly one of the most socially-excluded groups in our society. This assistance from UGV has not only allowed us to increase our bedspaces, but also to ensure that our temporary housing has a homely and friendly atmosphere."

Habitat for Humanity, Belfast

Habitat for Humanity Belfast (HFHB) is a cross-community, self-build housing charity which builds simple, affordable homes in partnership with low-income families and volunteers. It is not just about building houses; it aims to empower individuals, to restore hope and rebuild communities – socially and economically, by building houses for ownership with people in need. HFHB was established in 1994 as a local branch of Habitat for Humanity International, which has built 60,000 homes in more than 50 countries since 1976.

Critical to the organisation's success is HFHB's ability to bring people together from all socio-economic backgrounds and across the sectarian divide in a spirit of community to help those in need. It seeks to be a catalyst for reconciliation by breaking down the walls of separation, and restoring and revitalising those communities most at risk. It is hoped that as a result, the foundation is being laid for future progress in cross-community development.

The first major project of 11 houses in Iris Close, a Roman Catholic area of West Belfast was completed in December 1997. Previously, Iris Close was a desolate area, with several houses lying derelict. Construction work started in 1994, and local and international volunteers built all of the houses. Through this work, the entire area has been regenerated. Existing residents are taking pride in their homes, people are moving into the area, and HFHB families are taking a lead in new community initiatives.

The second major undertaking, The Glencairn Project, was launched by a two-week building challenge in May 1998, building four houses in two weeks. It consists of a 16-house development, to

be completed in two phases of eight houses each by April 2000, in the Glencairn Estate-just across the Peace Line in a Protestant area of West Belfast. The Habitat homeowners from Iris Close joined their neighbours in the building process to launch the project, and continue to do so as it progresses.

This Project represents the first private housing development in Glencairn for nearly 25 years, and will provide a significant contribution to the regeneration of the area in a similar way that Habitat for Humanity Belfast has left a lasting impact on Iris Close. The HFHB vision for the new Millennium is to work towards an integrated project which will provide the opportunity for Roman Catholics and Protestants to live together in a safe community, free from fear and intimidation.

In 1993, Ulster Garden Villages Ltd gave Habitat for Humanity Belfast a £20,000 start-up grant and a £50,000 interest-free loan, which funded the first two houses in Iris Close. Mr Peter Farquharson, Executive Director of HFHB, says "This funding from UGV, plus another loan of £50,000 towards the Glencairn project in 1998, helped us to realise our goal of being a truly cross-community organisation when we began building across the Peace Line in Glencairn.

"Ulster Garden Villages laid the foundation for the success of Habitat for Humanity's work in Northern Ireland. From the initial grant given to us we have built, to date, 17 houses with families in need, raised more than 40,000 volunteer hours, and £1.25 millions. We are most grateful for their generous and on-going partnership in building houses, building community, and building hope."

Hearth

The Hearth Housing Association, formed in 1978, is a non-profitmaking charity, and a member of the Northern Ireland Federation of Housing Associations. It is mainly financed from public housing funds, and provides a wide range of housing for general family accommodation. Dwellings are allocated to applicants in accordance with their entitlement to points under the Housing Selection Scheme approved by the Department of the Environment. Properties under management are maintained by the Association, and rents are set each year broadly in line with the public sector.

The Hearth Revolving Fund, which was formed in 1972 as the Historic Environmental and Architectural Rehabilitation Trust, purchases and restores listed buildings for re-sale. It is also a non-profitmaking charity but it is mainly financed privately. Its scope was enhanced greatly in 1989 when the Department of the Environment provided capital for work in conservation areas through an associated Conservation Area Revolving Fund.

The principle of a revolving fund is that a relatively small amount of capital can be used over again to buy, restore and sell buildings, and any profits will finance a more ambitious project the next time round. Its major aim of combining the aesthetic and environmental benefits of historic buildings with affordable

housing is financially challenging- particularly as Hearth is trying to produce high-quality buildings under very tight cost restraints.

Mr Marcus Patton, Director of the Hearth Housing Association, says "Sometimes we only require a low-interest loan which bridges the gap between the restoration of a building and its eventual sale. On other occasions a project may require a grant to make up the shortfall. Our Revolving Fund normally undertakes the restoration of 'difficult' buildings, or buildings in areas of low property value, which means that we may have to sell a restored building at a loss.

"While we do not set out to make profits, we cannot afford too many losses, as this would restrict our scope for tackling other schemes. We have found Ulster Garden Villages to be unfailingly helpful and extremely generous in helping us to meet our environmental and social objectives. They have helped us primarily with funding which was not scheme-specific, by establishing a general capital fund which we can 'revolve' from scheme to scheme and, hopefully, use many times over.

"We are also most grateful for their help with specific schemes, such as the restoration of the significant Georgian buildings in Armagh known as Whaley's Buildings, which were in a very derelict condition. This was made possible through a generous grant and interest-free loan from UGV, as well as assistance from the International Fund for Ireland, in addition to other loans and grants. We are also grateful for the help of Ulster Garden Villages with a forthcoming scheme at Downpatrick."

"Many interesting buildings in the centres of our towns and villages are under-used. Hearth identified a group of houses in the conservation area of Downpatrick (nos.27-31 Irish Street) which probably date from the late 18th century and had upper floors capable of conversion to much-needed housing above the shops."

Ulster Waterways Group

The Ulster Waterways Group was formed in 1993 as an "ad hoc" committee under the Chairmanship of Dr RB Henderson. Its purpose is to promote the study of waterway restoration as a potentially valuable factor in economic generation and rural development, to stimulate public interest and to lobby Government. Its President is the Duke of Abercorn.

It recently commissioned an independent report by the consultants Price Waterhouse Coopers which concluded that the restoration of Northern Ireland's waterways as an integrated network would be of long-term economic benefit to the Province. The total cost of restoration would cost around £110 million and would provide more than 30 kilometres of navigable inland waterway.

The Lagan Navigation from Belfast to Lough Neagh, the Ulster Canal linking Lough Neagh to the Erne system, and the Newry Canal from Newry to Lough Neagh would join the existing navigations of the Lower Bann and Lough Erne to produce a major inland waterway network of outstanding tourist attraction.

This, in turn, would link into the flourishing waterway tourist industry on the Shannon and throughout the Republic, via the recently re-opened Shannon-Erne Waterway. The plan also includes the re-opening of the short Coalisland Canal linking the town to Lough Neagh.

A significant conclusion of the independent report is that the restored waterway network would generate enough additional economic activity to cover the initial capital costs of restoration within 20 years of re-opening, and that within 50 years the project would earn a net additional economic return of more than £45 million. Restoration would initially create more than 200 permanent jobs, rising to an estimated 780 after 50 years, mainly in tourism but also including waterway maintenance. Reconstruction itself would produce temporary employment estimated at 2180 man-years. More than half the total costs (£68.4 million) would be needed to re-open the Ulster Canal, which is the vital link between the Northern network and the Shannon.

The bulk of the annual economic return from such a network, averaging £6 million per year, would come from tourism-including half from cruiser hire. However, there would be additional benefits from related tourism activities, amenity improvement and enhanced property values. All of these would contribute to rural and urban regeneration, particularly in some of the more disadvantaged border areas in Northern Ireland.

The independent report was the centre-piece of a one-day conference held in Belfast in September 1998. The work of the Ulster Waterways Group is supported by Ulster Garden Villages Ltd. Shane Belford, the Secretary, says "We are deeply grateful to Ulster Garden Villages who have played a vital role in our campaign. The completion of the Ulster Waterway Network, and the link to the Irish system is likely to be a priority of the Cross Border Authority, and the success of this and our other campaigns would not have been achieved without UGV assistance. New life will come to neglected rural areas, and future generations will have recreational opportunities equal to any in Europe."

The Linen Hall Library

The Linen Hall Library, in Belfast's city centre, is one of Northern Ireland's most highly-regarded institutions. It is widely-used by the general public and dedicated researchers from a widely differing number of local, national, and international backgrounds. It carries out an important role as a cultural centre, but this work has been constrained in recent years by a lack of space.

Fortunately, a rare opportunity arose to purchase a long-term lease on the two upper floors of nearby property, and the Library immediately approached the Heritage Lottery Fund. However, it

also needed funds to match a possible Lottery grant, and it had to move quickly.

Accordingly, the Library approached Ulster Garden Villages Ltd which provided a substantial interest-free loan and afforded the Library the power to maximise its rare opportunity to expand, and to build on its considerable record as an historic institution serving the entire community.

Established in 1788, the Linen Hall Library is the oldest library in Belfast, and the last surviving subscription library in Ireland. It is best known for its Irish and local studies collections, and latterly for its pioneering role in assembling the Northern Ireland Political Collective, which is the definitive printed archive of the recent 'Troubles'. The Library holds some 250,000 items, some 3,000 of which pre-date 1701. It has particular strength in the field of Irish and local studies with many rare items, and has a variety of special collections including early Belfast and Ulster printing, the theatre collection, an extensive map collection, the Burns collection, and many others..

The interest-free loan from Ulster Garden Villages Ltd assisted the Library in acquiring the new premises at 48-50 Fountain Street, Belfast, together with a donation of £255,000 from the Heritage Lottery Fund. Then in August 1998 the Heritage Lottery Fund announced a further £1.8 million grant towards a major building programme. This will allow the Library to create a link between the new buildings, and thus to bring the new space into commission.

This will provide a 50 per cent increase in space while improving facilities for book storage, and cultural and educational events, and also for staff and Library users, including the disabled. Funding is also being used to carry out a major cataloguing system for the key collections.

John Gray, the Librarian, describes the extension project as "worthy of the new Millennium." He says "It builds on the inspiration and enterprise of previous generations, those 18th century visionaries and 'children of the Enlightenment' who founded the Library, and the enthusiastic antiquarians and shrewd businessmen who acquired the existing Library and cultural centre. However, it requires space in which to flourish, and the widespread support for the extension project makes possible the fulfilment of the hopes and ambitions of this generation at the Linen Hall.

"In particular, the Library is grateful to Ulster Garden Villages Ltd for their valuable support at a critical point in the development of the project. Without the benefit of their capital loan in 1996, it would not have been possible for the Governors of the Linen Hall Library to proceed.

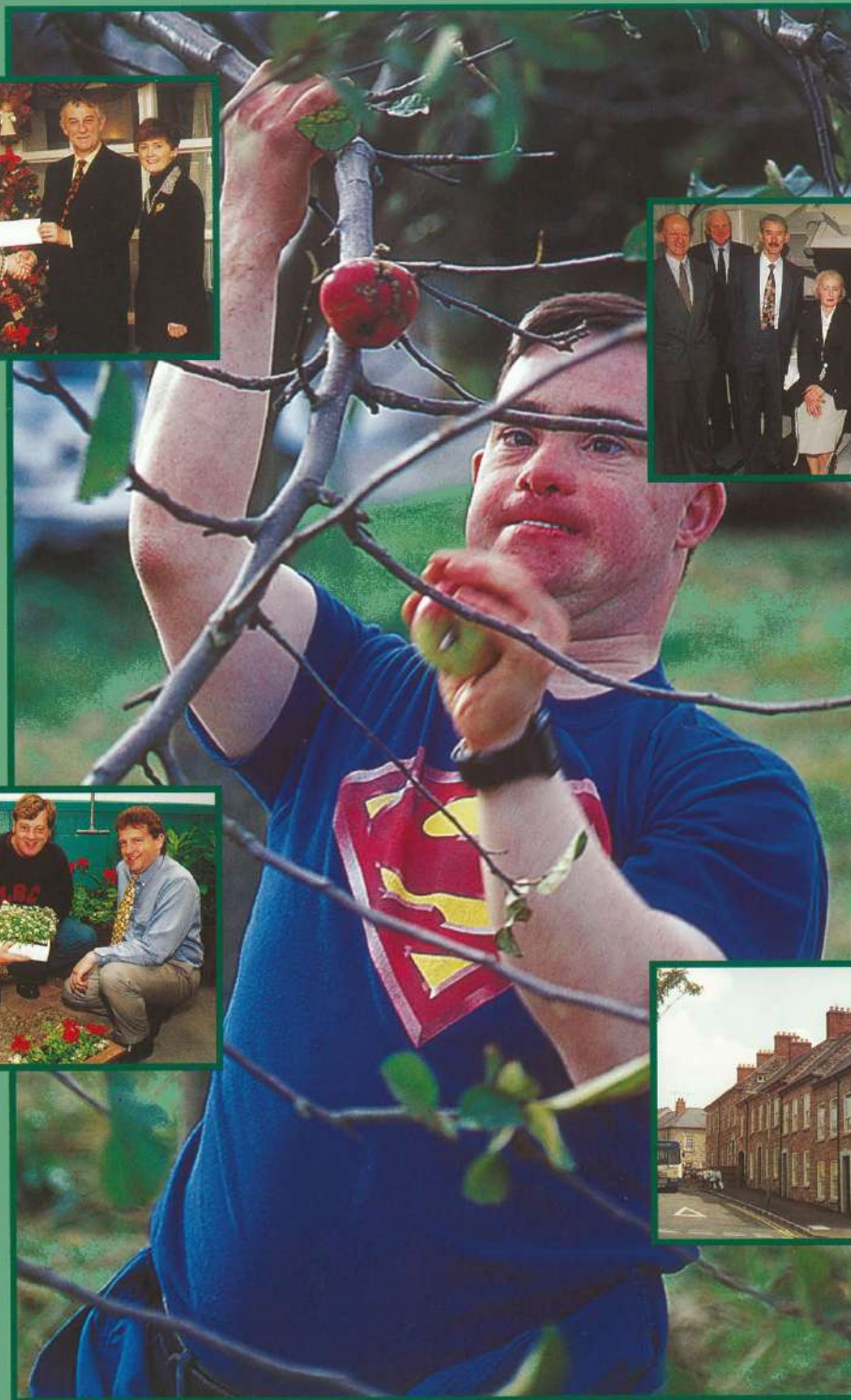


The Croft Community – Mrs Susan Crowe (*second left*) presenting a cheque to Mr Jim Clark, chairman of the Croft Community.

On the left is Isobel O'Dowd and right Martie Boyd, Ulster Garden Villages Committee.



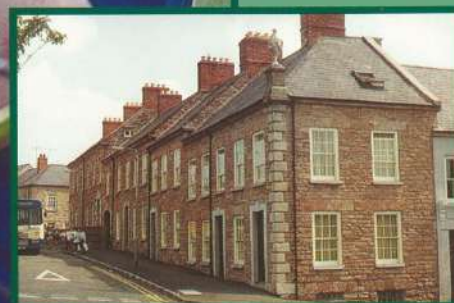
ITO – Industrial Therapy Organisation provides vocational training and work therapy in several occupational skill areas including amenity and commercial horticulture and wood work.



The fruits of caring at the Camphill Community which has received assistance from Ulster Garden Villages Ltd.

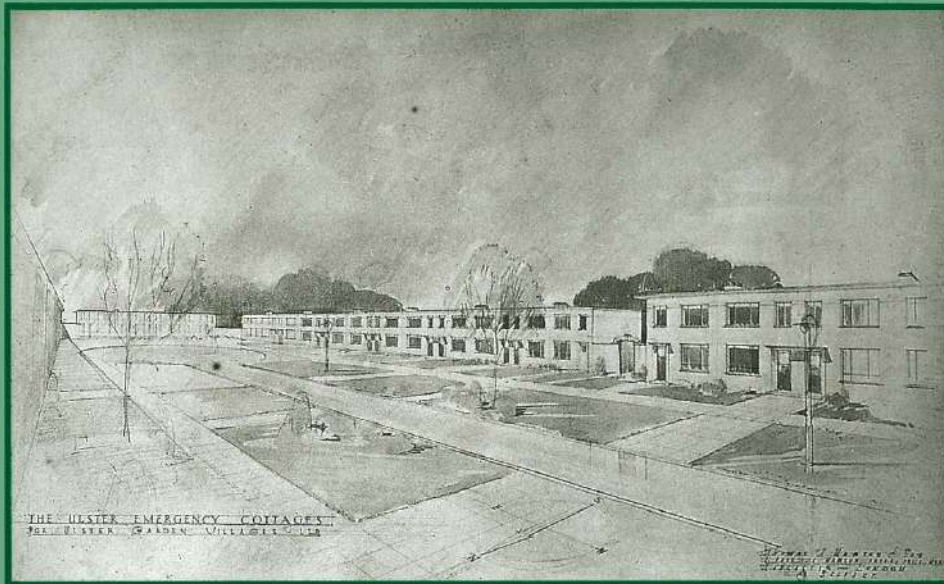


RVH – The Committee of Ulster Garden Villages Ltd with senior Royal Victoria Hospital staff; (*extreme left*) cardiologist Dr Norman Campbell, (*fourth left*) cardiologist Professor Jennifer Adgey and Mr William McKee, Chief Executive (*third from right*) at the opening of the SPECT Scanner Unit.



Hearth Housing Association – Whaley's Buildings Castle Street Armagh.

Making a Difference — This is the remarkable story of the first half-century of Ulster Garden Villages Ltd., which is now a major charitable organisation in Northern Ireland. Founded in the late Forties by Thomas Arlow McGrath, a self-made Lurgan entrepreneur, its main objective was to provide affordable, good quality and well-designed living accommodation in the post-war era.



Like so many other great ideas, it became to an extent a victim of its own success. Its expansion was so rapid that it swiftly outgrew its management and cash resources, and as a result Ulster Garden Villages Ltd. became a moribund organisation for nearly 30 years.

However, leading members of its Management Committee had faith that some day it could be freed from its financial constraints, and so it has proved. This is a story of a Phoenix rising from the ashes of misfortune, to become a charity organisation which plays an important role for good by helping a wide range of other charitable groups in Northern Ireland.

It is also the story of the McGrath family who knew success and also misfortune in Northern Ireland, and who emigrated to Canada to start a new life. They were successful in doing so and continue to take a supportive interest in the story of Ulster Garden Villages Ltd which was founded with such vision and hope by Thomas Arlow McGrath more than half-a-century ago.